

**Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000-2001**

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands) .....	15,704	565	3,759	6,551	3,508	862	458
Consumer unit characteristics:							
Income before taxes <sup>1</sup> .....	\$65,091	\$29,531	\$52,040	\$70,709	\$76,090	\$69,578	\$49,458
Income after taxes <sup>1</sup> .....	61,009	29,092	49,787	65,712	70,832	65,049	48,079
Age of reference person .....	40.7	21.8	30.5	39.5	48.6	58.6	71.5
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	1.4	2.0	1.8	1.3	.8	.9
Persons 65 and over .....	.1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.1	.1	1.4
Earners .....	2.0	1.9	1.7	2.0	2.4	2.4	1.8
Vehicles .....	2.5	1.9	2.1	2.6	3.0	2.8	2.4
Percent distribution:							
Sex of reference person:							
Male .....	56	40	50	56	65	68	51
Female .....	44	60	50	44	35	32	49
Housing tenure:							
Homeowner .....	74	22	60	81	83	83	83
With mortgage .....	61	12	51	70	66	55	38
Without mortgage .....	14	10	9	11	17	29	46
Renter .....	26	78	40	19	17	17	17
Race of reference person:							
Black .....	12	22	15	9	11	16	28
White and other .....	88	78	85	91	89	84	72
Education of reference person:							
Elementary (1-8) .....	4	2	3	3	5	12	17
High school (9-12) .....	37	56	42	37	28	39	46
College .....	58	41	54	60	66	49	36
Never attended and other .....	( <sup>3</sup> )	1	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	1
At least one vehicle owned or leased .....	94	81	92	95	95	93	93
Average annual expenditures .....	\$53,238	\$34,499	\$44,313	\$54,997	\$61,908	\$51,801	\$61,061
Food .....							
Food at home .....	7,287	5,672	6,196	7,470	8,423	7,747	6,190
Cereals and bakery products .....	4,326	3,586	3,813	4,346	4,842	4,772	4,419
Cereals and cereal products .....	654	503	566	673	730	717	608
Bakery products .....	230	189	213	232	245	250	242
Meats, poultry, fish, and eggs .....	424	314	353	441	485	467	366
Beef .....	1,126	971	1,009	1,086	1,253	1,357	1,392
Pork .....	344	308	327	313	393	390	500
Other meats .....	232	198	215	219	258	279	297
Poultry .....	143	131	128	139	159	169	149
Fish and seafood .....	210	169	183	218	221	250	207
Eggs .....	155	124	120	156	177	210	181
Dairy products .....	42	41	36	41	45	59	59
Fruits and vegetables .....	468	373	402	489	514	498	429
Fresh milk and cream .....	193	164	177	198	201	205	193
Other dairy products .....	275	210	224	291	313	293	236
Fresh fruits .....	704	544	616	698	812	778	738
Fresh vegetables .....	212	155	178	211	254	234	227
Processed fruits .....	210	160	176	203	258	231	234
Processed vegetables .....	165	147	143	169	179	192	167
Processed vegetables .....	117	82	119	116	121	121	111

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, 2000-2001 — Continued**

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other food at home .....	\$1,376	\$1,194	\$1,221	\$1,399	\$1,532	\$1,422	\$1,251
Sugar and other sweets .....	167	118	136	175	195	195	113
Fats and oils .....	113	84	94	112	134	135	136
Miscellaneous foods .....	674	670	629	681	731	638	553
Nonalcoholic beverages .....	371	304	330	374	414	413	346
Food prepared by consumer unit on out-of-town trips .....	50	<sup>5</sup> 18	32	58	58	40	103
Food away from home .....	2,960	2,087	2,383	3,124	3,581	2,976	1,770
Alcoholic beverages .....	348	230	294	376	425	243	195
Housing .....	17,412	11,240	15,206	18,521	18,752	14,974	21,752
Shelter .....	9,959	6,930	8,680	10,767	10,492	8,537	11,232
Owned dwellings .....	7,619	1,002	5,859	8,882	8,218	6,852	9,033
Mortgage interest and charges .....	4,914	567	4,070	5,986	5,129	3,952	2,026
Property taxes .....	1,669	281	1,030	1,803	1,934	1,856	4,339
Maintenance, repairs, insurance, other expenses .....	1,036	153	759	1,092	1,155	1,044	2,667
Rented dwellings .....	1,778	5,834	2,580	1,399	1,241	1,091	1,031
Other lodging .....	561	<sup>9</sup> 95	241	487	1,033	593	1,168
Utilities, fuels, and public services .....	3,341	2,118	2,856	3,349	3,826	3,787	4,180
Natural gas .....	462	252	400	470	521	503	586
Electricity .....	1,215	839	1,040	1,210	1,378	1,425	1,535
Fuel oil and other fuels .....	122	<sup>5</sup> 31	60	123	168	147	348
Telephone services .....	1,137	840	1,030	1,124	1,297	1,214	1,203
Water and other public services .....	405	156	326	422	463	497	508
Household operations .....	1,332	671	1,458	1,441	936	657	3,850
Personal services .....	814	558	1,207	970	313	202	655
Other household expenses .....	518	112	252	470	623	455	3,195
Housekeeping supplies .....	697	380	542	754	843	651	629
Laundry and cleaning supplies .....	183	184	178	187	181	199	162
Other household products .....	360	128	259	400	449	312	415
Postage and stationery .....	154	68	105	168	214	139	51
Household furnishings and equipment .....	2,082	1,141	1,670	2,210	2,654	1,343	1,862
Household textiles .....	152	66	118	177	182	101	63
Furniture .....	576	431	553	580	677	223	770
Floor coverings .....	60	<sup>5</sup> 11	39	81	56	<sup>5</sup> 56	<sup>5</sup> 18
Major appliances .....	253	87	203	242	365	170	328
Small appliances, miscellaneous housewares .....	119	67	79	142	147	85	56
Miscellaneous household equipment .....	922	479	677	988	1,228	708	627
Apparel and services .....	2,686	2,010	2,324	2,689	3,394	2,358	1,549
Men and boys .....	677	533	567	684	856	591	439
Men, 16 and over .....	449	364	338	424	638	491	261
Boys, 2 to 15 .....	228	169	229	260	217	101	178
Women and girls .....	1,023	518	780	1,048	1,434	849	475
Women, 16 and over .....	736	420	530	674	1,174	693	343
Girls, 2 to 15 .....	287	98	251	374	260	156	132
Children under 2 .....	164	356	271	142	92	77	<sup>5</sup> 31
Footwear .....	486	410	457	478	565	503	<sup>5</sup> 288
Other apparel products and services .....	335	193	249	338	448	338	317
Transportation .....	10,742	7,921	9,819	10,514	12,602	11,193	10,003
Vehicle purchases (net outlay) .....	5,271	4,343	5,261	4,986	6,030	5,344	4,611
Cars and trucks, new .....	2,223	<sup>5</sup> 1,281	1,808	2,235	2,531	2,675	3,412
Cars and trucks, used .....	2,943	3,058	3,266	2,660	3,403	2,669	1,199
Other vehicles .....	104	<sup>5</sup> 4	187	91	<sup>5</sup> 96	( <sup>4</sup> )	( <sup>4</sup> )
Gasoline and motor oil .....	1,812	1,399	1,526	1,854	2,107	1,889	1,639

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, 2000-2001 — Continued**

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other vehicle expenses .....	\$3,201	\$1,912	\$2,769	\$3,231	\$3,809	\$3,420	\$2,853
Vehicle finance charges .....	514	301	561	513	539	478	308
Maintenance and repairs .....	844	514	664	833	1,108	841	884
Vehicle insurance .....	1,059	669	863	1,048	1,316	1,209	1,061
Vehicle rental, leases, licenses, other charges .....	783	427	680	837	847	892	600
Public transportation .....	460	268	263	443	656	539	899
Health care .....	2,198	891	1,588	2,206	2,806	2,530	3,442
Health insurance .....	1,085	424	869	1,088	1,257	1,224	2,068
Medical services .....	666	259	437	691	943	602	674
Drugs .....	347	177	220	327	459	581	604
Medical supplies .....	100	<sup>5</sup> 31	62	99	147	123	97
Entertainment .....	2,792	1,308	2,036	3,137	3,385	2,346	2,203
Fees and admissions .....	824	261	439	960	1,133	746	512
Television, radios, sound equipment .....	913	630	704	985	1,039	857	1,068
Pets, toys, and playground equipment .....	473	298	401	531	481	512	303
Other entertainment supplies, equipment, and services .....	583	119	491	661	733	231	320
Personal care products and services .....	675	471	575	689	783	796	494
Reading .....	162	56	104	176	211	164	180
Education .....	1,005	1,551	385	797	1,885	1,049	1,616
Tobacco products and smoking supplies .....	369	435	344	376	329	567	347
Miscellaneous .....	1,072	391	653	802	1,177	1,108	8,301
Cash contributions .....	1,233	258	733	1,188	1,934	1,433	1,442
Personal insurance and pensions .....	5,256	2,065	4,056	6,057	5,802	5,292	3,346
Life and other personal insurance .....	562	99	379	615	726	594	572
Pensions and Social Security .....	4,694	1,966	3,678	5,442	5,076	4,698	2,774
Sources of income and personal taxes: <sup>1</sup>							
Money income before taxes .....	65,091	29,531	52,040	70,709	76,090	69,578	49,458
Wages and salaries .....	58,049	26,298	49,060	64,081	66,023	57,306	28,448
Self-employment income .....	3,431	<sup>5</sup> 691	1,124	3,834	5,330	5,412	<sup>5</sup> 3,168
Social Security, private and government retirement .....	1,557	<sup>5</sup> 212	667	733	1,708	4,964	15,760
Interest, dividends, rental income, other property income .....	854	<sup>5</sup> 163	186	841	1,762	827	970
Unemployment and workers' compensation, veterans' benefits .....	272	<sup>5</sup> 72	176	382	212	274	<sup>5</sup> 181
Public assistance, supplemental security income, food stamps .....	346	719	353	319	258	402	768
Regular contributions for support .....	475	1,106	392	406	686	<sup>5</sup> 308	<sup>5</sup> 129
Other income .....	106	270	82	112	111	<sup>5</sup> 85	<sup>5</sup> 33
Personal taxes .....	4,082	439	2,253	4,997	5,258	4,529	1,380
Federal income taxes .....	3,178	208	1,645	3,974	4,068	3,623	946
State and local income taxes .....	733	221	523	828	950	734	192
Other taxes .....	171	<sup>5</sup> 10	85	195	239	171	241
Income after taxes .....	61,009	29,092	49,787	65,712	70,832	65,049	48,079

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, 2000-2001 — 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 .....	-\$1,517	\$3,448	-\$5,295	-\$8,897	\$1,389	-\$7,469	\$117,793
Net change in total assets .....	10,779	10,939	8,485	6,712	9,416	-1,196	120,491
Net change in total liabilities .....	12,296	7,491	13,781	15,609	8,027	6,273	2,698
Other financial information:							
Other money receipts .....	315	<sup>5</sup> 1	175	342	283	259	1,816
Mortgage principal paid on owned property .....	-2,120	-162	-1,805	-2,356	-2,346	-2,546	-1,201
Estimated market value of owned home .....	138,807	19,669	79,700	137,958	160,671	136,721	619,171
Estimated monthly rental value of owned home ..	847	168	623	935	1,008	884	952
Gifts of goods and services .....	1,009	606	594	885	1,732	1,236	736
Food .....	77	<sup>5</sup> 26	42	49	145	<sup>5</sup> 238	<sup>5</sup> 9
Alcoholic beverages .....	18	<sup>5</sup> 18	10	27	9	25	<sup>5</sup> 2
Housing .....	278	177	209	265	419	263	129
Housekeeping supplies .....	43	<sup>5</sup> 19	31	46	54	75	<sup>5</sup> 6
Household textiles .....	15	<sup>5</sup> 12	<sup>5</sup> 17	16	16	<sup>5</sup> 5	( <sup>3</sup> )
Appliances and miscellaneous housewares .....	21	<sup>5</sup> 2	11	29	27	<sup>5</sup> 6	<sup>5</sup> 15
Major appliances .....	3	( <sup>4</sup> )	<sup>5</sup> 2	3	8	( <sup>4</sup> )	<sup>5</sup> 3
Small appliances and miscellaneous housewares .....	18	<sup>5</sup> 2	9	26	19	<sup>5</sup> 6	<sup>5</sup> 12
Miscellaneous household equipment .....	66	<sup>5</sup> 28	40	68	95	84	66
Other housing .....	132	116	109	107	227	94	<sup>5</sup> 42
Apparel and services .....	259	290	183	253	370	228	131
Males, 2 and over .....	52	122	35	41	80	55	32
Females, 2 and over .....	84	<sup>5</sup> 51	42	73	166	67	<sup>5</sup> 17
Children under 2 .....	72	83	69	80	72	62	<sup>5</sup> 14
Other apparel products and services .....	51	<sup>5</sup> 33	37	60	52	<sup>5</sup> 45	<sup>5</sup> 68
Jewelry and watches .....	12	<sup>5</sup> 5	5	11	15	<sup>5</sup> 14	<sup>5</sup> 57
All other apparel products and services .....	39	<sup>5</sup> 29	31	49	37	<sup>5</sup> 31	<sup>5</sup> 11
Transportation .....	39	<sup>5</sup> 1	20	27	67	19	229
Health care .....	25	<sup>5</sup> 2	<sup>5</sup> 10	10	76	<sup>5</sup> 20	<sup>5</sup> 8
Entertainment .....	79	<sup>5</sup> 25	64	81	106	85	37
Toys, games, hobbies, and tricycles .....	23	<sup>5</sup> 14	20	24	24	35	<sup>5</sup> 18
Other entertainment .....	56	<sup>5</sup> 11	45	57	81	50	18
Personal care products and services .....	20	<sup>5</sup> 8	10	27	14	49	<sup>5</sup> 1
Reading .....	1	( <sup>4</sup> )	1	1	2	51	<sup>5</sup> 1
Education .....	165	<sup>5</sup> 30	21	112	456	109	<sup>5</sup> 132
All other gifts .....	49	28	25	34	69	198	57

<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.