

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000-2001

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)	77,300	3,806	14,399	20,286	16,978	10,300	11,530	7,179	4,351
Consumer unit characteristics:									
Income before taxes ¹	\$55,097	\$30,795	\$51,403	\$61,806	\$67,989	\$58,251	\$35,100	\$38,224	\$29,783
Income after taxes ¹	51,614	29,945	48,550	57,969	62,819	54,175	33,456	36,163	28,850
Age of reference person	46.6	21.9	30.0	39.5	49.3	59.1	73.2	69.1	79.8
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	.2	.1	.2	.1
Persons 65 and over3	(²)	(²)	(²)	.1	.1	1.7	1.6	1.8
Earners	1.7	1.8	1.7	1.9	2.1	1.6	.7	.8	.5
Vehicles	2.3	1.7	2.0	2.3	2.8	2.6	2.0	2.2	1.7
Percent distribution:									
Sex of reference person:									
Male	56	40	51	51	58	63	65	65	64
Female	44	60	49	49	42	37	35	35	36
Housing tenure:									
Homeowner	72	20	52	72	82	87	88	88	88
With mortgage	47	12	44	60	61	45	23	29	14
Without mortgage	25	8	8	12	21	42	65	60	74
Renter	28	80	48	28	18	13	12	12	12
Race of reference person:									
Black	12	16	15	13	12	10	9	10	7
White and other	88	84	85	87	88	90	91	90	93
Education of reference person:									
Elementary (1-8)	5	2	3	3	4	7	13	10	18
High school (9-12)	40	47	39	40	34	42	46	47	45
College	54	50	57	57	61	50	40	43	36
Never attended and other	(³)	(³)	(³)	(³)	(³)	(³)	1	1	1
At least one vehicle owned or leased	93	83	91	93	95	95	92	94	90
Average annual expenditures	\$45,245	\$30,564	\$42,330	\$49,341	\$53,172	\$45,829	\$34,598	\$37,854	\$29,269
Food	6,204	4,639	5,742	6,732	7,317	6,167	4,896	5,182	4,448
Food at home	3,670	2,594	3,391	3,938	4,228	3,677	3,176	3,302	2,980
Cereals and bakery products	544	375	490	598	628	525	483	488	476
Cereals and cereal products	190	146	190	213	209	169	158	157	160
Bakery products	355	229	300	386	419	357	325	331	316
Meats, poultry, fish, and eggs	991	727	917	1,035	1,148	1,027	858	911	775
Beef	300	223	284	306	353	304	261	283	226
Pork	212	145	191	213	242	235	201	215	179
Other meats	123	90	110	136	143	120	102	105	98
Poultry	181	144	177	199	205	172	141	149	127
Fish and seafood	135	89	119	139	160	149	115	120	108
Eggs	41	35	36	42	46	46	38	38	37
Dairy products	393	268	365	437	440	381	343	359	319
Fresh milk and cream	160	118	158	180	175	146	137	138	135
Other dairy products	233	150	207	257	266	235	206	220	184
Fruits and vegetables	616	399	553	630	709	639	608	610	606
Fresh fruits	190	116	163	192	215	204	198	185	220
Fresh vegetables	190	120	170	188	225	206	180	190	165
Processed fruits	137	99	127	145	151	128	136	137	135
Processed vegetables	101	64	93	105	117	101	93	98	87

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, 2000-2001 — 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	\$1,125	\$824	\$1,065	\$1,238	\$1,302	\$1,105	\$884	\$934	\$806
Sugar and other sweets	140	85	117	162	161	142	121	126	112
Fats and oils	103	70	92	104	123	106	95	103	84
Miscellaneous foods	534	430	550	588	606	493	392	405	370
Nonalcoholic beverages	302	223	276	335	356	305	231	243	211
Food prepared by consumer unit on out-of-town trips	46	16	30	49	56	60	46	57	29
Food away from home	2,534	2,045	2,351	2,794	3,090	2,489	1,720	1,880	1,467
Alcoholic beverages	376	382	380	403	426	380	247	277	199
Housing	14,502	10,150	14,505	16,476	16,126	13,869	10,682	11,702	9,005
Shelter	8,288	6,301	8,616	9,669	9,311	7,340	5,443	6,090	4,376
Owned dwellings	5,793	1,202	5,041	7,214	7,111	5,540	4,033	4,583	3,125
Mortgage interest and charges	3,450	770	3,473	4,841	4,320	2,750	1,203	1,552	626
Property taxes	1,375	279	902	1,445	1,692	1,618	1,521	1,614	1,366
Maintenance, repairs, insurance, other expenses	968	152	666	928	1,099	1,173	1,309	1,416	1,132
Rented dwellings	1,922	4,943	3,335	1,961	1,363	903	824	774	907
Other lodging	573	156	240	494	837	896	586	733	344
Utilities, fuels, and public services	3,013	1,971	2,706	3,170	3,361	3,214	2,772	2,910	2,545
Natural gas	408	208	357	434	443	436	419	419	418
Electricity	1,109	721	966	1,159	1,228	1,212	1,063	1,118	973
Fuel oil and other fuels	119	43	69	113	135	149	167	164	173
Telephone services	1,015	846	1,028	1,077	1,147	1,016	747	817	632
Water and other public services	362	153	286	387	409	401	376	392	350
Household operations	810	433	1,012	1,044	664	567	703	716	678
Personal services	396	318	756	637	180	120	114	110	122
Other household expenses	414	115	257	407	484	448	589	606	556
Housekeeping supplies	599	300	505	644	668	703	569	615	499
Laundry and cleaning supplies	161	105	148	172	167	200	135	146	117
Other household products	292	130	233	331	334	340	263	289	223
Postage and stationery	146	65	124	141	168	164	172	180	160
Household furnishings and equipment	1,792	1,145	1,666	1,950	2,122	2,044	1,194	1,371	907
Household textiles	130	50	119	135	157	159	101	125	64
Furniture	461	388	505	499	530	420	296	344	216
Floor coverings	53	10	39	57	64	64	51	56	42
Major appliances	221	129	226	215	255	233	195	207	175
Small appliances, miscellaneous housewares	104	62	80	109	132	132	73	81	60
Miscellaneous household equipment	823	505	697	934	984	1,036	477	556	350
Apparel and services	2,145	1,673	2,179	2,428	2,734	1,880	1,176	1,329	933
Men and boys	522	348	517	581	698	454	295	361	191
Men, 16 and over	397	293	357	366	579	410	264	317	179
Boys, 2 to 15	125	56	160	214	118	44	32	43	13
Women and girls	831	487	729	972	1,101	793	491	532	426
Women, 16 and over	674	427	550	689	956	726	454	488	399
Girls, 2 to 15	157	60	179	283	146	67	37	44	27
Children under 2	109	191	208	119	73	63	26	36	11
Footwear	387	378	419	435	487	311	190	200	174
Other apparel products and services	297	269	306	320	375	259	174	200	130
Transportation	9,064	6,835	9,039	9,680	10,608	9,260	6,302	7,249	4,738
Vehicle purchases (net outlay)	4,285	3,328	4,481	4,633	4,897	4,339	2,796	3,288	1,983
Cars and trucks, new	1,995	1,038	1,784	2,076	2,220	2,534	1,622	1,822	1,290
Cars and trucks, used	2,242	2,270	2,621	2,489	2,635	1,769	1,167	1,455	693
Other vehicles	48	20	77	69	42	36	47	411	(⁵)
Gasoline and motor oil	1,544	1,264	1,466	1,679	1,827	1,565	1,062	1,218	804

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, 2000-2001 — 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	\$2,773	\$1,990	\$2,729	\$2,915	\$3,354	\$2,794	\$1,965	\$2,208	\$1,566
Vehicle finance charges	432	378	517	468	497	428	184	237	97
Maintenance and repairs	743	548	620	784	923	757	612	682	496
Vehicle insurance	950	701	864	949	1,163	987	793	855	691
Vehicle rental, leases, licenses, other charges	649	363	726	714	771	622	376	433	282
Public transportation	462	253	363	453	531	562	479	535	385
Health care	2,401	787	1,430	1,975	2,530	3,015	4,165	3,990	4,451
Health insurance	1,169	389	756	958	1,157	1,371	2,148	2,027	2,346
Medical services	653	218	409	609	778	847	820	888	709
Drugs	466	136	198	318	463	650	1,015	905	1,197
Medical supplies	113	43	67	90	132	146	181	170	200
Entertainment	2,262	1,372	2,078	2,686	2,546	2,501	1,426	1,635	1,081
Fees and admissions	618	275	488	774	741	637	424	489	316
Television, radios, sound equipment	725	595	717	836	815	667	504	561	411
Pets, toys, and playground equipment	399	260	397	481	438	418	232	268	173
Other entertainment supplies, equipment, and services	520	241	476	596	551	779	266	317	180
Personal care products and services	608	426	564	636	713	612	526	559	476
Reading	157	58	115	149	183	197	181	191	165
Education	734	1,090	496	735	1,340	522	210	237	166
Tobacco products and smoking supplies	360	372	348	420	392	377	204	242	142
Miscellaneous	857	439	703	804	1,002	846	1,083	1,245	817
Cash contributions	1,314	334	709	1,169	1,694	1,527	1,898	2,058	1,633
Personal insurance and pensions	4,260	2,009	4,042	5,049	5,560	4,676	1,603	1,958	1,016
Life and other personal insurance	504	81	286	462	650	770	540	623	404
Pensions and Social Security	3,756	1,927	3,756	4,587	4,910	3,907	1,062	1,335	612
Sources of income and personal taxes: ¹									
Money income before taxes	55,097	30,795	51,403	61,806	67,989	58,251	35,100	38,224	29,783
Wages and salaries	45,470	27,199	48,389	56,187	59,597	43,600	10,483	13,795	4,846
Self-employment income	2,727	1,446	1,394	2,852	4,132	4,315	1,302	1,437	1,071
Social Security, private and government retirement	4,865	404	424	827	2,001	7,975	20,533	20,246	21,021
Interest, dividends, rental income, other property income	951	162	147	623	1,082	1,469	2,192	2,152	2,260
Unemployment and workers' compensation, veterans' benefits	215	92	163	282	238	305	97	126	47
Public assistance, supplemental security income, food stamps	406	618	393	437	362	415	353	358	345
Regular contributions for support	334	603	352	471	399	105	87	69	117
Other income	129	270	141	126	177	67	54	40	77
Personal taxes	3,483	851	2,853	3,837	5,170	4,076	1,643	2,061	933
Federal income taxes	2,678	600	2,194	2,987	3,998	3,069	1,236	1,561	684
State and local income taxes	651	240	596	710	968	768	208	263	114
Other taxes	154	11	63	140	203	239	199	237	135
Income after taxes	51,614	29,945	48,550	57,969	62,819	54,175	33,456	36,163	28,850

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, 2000-2001 — 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	- \$918	\$527	- \$4,235	- \$4,897	\$2,093	- \$909	\$5,308	\$7,542	\$1,621
Net change in total assets	7,575	5,368	9,159	6,863	10,079	3,875	7,199	9,820	2,873
Net change in total liabilities	8,493	4,841	13,393	11,760	7,986	4,783	1,891	2,278	1,252
Other financial information:									
Other money receipts	486	231	166	432	453	764	866	1,058	549
Mortgage principal paid on owned property	-1,590	-266	-1,102	-1,849	-2,293	-1,857	-909	-1,227	-385
Estimated market value of owned home	114,385	19,974	70,454	114,494	136,065	135,329	149,587	167,826	119,488
Estimated monthly rental value of owned home ..	753	166	534	788	894	881	837	857	804
Gifts of goods and services	1,170	647	659	962	1,904	1,561	935	949	911
Food	85	16	32	68	180	117	36	34	39
Alcoholic beverages	16	7	21	20	18	10	6	5	7
Housing	314	172	231	265	446	408	275	252	309
Housekeeping supplies	47	29	42	47	51	65	41	42	40
Household textiles	15	45	12	10	21	28	13	16	9
Appliances and miscellaneous housewares	31	11	21	27	44	48	25	27	22
Major appliances	8	41	6	4	15	11	6	7	44
Small appliances and miscellaneous housewares	23	10	15	23	29	38	19	20	19
Miscellaneous household equipment	69	39	45	66	91	96	57	63	47
Other housing	151	88	112	114	240	170	138	104	191
Apparel and services	269	166	206	243	361	360	217	254	156
Males, 2 and over	71	49	45	54	101	108	69	84	44
Females, 2 and over	99	39	62	83	152	141	84	89	76
Children under 2	52	42	63	56	57	56	23	32	10
Other apparel products and services	46	37	37	50	51	56	40	49	26
Jewelry and watches	13	9	11	13	14	15	13	18	6
All other apparel products and services	33	28	26	37	36	41	27	31	420
Transportation	76	144	28	56	103	114	77	69	88
Health care	29	43	8	20	40	56	41	53	20
Entertainment	91	53	65	84	111	125	87	103	59
Toys, games, hobbies, and tricycles	32	15	24	25	35	59	32	39	20
Other entertainment	59	38	41	59	77	66	55	64	39
Personal care products and services	20	17	12	24	25	25	10	12	8
Reading	2	(³)	1	1	2	2	4	4	4
Education	191	43	22	119	520	214	74	45	121
All other gifts	79	26	33	61	99	130	110	117	98

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.