

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Number of consumer units (in thousands)	108,465	17,280	91,186	63,170	45,295	72,804	35,662	86,450	22,015
Consumer unit characteristics:									
Income before taxes ¹	\$43,951	\$28,287	\$46,953	\$46,679	\$40,117	\$48,373	\$34,970	\$48,536	\$26,581
Income after taxes ¹	40,652	26,677	43,330	43,124	37,177	44,608	32,618	44,697	25,325
Age of reference person	47.9	24.4	52.3	35.5	65.2	37.7	68.8	41.0	74.8
Average number in consumer unit:									
Persons	2.5	2.3	2.6	2.9	2.0	2.8	1.9	2.7	1.7
Children under 187	.7	.7	1.0	.2	.9	.1	.8	.1
Persons 65 and over3	(²)	.4	(²)	.7	(²)	.9	(²)	1.4
Earners	1.3	1.4	1.3	1.6	1.0	1.6	.8	1.6	.4
Vehicles	1.9	1.4	2.0	1.9	1.9	2.0	1.8	2.0	1.5
Percent distribution:									
Sex of reference person:									
Male	55	51	56	56	54	56	52	56	49
Female	45	49	44	44	46	44	48	44	51
Housing tenure:									
Homeowner	65	25	72	55	79	58	80	61	80
With mortgage	38	19	42	43	31	44	25	44	16
Without mortgage	27	6	31	12	48	13	54	18	64
Renter	35	75	28	45	21	42	20	39	20
Race of reference person:									
Black	12	15	12	14	10	13	10	13	9
White and other	88	85	88	86	90	87	90	87	91
Education of reference person:									
Elementary (1-8)	6	2	7	3	10	3	12	4	15
High school (9-12)	39	36	40	36	43	36	45	37	46
College	55	61	53	61	46	61	42	59	38
Never attended and other	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	87	79	89	87	86	88	85	88	82
Average annual expenditures	\$36,995	\$27,582	\$38,771	\$38,745	\$34,549	\$39,714	\$31,459	\$39,662	\$26,521
Food									
Food at home	5,031	4,083	5,206	5,411	4,496	5,487	4,108	5,417	3,511
Cereals and bakery products	2,915	2,237	3,040	3,086	2,675	3,111	2,519	3,080	2,266
Cereals and cereal products	448	323	471	473	413	478	387	471	357
Cereals and cereal products	160	127	166	177	136	177	125	171	116
Bakery products	288	195	305	296	277	301	262	300	242
Meats, poultry, fish, and eggs	749	591	778	788	693	803	639	796	563
Beef	220	190	226	235	200	238	183	237	154
Pork	157	117	164	162	149	166	138	166	121
Other meats	97	72	102	102	90	104	84	102	77
Poultry	136	115	140	147	121	148	112	146	96
Fish and seafood	106	73	112	109	102	113	93	111	87
Eggs	32	24	34	33	31	34	30	34	27
Dairy products	322	239	338	348	286	346	275	339	255
Fresh milk and cream	122	94	127	133	106	132	102	128	99
Other dairy products	200	145	210	215	180	214	172	211	156
Fruits and vegetables	500	359	525	504	494	510	479	512	450
Fresh fruits	152	102	162	150	156	152	153	153	149
Fresh vegetables	149	109	156	147	150	150	146	153	131
Processed fruits	113	86	118	117	108	118	103	116	100
Processed vegetables	86	62	90	90	79	90	76	89	71

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999 — Continued

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Other food at home	\$896	\$725	\$928	\$973	\$789	\$974	\$740	\$961	\$641
Sugar and other sweets	112	79	118	114	108	116	103	116	93
Fats and oils	84	62	87	86	80	87	76	87	70
Miscellaneous foods	420	368	429	467	353	463	333	453	290
Nonalcoholic beverages	242	192	251	265	209	268	190	264	158
Food prepared by consumer unit on out-of-town trips	39	23	42	40	38	40	37	42	29
Food away from home	2,116	1,846	2,166	2,325	1,821	2,376	1,589	2,337	1,245
Alcoholic beverages	318	373	308	365	252	360	233	355	172
Housing	12,057	8,991	12,635	12,809	11,008	12,991	10,151	12,850	8,944
Shelter	7,016	5,630	7,279	7,736	6,012	7,820	5,373	7,637	4,576
Owned dwellings	4,525	1,774	5,046	4,744	4,220	4,941	3,675	4,920	2,971
Mortgage interest and charges	2,547	1,186	2,805	3,071	1,817	3,133	1,351	3,006	745
Property taxes	1,123	352	1,270	1,007	1,286	1,068	1,237	1,117	1,149
Maintenance, repairs, insurance, other expenses	854	237	971	665	1,117	740	1,087	798	1,076
Rented dwellings	2,027	3,628	1,723	2,593	1,236	2,436	1,191	2,242	1,182
Other lodging	465	228	509	399	556	444	507	475	423
Utilities, fuels, and public services	2,377	1,645	2,516	2,343	2,426	2,404	2,322	2,437	2,145
Natural gas	270	150	293	248	302	256	300	267	284
Electricity	899	596	957	869	942	896	905	912	848
Fuel oil and other fuels	74	27	83	60	95	65	94	67	102
Telephone services	849	737	870	904	772	916	712	909	614
Water and other public services	285	134	313	262	316	271	312	281	298
Household operations	666	427	711	701	617	677	642	646	746
Personal services	323	324	323	417	191	376	215	326	311
Other household expenses	343	104	389	284	426	302	428	320	435
Housekeeping supplies	498	268	541	491	509	507	480	517	423
Laundry and cleaning supplies	121	79	129	125	115	127	110	126	102
Other household products	250	113	275	243	259	256	237	263	199
Postage and stationery	127	75	137	122	135	125	132	129	122
Household furnishings and equipment	1,499	1,022	1,589	1,539	1,445	1,581	1,333	1,613	1,054
Household textiles	114	56	125	109	122	117	108	116	106
Furniture	365	321	374	423	285	411	273	406	205
Floor coverings	44	13	49	37	53	38	55	47	31
Major appliances	183	121	195	183	184	183	183	185	175
Small appliances, miscellaneous housewares	102	60	109	79	133	94	116	102	99
Miscellaneous household equipment	692	451	737	708	669	738	598	756	438
Apparel and services	1,743	1,551	1,779	1,937	1,471	1,950	1,322	1,914	1,070
Men and boys	421	331	438	487	329	485	291	472	219
Men, 16 and over	328	266	339	352	294	361	260	362	195
Boys, 2 to 15	93	65	98	134	35	124	31	111	24
Women and girls	655	546	675	706	583	724	515	716	416
Women, 16 and over	548	480	560	556	535	579	483	587	394
Girls, 2 to 15	107	66	115	150	48	145	31	129	22
Children under 2	67	116	58	96	26	87	26	80	17
Footwear	303	302	303	343	247	344	220	338	165
Other apparel products and services	297	255	305	306	285	310	270	308	253
Transportation	7,011	6,002	7,202	7,572	6,230	7,746	5,512	7,680	4,385
Vehicle purchases (net outlay)	3,305	3,138	3,337	3,663	2,807	3,708	2,483	3,660	1,911
Cars and trucks, new	1,628	1,149	1,719	1,567	1,714	1,636	1,612	1,711	1,304
Cars and trucks, used	1,641	1,958	1,581	2,044	1,080	2,022	865	1,905	606
Other vehicles	36	431	37	53	13	51	46	45	42
Gasoline and motor oil	1,055	869	1,090	1,147	925	1,172	816	1,159	644

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999 — Continued

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Other vehicle expenses	\$2,254	\$1,724	\$2,354	\$2,393	\$2,060	\$2,483	\$1,786	\$2,460	\$1,443
Vehicle finance charges	320	309	323	384	232	386	186	376	104
Maintenance and repairs	664	475	700	660	670	697	598	701	519
Vehicle insurance	756	546	796	773	734	805	656	805	566
Vehicle rental, leases, licenses, other charges	513	394	535	577	423	595	346	579	255
Public transportation	397	271	421	368	438	383	427	400	387
Health care	1,959	817	2,175	1,427	2,701	1,546	2,802	1,689	3,019
Health insurance	923	401	1,021	664	1,284	705	1,366	762	1,554
Medical services	558	246	617	464	688	508	659	547	601
Drugs	370	126	416	217	583	244	626	284	706
Medical supplies	109	45	121	82	146	88	151	96	158
Entertainment	1,891	1,365	1,990	2,015	1,717	2,035	1,597	2,057	1,238
Fees and admissions	459	301	488	466	448	477	421	490	336
Television, radios, sound equipment	608	551	619	668	524	673	476	658	412
Pets, toys, and playground equipment	346	247	364	392	281	393	250	386	186
Other entertainment supplies, equipment, and services	478	266	518	489	464	492	450	522	305
Personal care products and services	408	308	427	415	399	423	378	427	333
Reading	159	86	173	142	183	151	176	158	163
Education	635	896	585	755	466	800	297	761	139
Tobacco products and smoking supplies	300	248	310	331	257	341	218	339	148
Miscellaneous	867	520	933	826	924	861	879	887	790
Cash contributions	1,181	288	1,350	885	1,594	939	1,674	1,067	1,627
Personal insurance and pensions	3,436	2,053	3,698	3,856	2,851	4,084	2,113	4,062	980
Life and other personal insurance	394	114	448	363	438	387	409	410	333
Pensions and Social Security	3,042	1,939	3,251	3,493	2,413	3,697	1,704	3,652	647
Sources of income and personal taxes: ¹									
Money income before taxes	43,951	28,287	46,952	46,679	40,115	48,373	34,968	48,535	26,581
Wages and salaries	34,456	25,944	36,087	42,295	23,436	43,497	16,093	42,123	5,406
Self-employment income	2,603	758	2,957	2,205	3,163	2,492	2,831	2,946	1,304
Social Security, private and government retirement	4,798	188	5,681	664	10,609	855	12,806	1,784	16,217
Interest, dividends, rental income, other property income	1,104	136	1,290	362	2,148	414	2,506	580	3,092
Unemployment and workers' compensation, veterans' benefits	177	137	184	204	138	211	106	205	70
Public assistance, supplemental security income, food stamps	320	331	318	317	326	320	321	345	228
Regular contributions for support	262	428	230	362	120	330	123	303	105
Other income	230	365	204	270	175	253	183	249	158
Personal taxes	3,299	1,610	3,623	3,555	2,940	3,765	2,352	3,839	1,256
Federal income taxes	2,513	1,205	2,764	2,722	2,219	2,894	1,739	2,958	827
State and local income taxes	616	369	663	717	473	742	360	734	169
Other taxes	170	36	196	115	248	130	253	147	260
Income after taxes	40,652	26,677	43,330	43,124	37,177	44,608	32,618	44,697	25,325

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999 — Continued

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Addenda:									
Net change in total assets and liabilities	\$142	-\$1,075	\$372	-\$108	\$491	-\$343	\$1,133	-\$68	\$966
Net change in total assets	6,478	5,042	6,750	8,409	3,785	8,071	3,226	7,610	2,035
Net change in total liabilities	6,336	6,117	6,378	8,518	3,294	8,415	2,093	7,678	1,069
Other financial information:									
Other money receipts	651	341	710	610	709	615	725	740	305
Mortgage principal paid on owned property	-1,366	-332	-1,562	-1,260	-1,515	-1,356	-1,387	-1,589	-494
Estimated market value of owned home	87,582	25,126	99,418	73,012	107,901	78,068	107,005	85,415	96,093
Estimated monthly rental value of owned home ..	592	194	667	510	707	542	693	579	645
Gifts of goods and services	1,083	563	1,181	915	1,318	1,058	1,135	1,134	884
Food	83	22	94	57	119	85	80	93	43
Housing	292	179	313	257	341	292	291	305	238
Housekeeping supplies	41	18	45	42	39	42	38	43	32
Household textiles	17	7	19	10	26	14	22	15	22
Appliances and miscellaneous housewares	32	11	36	20	49	26	44	31	36
Major appliances	9	4	9	6	12	7	12	8	10
Small appliances and miscellaneous housewares	24	7	27	14	38	19	32	23	25
Miscellaneous household equipment	66	41	71	56	80	62	75	68	58
Other housing	136	102	142	129	146	148	112	148	90
Apparel and services	210	146	221	192	234	208	214	222	160
Males, 2 and over	54	29	59	45	67	49	65	55	51
Females, 2 and over	71	37	77	55	93	67	79	72	67
Children under 2	33	29	34	40	23	38	23	38	14
Other apparel products and services	52	52	52	53	50	54	46	57	29
Jewelry and watches	27	38	24	33	18	32	17	31	11
All other apparel products and services	25	13	27	20	32	23	30	27	18
Transportation	63	43	67	58	71	60	71	65	57
Health care	40	4	47	22	66	24	72	27	90
Entertainment	98	66	104	83	120	87	120	96	107
Toys, games, hobbies, and tricycles	32	17	35	26	40	29	38	32	30
Other entertainment	66	49	70	57	79	59	82	64	77
Education	166	36	191	125	223	176	146	189	78
All other gifts	131	67	143	121	146	126	141	137	110

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.