

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands)	15,437	495	3,888	6,361	3,372	870	451
Consumer unit characteristics:							
Income before taxes ¹	\$61,769	\$27,547	\$48,182	\$67,210	\$75,362	\$65,781	\$36,908
Income after taxes ¹	57,366	26,890	45,648	62,712	68,445	58,968	35,673
Age of reference person	40.6	22.0	30.4	39.5	48.5	58.4	70.8
Average number in consumer unit:							
Persons	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18	1.6	1.6	2.0	1.8	1.2	.8	.9
Persons 65 and over1	(²)	(²)	(²)	.1	.1	1.3
Earners	2.0	1.9	1.7	2.0	2.4	2.4	1.7
Vehicles	2.5	1.7	2.1	2.6	3.0	2.8	2.2
Percent distribution:							
Sex of reference person:							
Male	59	43	54	60	66	69	56
Female	41	57	46	40	34	31	44
Housing tenure:							
Homeowner	75	16	60	81	85	86	80
With mortgage	60	9	52	69	64	54	37
Without mortgage	15	6	8	12	21	33	43
Renter	25	84	40	19	15	14	20
Race of reference person:							
Black	12	24	14	10	10	16	32
White and other	88	76	86	90	90	84	68
Education of reference person:							
Elementary (1-8)	4	4	3	2	4	11	25
High school (9-12)	38	62	45	36	30	39	36
College	58	35	52	61	65	50	38
Never attended and other	(³)	(⁴)	(³)	(³)	(³)	(⁴)	1
At least one vehicle owned or leased	94	81	93	95	96	94	90
Average annual expenditures	\$50,785	\$30,954	\$42,174	\$53,288	\$60,431	\$51,999	\$39,418
Food							
Food at home	7,071	4,686	6,047	7,453	8,105	7,233	6,261
Cereals and bakery products	4,172	3,018	3,675	4,277	4,694	4,442	4,411
Cereals and cereal products	653	427	554	695	741	643	641
Bakery products	238	168	222	255	245	217	251
Meats, poultry, fish, and eggs	414	259	333	440	496	426	390
Beef	1,064	758	962	1,041	1,189	1,238	1,444
Pork	320	209	311	300	352	339	514
Other meats	211	173	193	202	232	272	282
Poultry	143	119	123	143	157	174	167
Fish and seafood	202	136	180	206	219	239	245
Eggs	147	88	117	149	184	157	178
Dairy products	42	32	38	41	45	57	57
Fruits and vegetables	459	342	404	494	486	448	455
Fresh milk and cream	186	144	178	199	178	197	185
Other dairy products	273	198	226	295	309	251	270
Processed fruits	687	467	612	680	805	752	749
Processed vegetables	207	137	178	207	253	208	227
Fresh fruits	201	141	181	188	245	255	226
Fresh vegetables	161	106	139	164	187	171	175
Processed fruits	117	83	115	121	120	118	121
Processed vegetables							

See footnotes at end of table.

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other food at home	\$1,309	\$1,024	\$1,143	\$1,366	\$1,473	\$1,362	\$1,122
Sugar and other sweets	158	96	131	172	182	169	124
Fats and oils	108	76	93	109	124	120	142
Miscellaneous foods	636	576	591	661	687	613	467
Nonalcoholic beverages	354	260	297	364	411	414	322
Food prepared by consumer unit on out-of-town trips	53	⁵ 17	31	61	69	45	66
Food away from home	2,900	1,668	2,372	3,176	3,411	2,791	1,850
Alcoholic beverages	310	243	249	329	388	269	166
Housing	16,448	10,762	14,235	17,814	18,276	14,961	12,095
Shelter	9,295	6,310	8,005	10,273	10,057	8,397	5,925
Owned dwellings	7,149	780	5,332	8,503	8,051	6,886	4,467
Mortgage interest and charges	4,687	501	3,816	5,700	4,940	3,864	2,199
Property taxes	1,531	227	942	1,753	1,880	2,057	1,294
Maintenance, repairs, insurance, other expenses	930	⁵ 52	573	1,049	1,231	965	973
Rented dwellings	1,633	5,315	2,479	1,307	995	865	1,152
Other lodging	513	⁵ 215	194	464	1,012	646	306
Utilities, fuels, and public services	3,089	2,144	2,669	3,104	3,537	3,555	3,265
Natural gas	362	171	310	374	400	426	441
Electricity	1,160	842	1,008	1,144	1,352	1,360	1,215
Fuel oil and other fuels	100	⁵ 26	68	100	126	167	139
Telephone services	1,080	949	972	1,084	1,211	1,129	1,022
Water and other public services	387	157	311	403	448	473	449
Household operations	1,250	670	1,455	1,433	979	671	675
Personal services	812	587	1,226	981	283	209	⁵ 231
Other household expenses	438	83	229	451	696	462	444
Housekeeping supplies	694	414	535	765	793	776	689
Laundry and cleaning supplies	172	129	156	174	185	189	205
Other household products	368	136	261	418	429	420	439
Postage and stationery	154	148	118	173	179	167	45
Household furnishings and equipment	2,120	1,223	1,570	2,240	2,910	1,562	1,542
Household textiles	147	38	109	147	224	72	161
Furniture	556	441	433	577	751	321	439
Floor coverings	56	⁵ 29	36	79	55	28	⁵ 16
Major appliances	250	99	189	265	314	219	332
Small appliances, miscellaneous housewares	112	58	85	109	172	86	59
Miscellaneous household equipment	999	559	717	1,064	1,393	835	536
Apparel and services	2,740	1,433	2,566	2,759	3,392	2,371	1,680
Men and boys	698	315	630	678	912	764	397
Men, 16 and over	452	212	370	378	710	654	244
Boys, 2 to 15	246	103	260	300	202	110	153
Women and girls	1,037	355	940	1,059	1,347	790	702
Women, 16 and over	752	257	668	716	1,056	659	602
Girls, 2 to 15	285	98	271	343	291	131	100
Children under 2	151	293	267	130	55	88	⁵ 59
Footwear	487	258	483	502	546	401	375
Other apparel products and services	368	211	247	388	532	329	146
Transportation	10,115	7,393	8,974	10,105	11,900	11,554	6,973
Vehicle purchases (net outlay)	4,942	4,085	4,881	4,750	5,580	5,923	⁵ 2,465
Cars and trucks, new	1,996	⁵ 430	1,512	2,125	2,148	3,778	⁵ 1,499
Cars and trucks, used	2,855	3,655	3,153	2,588	3,336	2,142	967
Other vehicles	91	(⁴)	216	⁵ 36	⁵ 97	⁵ 3	(⁴)
Gasoline and motor oil	1,631	1,275	1,356	1,690	1,912	1,675	1,385

See footnotes at end of table.

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other vehicle expenses	\$3,098	\$1,810	\$2,492	\$3,217	\$3,744	\$3,347	\$2,761
Vehicle finance charges	480	274	472	490	521	500	304
Maintenance and repairs	852	545	641	874	1,111	812	871
Vehicle insurance	1,016	683	755	1,013	1,303	1,243	1,074
Vehicle rental, leases, licenses, other charges	749	308	624	841	808	792	512
Public transportation	443	224	244	448	664	610	362
Health care	2,107	945	1,491	2,136	2,753	2,309	3,139
Health insurance	1,030	352	792	1,056	1,223	1,130	1,813
Medical services	664	432	440	658	966	569	853
Drugs	300	126	194	296	401	472	415
Medical supplies	114	35	65	126	163	137	58
Entertainment	2,781	1,398	1,982	3,100	3,547	2,417	1,767
Fees and admissions	800	220	416	925	1,156	806	312
Television, radios, sound equipment	869	762	685	942	988	833	738
Pets, toys, and playground equipment	498	277	441	545	508	572	425
Other entertainment supplies, equipment, and services	614	140	440	688	895	205	292
Personal care products and services	727	490	601	772	820	895	560
Reading	175	52	113	189	237	186	151
Education	982	937	441	773	1,935	1,475	626
Tobacco products and smoking supplies	388	385	371	392	361	581	330
Miscellaneous	985	433	775	985	1,096	1,474	1,635
Cash contributions	1,020	⁵ 105	517	920	1,736	1,301	1,871
Personal insurance and pensions	4,935	1,692	3,813	5,561	5,885	4,975	2,164
Life and other personal insurance	600	75	362	625	905	657	493
Pensions and Social Security	4,335	1,617	3,450	4,936	4,980	4,318	1,671
Sources of income and personal taxes: ¹							
Money income before taxes	61,769	27,547	48,182	67,210	75,362	65,781	36,908
Wages and salaries	54,792	24,779	44,368	60,902	65,681	52,257	18,544
Self-employment income	3,452	⁵ 1,010	1,787	3,615	4,973	7,316	⁵ 557
Social Security, private and government retirement	1,592	⁵ 93	762	656	2,140	4,125	15,905
Interest, dividends, rental income, other property income	678	⁵ 5	157	793	1,129	983	618
Unemployment and workers' compensation, veterans' benefits	274	⁵ 60	179	354	294	217	⁵ 177
Public assistance, supplemental security income, food stamps	390	868	482	303	269	611	762
Regular contributions for support	403	⁵ 417	313	343	703	⁵ 173	⁵ 300
Other income	189	⁵ 315	133	244	174	⁵ 98	⁵ 45
Personal taxes	4,403	657	2,534	4,498	6,916	6,813	1,235
Federal income taxes	3,432	405	1,894	3,466	5,506	5,791	656
State and local income taxes	782	247	548	841	1,122	776	168
Other taxes	189	⁵ 5	93	191	289	246	411
Income after taxes	57,366	26,890	45,648	62,712	68,445	58,968	35,673

See footnotes at end of table.

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Addenda:							
Net change in total assets and liabilities	- \$2,308	- \$3,999	- \$4,132	- \$5,773	\$6,577	- \$1,885	- \$3,076
Net change in total assets	8,146	1,195	7,626	7,677	12,722	2,823	2,948
Net change in total liabilities	10,454	5,194	11,758	13,450	6,145	4,708	6,024
Other financial information:							
Other money receipts	454	55	284	387	450	1,331	51,689
Mortgage principal paid on owned property	-1,860	-97	-1,096	-2,276	-2,208	-2,390	-900
Estimated market value of owned home	115,696	13,746	70,432	130,140	149,663	125,129	141,963
Estimated monthly rental value of owned home ..	774	102	554	863	959	824	684
Gifts of goods and services	1,052	512	651	980	1,681	1,498	722
Food	71	56	27	50	133	261	514
Alcoholic beverages	14	55	7	20	10	522	516
Housing	325	189	255	338	442	290	157
Housekeeping supplies	50	17	41	58	53	71	511
Household textiles	13	59	11	13	19	54	515
Appliances and miscellaneous housewares	26	52	19	34	29	517	517
Major appliances	4	(4)	53	2	9	54	55
Small appliances and miscellaneous housewares	22	52	16	31	20	513	512
Miscellaneous household equipment	75	515	47	86	103	85	544
Other housing	160	145	138	147	238	113	570
Apparel and services	232	164	205	241	242	338	190
Males, 2 and over	55	529	49	50	67	80	79
Females, 2 and over	76	569	51	79	95	100	573
Children under 2	59	49	71	64	39	67	535
Other apparel products and services	43	518	35	48	41	91	53
Jewelry and watches	14	58	7	13	19	535	52
All other apparel products and services	29	59	28	35	22	556	51
Transportation	41	3	21	25	104	33	41
Health care	24	54	52	13	74	527	511
Entertainment	98	559	65	99	131	110	119
Toys, games, hobbies, and tricycles	27	513	21	25	35	40	544
Other entertainment	71	546	44	74	96	70	75
Personal care products and services	28	59	13	39	14	61	527
Reading	1	(4)	(3)	1	2	3	51
Education	152	515	22	102	430	142	575
All other gifts	65	58	32	52	97	210	72

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 No data reported.

⁵ Data are likely to have large sampling errors.
n.a. Not applicable.