

**Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999**

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Number of consumer units (in thousands) .....	56,429	23,406	28,535	5,304	15,378	7,853	4,488	6,571	45,465
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$59,126	\$54,062	\$63,666	\$57,922	\$63,558	\$68,094	\$56,519	\$25,685	\$28,281
Income after taxes <sup>1</sup> .....	54,660	49,854	58,763	53,865	58,849	62,180	53,493	24,776	26,044
Age of reference person .....	48.2	56.8	41.2	31.7	39.5	50.9	48.4	36.3	49.2
Average number in consumer unit:									
Persons .....	3.2	2.0	3.9	3.5	4.1	3.9	4.9	2.9	1.6
Children under 18 .....	.9	n.a.	1.6	1.5	2.1	.6	1.5	1.8	.2
Persons 65 and over .....	.3	.7	.1	( <sup>2</sup> )	( <sup>2</sup> )	.2	.4	( <sup>2</sup> )	.3
Earners .....	1.7	1.2	2.0	1.6	1.8	2.6	2.4	1.1	.9
Vehicles .....	2.6	2.4	2.7	2.1	2.6	3.2	2.9	1.2	1.3
Percent distribution:									
Sex of reference person:									
Male .....	71	74	69	68	69	71	64	13	41
Female .....	29	26	31	32	31	29	36	87	59
Housing tenure:									
Homeowner .....	81	84	79	67	79	86	76	39	49
With mortgage .....	52	40	63	60	65	60	50	29	22
Without mortgage .....	28	44	16	8	14	26	26	10	28
Renter .....	19	16	21	33	21	14	24	61	51
Race of reference person:									
Black .....	8	6	9	7	9	9	14	31	15
White and other .....	92	94	91	93	91	91	86	69	85
Education of reference person:									
Elementary (1-8) .....	6	6	4	3	4	6	13	4	7
High school (9-12) .....	39	39	37	33	37	39	45	49	38
College .....	56	55	59	64	59	55	41	47	54
Never attended and other .....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	1	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	96	96	97	95	97	98	95	76	77
Average annual expenditures .....	\$47,149	\$42,133	\$51,154	\$46,085	\$51,453	\$54,214	\$47,942	\$27,900	\$25,835
Food .....	6,372	5,380	7,034	5,379	7,472	7,415	7,419	4,526	3,507
Food at home .....	3,695	3,000	4,146	3,360	4,381	4,287	4,528	2,942	1,987
Cereals and bakery products .....	567	446	653	503	713	646	656	509	299
Cereals and cereal products .....	200	144	239	185	267	223	241	204	106
Bakery products .....	367	302	413	318	445	423	415	305	193
Meats, poultry, fish, and eggs .....	939	771	1,031	769	1,078	1,152	1,264	770	520
Beef .....	287	233	322	230	336	369	350	207	143
Pork .....	195	167	206	144	220	229	280	167	110
Other meats .....	120	97	136	97	147	145	147	109	68
Poultry .....	166	123	190	160	191	212	241	143	100
Fish and seafood .....	132	118	135	106	139	150	189	110	75
Eggs .....	40	32	43	32	45	47	57	34	24
Dairy products .....	419	329	484	407	521	465	481	301	211
Fresh milk and cream .....	157	110	189	170	202	173	206	123	81
Other dairy products .....	262	220	295	237	319	292	275	178	130
Fruits and vegetables .....	633	548	680	560	716	702	793	457	348
Fresh fruits .....	193	170	204	162	215	213	251	134	107
Fresh vegetables .....	190	174	196	169	201	208	247	128	102
Processed fruits .....	141	115	160	139	169	159	159	111	80
Processed vegetables .....	109	89	120	90	131	122	136	84	59

See footnotes at end of table.

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Other food at home .....	\$1,136	\$906	\$1,297	\$1,120	\$1,353	\$1,322	\$1,334	\$904	\$610
Sugar and other sweets .....	144	124	156	115	174	150	172	115	73
Fats and oils .....	104	92	110	78	117	121	138	90	58
Miscellaneous foods .....	530	398	632	620	646	611	575	439	286
Nonalcoholic beverages .....	302	241	340	265	354	374	386	243	171
Food prepared by consumer unit on out-of-town trips .....	56	51	59	44	61	65	64	18	22
Food away from home .....	2,677	2,380	2,888	2,020	3,090	3,129	2,891	1,584	1,520
Alcoholic beverages .....	337	388	299	261	322	276	309	144	321
Housing .....	14,789	12,964	16,349	17,168	16,411	15,736	14,376	10,105	8,970
Shelter .....	8,411	7,270	9,416	10,074	9,473	8,859	7,976	5,875	5,449
Owned dwellings .....	6,405	5,335	7,381	7,563	7,570	6,888	5,779	2,648	2,463
Mortgage interest and charges .....	3,768	2,571	4,775	5,132	5,063	3,969	3,608	1,590	1,170
Property taxes .....	1,517	1,458	1,587	1,370	1,565	1,774	1,382	539	719
Maintenance, repairs, insurance, other expenses .....	1,120	1,306	1,019	1,061	941	1,144	788	518	573
Rented dwellings .....	1,370	1,195	1,460	2,244	1,418	1,012	1,707	3,088	2,688
Other lodging .....	637	740	575	267	485	959	490	139	298
Utilities, fuels, and public services .....	2,860	2,585	3,015	2,570	3,009	3,326	3,312	2,194	1,805
Natural gas .....	322	290	337	293	342	359	384	248	210
Electricity .....	1,094	1,009	1,142	903	1,159	1,271	1,234	852	664
Fuel oil and other fuels .....	96	101	92	74	89	111	96	40	52
Telephone services .....	979	855	1,047	989	1,016	1,148	1,191	833	690
Water and other public services .....	369	331	395	312	403	438	407	221	188
Household operations .....	848	534	1,126	2,142	1,066	559	717	696	436
Personal services .....	411	77	687	1,784	603	110	402	529	183
Other household expenses .....	437	457	439	358	463	449	315	167	252
Housekeeping supplies .....	676	622	727	535	770	793	632	356	310
Laundry and cleaning supplies .....	156	134	168	122	176	191	198	136	78
Other household products .....	356	317	392	262	414	456	325	139	141
Postage and stationery .....	164	171	166	152	181	145	108	81	91
Household furnishings and equipment .....	1,994	1,953	2,066	1,848	2,093	2,201	1,739	984	971
Household textiles .....	146	139	153	117	144	201	142	101	77
Furniture .....	483	428	526	588	588	360	500	255	235
Floor coverings .....	62	72	59	65	59	56	23	29	24
Major appliances .....	230	229	237	210	220	300	190	111	135
Small appliances, miscellaneous housewares .....	129	156	113	90	101	159	85	38	78
Miscellaneous household equipment .....	944	929	978	778	980	1,125	798	452	422
Apparel and services .....	2,169	1,679	2,520	2,078	2,696	2,496	2,517	1,946	1,202
Men and boys .....	573	443	664	413	765	653	686	369	247
Men, 16 and over .....	446	420	457	297	462	579	517	145	215
Boys, 2 to 15 .....	127	22	207	115	303	74	169	224	32
Women and girls .....	799	667	903	636	985	947	826	913	445
Women, 16 and over .....	653	641	659	501	643	825	675	649	407
Girls, 2 to 15 .....	146	26	244	135	342	121	151	265	37
Children under 2 .....	100	31	150	412	92	57	147	75	26
Footwear .....	367	246	445	301	504	436	520	396	213
Other apparel products and services .....	329	292	358	316	350	404	338	193	272
Transportation .....	9,289	8,066	10,214	9,368	9,585	12,029	9,785	4,694	4,521
Vehicle purchases (net outlay) .....	4,421	3,790	4,946	4,855	4,727	5,435	4,372	2,260	2,072
Cars and trucks, new .....	2,304	2,354	2,303	1,765	2,277	2,717	2,054	556	943
Cars and trucks, used .....	2,076	1,418	2,582	3,043	2,376	2,672	2,290	1,678	1,097
Other vehicles .....	41	518	61	546	74	546	528	525	32
Gasoline and motor oil .....	1,376	1,146	1,522	1,281	1,454	1,819	1,643	720	704

See footnotes at end of table.

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Other vehicle expenses .....	\$2,977	\$2,549	\$3,289	\$2,904	\$2,988	\$4,153	\$3,223	\$1,484	\$1,470
Vehicle finance charges .....	438	319	530	487	509	602	467	236	187
Maintenance and repairs .....	874	766	934	674	884	1,222	1,047	422	441
Vehicle insurance .....	968	836	1,063	858	927	1,468	1,054	510	529
Vehicle rental, leases, licenses, other charges .....	698	628	761	885	668	861	655	316	312
Public transportation .....	515	580	457	328	417	621	547	230	275
Health care .....	2,522	2,908	2,200	1,705	2,154	2,630	2,553	1,003	1,401
Health insurance .....	1,201	1,390	1,049	905	993	1,255	1,185	481	641
Medical services .....	736	747	718	517	741	811	791	306	373
Drugs .....	443	612	303	199	291	402	452	165	311
Medical supplies .....	141	159	130	84	129	162	125	51	77
Entertainment .....	2,519	2,275	2,784	2,111	3,140	2,549	2,095	1,367	1,193
Fees and admissions .....	616	596	659	426	705	723	445	284	289
Television, radios, sound equipment .....	717	579	815	683	845	849	808	537	484
Pets, toys, and playground equipment .....	449	377	516	508	583	392	395	297	226
Other entertainment supplies, equipment, and services .....	737	723	793	494	1,007	585	446	249	194
Personal care products and services .....	506	471	541	450	552	597	460	362	299
Reading .....	201	215	197	160	201	214	150	71	121
Education .....	829	528	1,115	317	1,030	1,822	582	426	424
Tobacco products and smoking supplies .....	324	269	342	239	344	406	500	239	279
Miscellaneous .....	1,019	911	1,063	1,090	965	1,206	1,321	824	686
Cash contributions .....	1,463	1,787	1,197	808	1,198	1,457	1,462	368	949
Personal insurance and pensions .....	4,812	4,291	5,301	4,951	5,382	5,380	4,413	1,827	1,962
Life and other personal insurance .....	602	548	644	398	703	693	616	170	170
Pensions and Social Security .....	4,210	3,743	4,658	4,553	4,679	4,687	3,798	1,657	1,792
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	59,124	54,058	63,666	57,922	63,558	68,094	56,519	25,685	28,281
Wages and salaries .....	47,959	36,627	57,266	53,908	57,794	58,668	47,569	20,196	20,223
Self-employment income .....	3,879	4,618	3,547	3,073	3,624	3,739	2,157	1,775	1,184
Social Security, private and government retirement .....	5,510	10,572	1,450	<sup>5</sup> 134	834	3,653	5,062	835	4,512
Interest, dividends, rental income, other property income .....	1,030	1,712	566	263	453	1,015	440	88	1,341
Unemployment and workers' compensation, veterans' benefits .....	190	150	226	124	250	252	166	161	163
Public assistance, supplemental security income, food stamps .....	215	178	174	181	119	278	667	1,110	333
Regular contributions for support .....	126	64	166	103	217	112	193	1,380	264
Other income .....	215	136	271	137	268	376	266	141	261
Personal taxes .....	4,466	4,207	4,903	4,057	4,709	5,913	3,026	909	2,237
Federal income taxes .....	3,442	3,222	3,805	2,975	3,629	4,766	2,276	592	1,670
State and local income taxes .....	794	723	890	882	894	889	546	258	453
Other taxes .....	230	263	208	199	186	258	204	59	114
Income after taxes .....	54,660	49,854	58,763	53,865	58,849	62,180	53,493	24,776	26,044

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**Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999 — Continued**

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Addenda:									
Net change in total assets and liabilities .....	- \$296	- \$922	- \$348	- \$7,763	\$1,154	\$1,718	\$3,301	- \$2,972	\$1,135
Net change in total assets .....	8,464	6,011	10,681	10,495	12,204	7,823	7,160	2,485	4,591
Net change in total liabilities .....	8,760	6,933	11,029	18,259	11,050	6,105	3,859	5,457	3,455
Other financial information:									
Other money receipts .....	526	639	481	1,255	241	429	224	937	766
Mortgage principal paid on owned property .....	-2,085	-2,240	-2,048	-1,525	-2,108	-2,283	-1,514	-571	-589
Estimated market value of owned home ....	120,906	125,077	119,699	103,484	118,928	132,162	106,825	39,953	53,105
Estimated monthly rental value of owned home .....	783	776	797	704	794	865	725	317	395
Gifts of goods and services .....	1,378	1,707	1,160	767	1,127	1,508	1,038	589	796
Food .....	126	175	82	40	81	114	145	28	38
Housing .....	377	441	347	317	342	386	227	187	203
Housekeeping supplies .....	54	57	53	46	60	42	41	22	28
Household textiles .....	17	20	16	<sup>5</sup> 8	9	40	6	<sup>5</sup> 6	18
Appliances and miscellaneous housewares .....	45	70	29	17	25	45	17	12	20
Major appliances .....	9	15	5	<sup>5</sup> 2	4	10	<sup>5</sup> 6	<sup>5</sup> 2	8
Small appliances and miscellaneous housewares .....	36	55	23	15	21	35	11	10	12
Miscellaneous household equipment .....	87	116	66	39	64	89	63	46	45
Other housing .....	175	178	184	207	183	170	100	101	93
Apparel and services .....	249	286	221	199	193	300	225	163	171
Males, 2 and over .....	74	97	58	35	49	98	50	28	35
Females, 2 and over .....	85	113	66	53	64	81	58	63	55
Children under 2 .....	47	31	61	91	53	54	42	30	17
Other apparel products and services .....	43	45	36	21	28	67	76	41	64
Jewelry and watches .....	15	17	13	9	7	29	11	14	43
All other apparel products and services .....	28	29	23	<sup>5</sup> 12	20	38	65	<sup>5</sup> 27	21
Transportation .....	72	82	66	11	68	100	48	13	60
Health care .....	34	48	22	<sup>5</sup> 9	15	44	44	13	51
Entertainment .....	120	155	95	69	93	118	95	39	80
Toys, games, hobbies, and tricycles .....	40	52	29	29	28	33	41	12	25
Other entertainment .....	80	102	66	40	65	85	54	28	55
Education .....	259	337	219	49	239	293	104	50	68
All other gifts .....	142	182	107	73	96	152	150	95	124

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

<sup>2</sup> Value less than 0.05.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> No data reported.

<sup>5</sup> Data are likely to have large sampling errors.

n.a. Not applicable.