

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Number of consumer units (in thousands)	108,465	8,164	19,332	24,405	20,903	13,647	22,015	11,578	10,437
Consumer unit characteristics:									
Income before taxes ¹	\$43,951	\$18,276	\$42,470	\$53,579	\$59,822	\$49,436	\$26,581	\$28,928	\$23,937
Income after taxes ¹	40,652	17,431	39,405	49,616	54,459	45,193	25,325	27,567	22,800
Age of reference person	47.9	21.4	29.7	39.5	49.2	59.1	74.8	69.3	80.8
Average number in consumer unit:									
Persons	2.5	1.8	2.9	3.2	2.7	2.2	1.7	1.9	1.5
Children under 187	.4	1.1	1.3	.6	.2	.1	.1	(²)
Persons 65 and over3	(²)	(²)	(²)	(²)	.1	1.4	1.4	1.3
Earners	1.3	1.3	1.5	1.7	1.8	1.3	.4	.6	.2
Vehicles	1.9	1.1	1.7	2.1	2.5	2.2	1.5	1.8	1.2
Percent distribution:									
Sex of reference person:									
Male	55	46	56	58	59	58	49	54	43
Female	45	54	44	42	41	42	51	46	57
Housing tenure:									
Homeowner	65	13	45	67	77	80	80	82	77
With mortgage	38	7	37	54	54	40	16	22	9
Without mortgage	27	6	8	13	22	40	64	60	68
Renter	35	87	55	33	23	20	20	18	23
Race of reference person:									
Black	12	13	15	13	12	11	9	10	7
White and other	88	87	85	87	88	89	91	90	93
Education of reference person:									
Elementary (1-8)	6	2	3	3	4	8	15	12	19
High school (9-12)	39	35	37	38	33	43	46	47	46
College	55	64	60	59	62	50	38	42	34
Never attended and other	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	87	70	87	91	92	90	82	87	76
Average annual expenditures	\$36,995	\$21,704	\$36,158	\$42,792	\$46,511	\$39,394	\$26,521	\$29,864	\$22,884
Food									
Food at home	5,031	3,354	5,140	6,109	5,945	5,056	3,511	4,146	2,841
Cereals and bakery products	2,915	1,828	2,890	3,537	3,340	2,920	2,266	2,575	1,943
Cereals and cereal products	448	271	432	561	509	433	357	399	314
Bakery products	160	102	170	211	175	140	116	130	101
Meats, poultry, fish, and eggs	288	169	262	350	335	294	242	269	213
Beef	749	469	751	897	878	761	563	664	457
Pork	220	155	221	266	257	230	154	187	119
Other meats	157	93	154	185	185	165	121	146	95
Poultry	97	61	95	119	111	94	77	94	60
Fish and seafood	136	82	148	162	160	136	96	109	82
Eggs	106	59	103	125	130	102	87	98	77
Dairy products	32	19	31	40	34	35	27	30	24
Fresh milk and cream	322	195	322	410	354	305	255	289	220
Other dairy products	122	78	124	158	130	107	99	108	89
Fruits and vegetables	200	117	198	252	224	198	156	181	131
Fresh fruits	500	283	475	572	563	525	450	497	401
Fresh vegetables	152	77	136	173	173	161	149	165	131
Processed fruits	149	79	146	161	168	171	131	148	114
Processed vegetables	113	77	105	133	129	108	100	106	93
Eggs	86	49	87	104	93	86	71	78	63

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999 — Continued

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Other food at home	\$896	\$610	\$910	\$1,097	\$1,037	\$895	\$641	\$726	\$551
Sugar and other sweets	112	71	99	134	128	118	93	106	80
Fats and oils	84	54	80	96	96	86	70	81	59
Miscellaneous foods	420	300	463	517	464	401	290	322	258
Nonalcoholic beverages	242	167	236	301	301	241	158	176	139
Food prepared by consumer unit on out-of-town trips	39	19	32	49	47	50	29	42	15
Food away from home	2,116	1,526	2,250	2,572	2,605	2,136	1,245	1,571	898
Alcoholic beverages	318	369	365	384	320	330	172	219	122
Housing	12,057	6,585	12,519	14,215	14,513	12,093	8,944	9,607	8,223
Shelter	7,016	4,140	7,612	8,606	8,534	6,660	4,576	4,931	4,181
Owned dwellings	4,525	596	3,935	6,110	6,203	4,812	2,971	3,426	2,466
Mortgage interest and charges	2,547	311	2,694	3,990	3,641	2,328	745	1,038	420
Property taxes	1,123	168	751	1,297	1,444	1,380	1,149	1,222	1,069
Maintenance, repairs, insurance, other expenses	854	117	489	823	1,118	1,104	1,076	1,166	977
Rented dwellings	2,027	3,296	3,447	2,121	1,532	1,206	1,182	968	1,420
Other lodging	465	248	230	375	799	642	423	538	295
Utilities, fuels, and public services	2,377	1,166	2,249	2,586	2,819	2,608	2,145	2,369	1,897
Natural gas	270	92	238	283	304	326	284	290	277
Electricity	899	426	811	969	1,074	997	848	933	753
Fuel oil and other fuels	74	14	47	72	94	80	102	117	86
Telephone services	849	562	924	950	1,008	869	614	711	506
Water and other public services	285	72	229	313	339	335	298	318	275
Household operations	666	181	772	830	606	476	746	458	1,065
Personal services	323	121	573	500	148	60	311	87	559
Other household expenses	343	60	199	330	459	416	435	371	505
Housekeeping supplies	498	221	441	604	574	570	423	493	349
Laundry and cleaning supplies	121	64	117	149	135	124	102	118	85
Other household products	250	86	211	315	298	296	199	231	166
Postage and stationery	127	71	113	139	141	149	122	144	98
Household furnishings and equipment	1,499	877	1,445	1,590	1,980	1,779	1,054	1,356	730
Household textiles	114	41	101	114	169	111	106	143	67
Furniture	365	283	435	403	446	382	205	265	138
Floor coverings	44	11	37	37	52	94	31	32	30
Major appliances	183	91	176	192	215	196	175	190	158
Small appliances, miscellaneous housewares	102	47	82	90	131	144	99	147	49
Miscellaneous household equipment	692	405	615	754	968	853	438	578	288
Apparel and services	1,743	1,192	2,047	2,053	2,048	1,722	1,070	1,235	901
Men and boys	421	238	519	517	517	406	219	300	134
Men, 16 and over	328	209	387	331	438	364	195	266	120
Boys, 2 to 15	93	29	133	186	79	41	24	34	13
Women and girls	655	422	709	764	817	671	416	525	301
Women, 16 and over	548	377	579	561	687	625	394	491	292
Girls, 2 to 15	107	45	130	203	130	46	22	34	9
Children under 2	67	99	139	80	40	41	17	22	411
Footwear	303	234	374	373	327	308	165	219	108
Other apparel products and services	297	199	306	319	347	296	253	169	347
Transportation	7,011	5,037	7,150	8,041	9,010	7,330	4,385	5,457	3,196
Vehicle purchases (net outlay)	3,305	2,859	3,500	3,807	4,117	3,406	1,911	2,422	1,344
Cars and trucks, new	1,628	857	1,377	1,722	2,079	2,109	1,304	1,661	907
Cars and trucks, used	1,641	1,974	2,034	2,058	1,988	1,283	606	758	437
Other vehicles	36	⁴ 28	89	27	51	⁴ 14	⁴ 2	⁴ 3	(⁵)
Gasoline and motor oil	1,055	708	1,066	1,259	1,349	1,093	644	807	463

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999 — Continued

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Other vehicle expenses	\$2,254	\$1,253	\$2,249	\$2,565	\$3,085	\$2,339	\$1,443	\$1,724	\$1,131
Vehicle finance charges	320	209	402	394	431	320	104	146	57
Maintenance and repairs	664	402	554	743	890	724	519	596	434
Vehicle insurance	756	408	705	806	1,052	803	566	638	485
Vehicle rental, leases, licenses, other charges	513	234	588	620	712	493	255	344	155
Public transportation	397	217	335	411	459	492	387	504	258
Health care	1,959	551	1,170	1,631	2,183	2,450	3,019	2,991	3,052
Health insurance	923	233	597	746	942	1,063	1,554	1,572	1,534
Medical services	558	184	351	531	754	751	601	574	632
Drugs	370	97	162	254	368	497	706	696	719
Medical supplies	109	36	60	101	118	139	158	149	168
Entertainment	1,891	1,149	1,776	2,254	2,367	2,175	1,238	1,567	874
Fees and admissions	459	262	395	528	578	559	336	438	222
Television, radios, sound equipment	608	485	636	707	741	578	412	477	340
Pets, toys, and playground equipment	346	185	375	454	418	354	186	250	117
Other entertainment supplies, equipment, and services	478	217	369	565	631	684	305	403	194
Personal care products and services	408	254	381	471	475	449	333	370	295
Reading	159	70	116	157	210	195	163	184	141
Education	635	1,277	453	637	1,125	552	139	165	111
Tobacco products and smoking supplies	300	220	295	370	395	329	148	204	86
Miscellaneous	867	353	727	946	1,089	1,021	790	775	807
Cash contributions	1,181	182	585	1,067	1,415	1,750	1,627	1,663	1,588
Personal insurance and pensions	3,436	1,110	3,433	4,455	5,415	3,941	980	1,280	647
Life and other personal insurance	394	61	238	418	616	533	333	429	226
Pensions and Social Security	3,042	1,049	3,195	4,037	4,799	3,408	647	851	421
Sources of income and personal taxes: ¹									
Money income before taxes	43,951	18,276	42,470	53,579	59,822	49,430	26,581	28,928	23,937
Wages and salaries	34,456	16,210	39,372	48,616	52,224	34,521	5,406	8,169	2,295
Self-employment income	2,603	304	1,448	2,835	3,957	5,463	1,304	1,809	735
Social Security, private and government retirement	4,798	129	354	649	1,870	6,922	16,217	16,498	15,901
Interest, dividends, rental income, other property income	1,104	97	300	388	681	1,495	3,092	1,713	4,645
Unemployment and workers' compensation, veterans' benefits	177	88	182	210	290	169	70	86	51
Public assistance, supplemental security income, food stamps	320	271	365	300	321	480	228	301	146
Regular contributions for support	262	636	255	380	222	153	105	92	120
Other income	230	542	195	202	256	226	158	259	43
Personal taxes	3,299	845	3,065	3,963	5,363	4,243	1,256	1,361	1,137
Federal income taxes	2,513	630	2,316	3,037	4,178	3,312	827	905	739
State and local income taxes	616	208	671	797	955	691	169	178	159
Other taxes	170	7	78	128	230	241	260	278	240
Income after taxes	40,652	17,431	39,405	49,616	54,459	45,193	25,325	27,567	22,800

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999 — Continued

Item	All consumer units	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	\$142	- \$617	\$123	- \$920	\$5	\$1,402	\$966	\$44	\$1,989
Net change in total assets	6,478	2,715	10,479	9,070	6,770	5,146	2,035	1,220	2,939
Net change in total liabilities	6,336	3,332	10,357	9,990	6,765	3,745	1,069	1,176	950
Other financial information:									
Other money receipts	651	327	1,021	301	721	1,402	305	396	204
Mortgage principal paid on owned property	-1,366	-95	-897	-1,584	-2,009	-2,828	-494	-745	-215
Estimated market value of owned home	87,582	11,079	52,188	94,517	108,963	124,609	96,093	101,196	90,433
Estimated monthly rental value of owned home ..	592	93	393	646	735	772	645	686	598
Gifts of goods and services	1,083	515	739	956	1,690	1,537	884	948	814
Food	83	19	40	48	194	138	43	63	22
Housing	292	139	238	275	425	375	238	278	196
Housekeeping supplies	41	14	39	52	44	48	32	37	27
Household textiles	17	4 ³	11	11	27	21	22	33	11
Appliances and miscellaneous housewares	32	5	19	23	46	58	36	38	33
Major appliances	9	4 ²	4	6	13	14	10	4	17
Small appliances and miscellaneous housewares	24	2	15	17	34	44	25	34	16
Miscellaneous household equipment	66	42	48	61	83	102	58	79	37
Other housing	136	75	120	128	225	146	90	92	89
Apparel and services	210	118	206	190	269	298	160	176	143
Males, 2 and over	54	24	49	39	70	88	51	65	36
Females, 2 and over	71	35	46	58	110	99	67	55	79
Children under 2	33	23	43	45	30	38	14	17	11
Other apparel products and services	52	36	67	47	59	74	29	40	18
Jewelry and watches	27	22	53	25	23	26	11	18	3
All other apparel products and services	25	4 ¹⁴	14	22	36	48	18	22	4 ¹⁴
Transportation	63	65	30	56	90	93	57	64	49
Health care	40	4 ⁵	9	24	46	43	90	57	128
Entertainment	98	63	74	89	106	142	107	99	115
Toys, games, hobbies, and tricycles	32	10	23	28	41	52	30	42	16
Other entertainment	66	53	51	61	65	90	77	57	99
Education	166	42	31	126	422	254	78	92	63
All other gifts	131	65	111	148	138	193	110	120	99

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.