

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000

Item	Total two or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Number of consumer units (in thousands)	76,979	3,834	14,673	20,010	16,696	10,050	11,716	7,338	4,378
Consumer unit characteristics:									
Income before taxes ¹	\$52,599	\$28,330	\$47,259	\$59,179	\$66,809	\$57,490	\$33,057	\$35,698	\$28,597
Income after taxes ¹	48,934	27,130	44,356	55,144	61,229	52,983	31,511	33,818	27,616
Age of reference person	46.6	21.8	29.9	39.5	49.2	59.1	73.1	69.1	79.9
Average number in consumer unit:									
Persons	3.1	2.9	3.4	3.7	3.2	2.6	2.3	2.4	2.2
Children under 189	.8	1.5	1.6	.7	.3	.1	.2	.1
Persons 65 and over3	(²)	(²)	(²)	(²)	.1	1.7	1.6	1.8
Earners	1.7	1.8	1.7	1.9	2.1	1.6	.7	.8	.4
Vehicles	2.3	1.6	1.9	2.3	2.8	2.6	2.0	2.2	1.7
Percent distribution:									
Sex of reference person:									
Male	58	42	53	55	61	65	68	67	68
Female	42	58	47	45	39	35	32	33	32
Housing tenure:									
Homeowner	72	20	51	72	82	86	88	88	87
With mortgage	46	13	43	59	60	44	23	28	14
Without mortgage	25	7	8	13	23	42	65	60	73
Renter	28	80	49	28	18	14	12	12	13
Race of reference person:									
Black	12	17	16	12	11	10	9	10	8
White and other	88	83	84	88	89	90	91	90	92
Education of reference person:									
Elementary (1-8)	6	3	3	3	4	8	14	11	18
High school (9-12)	41	50	41	40	34	43	46	47	44
College	53	47	55	57	61	49	40	42	37
Never attended and other	(³)	(³)	(³)	(³)	(³)	(³)	1	(³)	1
At least one vehicle owned or leased	93	83	90	93	95	94	92	93	90
Average annual expenditures	\$43,728	\$29,433	\$40,498	\$47,552	\$51,970	\$44,809	\$33,492	\$36,230	\$28,927
Food									
Food at home	3,569	2,476	3,376	3,928	4,018	3,487	3,077	3,223	2,839
Cereals and bakery products	542	362	500	616	617	506	468	482	446
Cereals and cereal products	193	140	198	227	207	162	154	157	148
Bakery products	350	222	303	388	409	344	315	325	297
Meats, poultry, fish, and eggs	942	680	894	1,016	1,067	941	809	869	712
Beef	283	221	274	302	320	283	232	253	196
Pork	199	141	182	207	224	210	185	202	158
Other meats	120	84	113	134	134	114	102	109	91
Poultry	171	125	173	189	190	162	136	145	121
Fish and seafood	131	81	117	141	157	127	118	123	111
Eggs	40	29	36	43	42	45	37	38	35
Dairy products	389	262	372	445	422	361	344	364	311
Fresh milk and cream	153	111	153	178	159	135	131	132	128
Other dairy products	236	151	219	267	262	225	213	231	183
Fruits and vegetables	606	381	554	627	676	626	608	616	595
Fresh fruits	185	108	161	191	204	196	202	193	218
Fresh vegetables	182	109	169	182	209	201	178	185	166
Processed fruits	136	99	125	145	151	128	134	139	125
Processed vegetables	102	65	99	110	113	101	94	99	86

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued

Item	Total two or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Other food at home	\$1,090	\$790	\$1,056	\$1,224	\$1,236	\$1,053	\$848	\$893	\$775
Sugar and other sweets	138	87	116	158	158	138	122	126	114
Fats and oils	100	67	92	104	115	103	95	100	89
Miscellaneous foods	511	406	543	579	561	462	369	392	331
Nonalcoholic beverages	293	212	273	331	345	290	218	221	213
Food prepared by consumer unit on out-of-town trips	47	18	32	52	58	59	44	54	27
Food away from home	2,462	1,786	2,356	2,754	2,923	2,458	1,703	1,856	1,453
Alcoholic beverages	361	319	376	387	394	385	244	275	193
Housing	13,836	9,388	13,732	15,659	15,605	13,507	10,115	10,883	8,831
Shelter	7,882	5,694	8,118	9,207	8,964	7,121	5,149	5,584	4,420
Owned dwellings	5,495	1,039	4,671	6,896	6,849	5,383	3,756	4,137	3,117
Mortgage interest and charges	3,252	626	3,238	4,586	4,097	2,655	1,160	1,447	679
Property taxes	1,299	240	867	1,391	1,618	1,569	1,342	1,411	1,225
Maintenance, repairs, insurance, other expenses	944	173	567	919	1,135	1,159	1,254	1,278	1,213
Rented dwellings	1,846	4,473	3,221	1,888	1,271	926	798	736	902
Other lodging	541	183	226	423	843	812	595	711	401
Utilities, fuels, and public services	2,783	1,779	2,509	2,896	3,139	3,004	2,567	2,721	2,308
Natural gas	327	155	287	343	354	367	335	339	328
Electricity	1,045	676	909	1,067	1,185	1,155	1,006	1,064	910
Fuel oil and other fuels	98	29	60	93	114	112	141	151	124
Telephone services	972	791	984	1,033	1,094	986	727	797	610
Water and other public services	340	128	269	359	391	385	358	370	336
Household operations	778	384	1,010	989	674	569	584	533	667
Personal services	394	292	782	621	174	105	114	119	104
Other household expenses	384	92	228	368	500	464	470	414	563
Housekeeping supplies	594	293	513	659	637	692	557	613	465
Laundry and cleaning supplies	155	90	140	172	157	189	135	140	126
Other household products	291	128	245	336	317	339	260	300	197
Postage and stationery	148	75	127	151	163	165	162	174	142
Household furnishings and equipment	1,800	1,237	1,582	1,908	2,192	2,121	1,259	1,432	972
Household textiles	128	56	118	129	164	131	115	137	80
Furniture	447	425	485	483	515	422	269	324	177
Floor coverings	54	15	45	50	59	92	46	49	40
Major appliances	219	145	189	222	259	238	202	204	199
Small appliances, miscellaneous housewares	109	69	88	102	138	150	87	96	72
Miscellaneous household equipment	843	528	658	924	1,057	1,088	539	622	403
Apparel and services	2,151	1,676	2,247	2,427	2,575	2,033	1,243	1,424	946
Men and boys	533	344	557	586	659	512	328	398	214
Men, 16 and over	405	291	384	364	551	460	295	356	195
Boys, 2 to 15	129	53	173	222	108	53	33	41	18
Women and girls	822	494	769	958	1,029	796	516	562	440
Women, 16 and over	669	424	597	692	868	731	485	525	420
Girls, 2 to 15	153	70	172	267	161	65	31	37	20
Children under 2	105	183	200	115	64	66	30	38	17
Footwear	387	388	432	434	442	360	196	222	156
Other apparel products and services	303	267	289	334	381	299	172	204	120
Transportation	8,700	7,358	8,554	9,116	10,248	8,858	6,272	7,101	4,883
Vehicle purchases (net outlay)	4,142	4,094	4,345	4,317	4,656	4,159	2,860	3,242	2,219
Cars and trucks, new	1,965	1,296	1,751	1,889	2,180	2,515	1,806	2,030	1,431
Cars and trucks, used	2,132	2,751	2,509	2,378	2,427	1,629	1,051	1,208	787
Other vehicles	44	47	85	50	48	416	43	44	(⁵)
Gasoline and motor oil	1,401	1,129	1,317	1,533	1,676	1,424	962	1,103	724

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued

Item	Total two or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Other vehicle expenses	\$2,692	\$1,915	\$2,542	\$2,821	\$3,371	\$2,707	\$1,936	\$2,173	\$1,539
Vehicle finance charges	407	358	479	444	483	405	165	215	81
Maintenance and repairs	749	573	599	767	953	775	656	712	561
Vehicle insurance	906	641	797	909	1,167	922	738	791	650
Vehicle rental, leases, licenses, other charges	630	343	668	701	769	604	378	455	247
Public transportation	464	221	349	445	546	569	514	582	401
Health care	2,261	772	1,354	1,858	2,452	2,838	3,810	3,613	4,141
Health insurance	1,084	347	699	875	1,098	1,288	1,971	1,905	2,082
Medical services	638	258	399	593	801	821	746	725	780
Drugs	420	121	187	286	418	582	907	822	1,050
Medical supplies	119	46	70	104	134	146	186	160	229
Entertainment	2,258	1,417	1,964	2,614	2,693	2,386	1,574	1,834	1,138
Fees and admissions	601	263	439	721	750	627	477	549	356
Television, radios, sound equipment	695	622	688	793	790	628	483	537	393
Pets, toys, and playground equipment	404	260	416	495	442	394	241	291	158
Other entertainment supplies, equipment, and services	557	273	421	605	711	737	373	457	232
Personal care products and services	641	467	599	692	719	654	543	570	499
Reading	167	66	117	162	204	206	189	202	167
Education	724	943	472	720	1,371	571	186	200	162
Tobacco products and smoking supplies	356	348	335	416	406	376	198	235	136
Miscellaneous	908	478	763	931	1,113	1,025	805	858	716
Cash contributions	1,252	207	505	1,071	1,633	1,552	2,037	2,176	1,804
Personal insurance and pensions	4,082	1,730	3,747	4,815	5,616	4,473	1,495	1,781	1,016
Life and other personal insurance	501	89	284	471	688	691	532	626	374
Pensions and Social Security	3,581	1,641	3,463	4,344	4,929	3,782	964	1,155	643
Sources of income and personal taxes: ¹									
Money income before taxes	52,599	28,330	47,259	59,179	66,809	57,490	33,057	35,698	28,597
Wages and salaries	42,854	24,903	44,331	53,690	58,366	41,527	8,883	11,533	4,407
Self-employment income	3,017	1,381	1,269	2,916	4,451	5,913	1,678	1,972	1,182
Social Security, private and government retirement	4,764	411	404	714	1,937	7,813	19,705	19,428	20,173
Interest, dividends, rental income, other property income	890	101	173	575	852	1,404	2,207	2,131	2,333
Unemployment and workers' compensation, veterans' benefits	206	138	165	257	287	197	96	115	66
Public assistance, supplemental security income, food stamps	380	564	435	372	320	421	313	325	294
Regular contributions for support	319	503	332	489	341	106	97	95	4100
Other income	169	329	149	167	255	109	77	99	41
Personal taxes	3,665	1,200	2,903	4,035	5,580	4,507	1,546	1,881	980
Federal income taxes	2,812	866	2,201	3,111	4,348	3,477	1,109	1,339	721
State and local income taxes	675	320	623	784	995	766	173	219	94
Other taxes	177	14	78	140	238	264	264	323	165
Income after taxes	48,934	27,130	44,356	55,144	61,229	52,983	31,511	33,818	27,616

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued

Item	Total two or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Addenda:									
Net change in total assets and liabilities	\$107	- \$672	- \$2,012	- \$2,073	\$3,353	\$1,499	\$920	\$89	\$2,314
Net change in total assets	7,661	3,472	10,058	8,786	10,376	5,221	2,331	1,606	3,546
Net change in total liabilities	7,554	4,144	12,069	10,859	7,023	3,722	1,411	1,517	1,232
Other financial information:									
Other money receipts	542	277	341	427	486	1,033	735	1,006	282
Mortgage principal paid on owned property	-1,587	-206	-877	-1,762	-2,186	-2,662	-854	-1,145	-366
Estimated market value of owned home	104,634	16,808	63,117	107,426	126,837	138,795	119,655	127,029	107,296
Estimated monthly rental value of owned home ..	699	139	479	736	838	839	777	793	749
Gifts of goods and services	1,205	646	691	1,002	1,939	1,635	984	983	982
Food	93	11	37	65	193	155	45	46	44
Alcoholic beverages	17	6	23	20	18	15	9	8	11
Housing	330	141	241	295	484	402	291	277	313
Housekeeping supplies	46	25	42	52	48	53	40	44	33
Household textiles	15	45	9	12	25	21	15	21	6
Appliances and miscellaneous housewares	35	10	20	27	52	53	34	38	26
Major appliances	8	43	3	5	18	10	6	7	44
Small appliances and miscellaneous housewares	26	8	17	22	34	43	28	31	23
Miscellaneous household equipment	74	31	44	71	99	101	71	82	51
Other housing	161	70	125	133	260	174	131	91	195
Apparel and services	253	140	204	232	333	347	202	221	171
Males, 2 and over	70	31	54	52	91	119	61	73	41
Females, 2 and over	88	46	56	78	135	105	82	74	95
Children under 2	50	36	59	58	49	58	25	30	16
Other apparel products and services	46	27	35	45	58	64	35	44	19
Jewelry and watches	15	8	10	14	19	20	14	19	5
All other apparel products and services	31	19	25	30	39	44	21	26	414
Transportation	73	189	23	53	96	115	64	67	58
Health care	30	43	5	17	47	48	51	52	50
Entertainment	110	65	74	105	122	149	127	126	129
Toys, games, hobbies, and tricycles	34	15	24	27	38	57	37	46	23
Other entertainment	76	50	49	78	84	91	90	80	105
Personal care products and services	21	27	16	27	18	30	11	13	6
Reading	2	(³)	1	1	3	3	4	5	4
Education	192	33	24	121	520	218	84	74	101
All other gifts	84	29	43	66	105	154	95	95	95

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.05.

³ Value less than 0.5.

⁴ Data are likely to have large sampling errors.

⁵ No data reported.

n.a. Not applicable.