

**Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999**

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands) .....	15,072	526	3,812	6,259	3,250	789	436
Consumer unit characteristics:							
Income before taxes <sup>1</sup> .....	\$58,345	\$24,663	\$44,950	\$63,253	\$73,248	\$57,196	\$38,125
Income after taxes <sup>1</sup> .....	53,956	24,081	42,266	58,663	66,609	51,036	36,591
Age of reference person .....	40.4	22.0	30.4	39.4	48.7	58.3	70.6
Average number in consumer unit:							
Persons .....	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18 .....	1.7	1.7	2.0	1.9	1.2	.8	.7
Persons 65 and over .....	.1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.1	1.5
Earners .....	2.0	1.7	1.7	2.0	2.5	2.4	1.6
Vehicles .....	2.5	1.6	2.1	2.6	3.1	2.9	2.5
Percent distribution:							
Sex of reference person:							
Male .....	64	52	57	65	70	64	66
Female .....	36	48	43	35	30	36	34
Housing tenure:							
Homeowner .....	75	24	61	80	88	84	86
With mortgage .....	60	15	52	69	68	49	34
Without mortgage .....	15	9	9	11	20	35	51
Renter .....	25	76	39	20	12	16	14
Race of reference person:							
Black .....	12	21	13	11	8	19	25
White and other .....	88	79	87	89	92	81	75
Education of reference person:							
Elementary (1-8) .....	5	8	3	3	4	11	34
High school (9-12) .....	39	61	47	36	30	37	29
College .....	57	31	49	61	65	52	37
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	94	80	92	94	97	94	89
Average annual expenditures .....	\$48,040	\$26,814	\$38,904	\$51,473	\$56,890	\$49,552	\$37,933
Food .....							
Food at home .....	4,015	2,925	3,335	4,212	4,627	4,446	3,667
Cereals and bakery products .....	645	410	511	705	744	667	573
Cereals and cereal products .....	239	170	203	256	263	243	223
Bakery products .....	407	240	308	449	481	424	350
Meats, poultry, fish, and eggs .....	999	803	884	994	1,144	1,110	1,079
Beef .....	294	266	276	283	333	291	343
Pork .....	202	148	170	203	230	261	229
Other meats .....	135	104	113	139	157	142	157
Poultry .....	198	135	178	200	226	218	191
Fish and seafood .....	127	111	110	128	149	137	113
Eggs .....	43	39	37	42	49	61	46
Dairy products .....	451	334	381	500	474	466	385
Fresh milk and cream .....	186	147	170	208	172	203	163
Other dairy products .....	265	187	211	291	302	263	222
Fruits and vegetables .....	661	477	538	677	787	773	653
Fresh fruits .....	201	142	154	211	243	196	227
Fresh vegetables .....	194	139	162	188	238	256	201
Processed fruits .....	149	102	117	152	188	192	109
Processed vegetables .....	117	94	105	125	117	131	116

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, 1998-1999 — Continued**

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other food at home .....	\$1,259	\$901	\$1,020	\$1,336	\$1,478	\$1,429	\$977
Sugar and other sweets .....	152	98	108	172	175	173	131
Fats and oils .....	107	91	85	111	122	134	118
Miscellaneous foods .....	604	455	525	647	675	665	365
Nonalcoholic beverages .....	336	246	271	346	411	388	281
Food prepared by consumer unit on out-of-town trips .....	60	<sup>5</sup> 12	30	61	95	69	<sup>5</sup> 81
Food away from home .....	2,805	1,678	2,069	3,068	3,564	2,798	1,672
Alcoholic beverages .....	272	188	201	310	316	326	109
Housing .....	15,538	9,125	13,513	17,092	16,830	14,398	11,558
Shelter .....	8,809	5,267	7,585	9,911	9,408	7,497	5,857
Owned dwellings .....	6,695	1,180	4,976	8,009	7,579	5,788	4,574
Mortgage interest and charges .....	4,341	704	3,564	5,311	4,580	3,131	2,004
Property taxes .....	1,442	214	881	1,689	1,748	1,840	1,297
Maintenance, repairs, insurance, other expenses .....	912	262	531	1,009	1,251	817	1,273
Rented dwellings .....	1,588	3,843	2,443	1,393	825	1,064	815
Other lodging .....	526	<sup>5</sup> 244	167	509	1,004	644	468
Utilities, fuels, and public services .....	3,022	2,034	2,624	3,042	3,444	3,548	3,294
Natural gas .....	342	182	292	344	380	473	414
Electricity .....	1,169	835	1,038	1,163	1,331	1,327	1,301
Fuel oil and other fuels .....	105	<sup>5</sup> 36	74	90	154	193	131
Telephone services .....	1,021	835	904	1,041	1,137	1,098	966
Water and other public services .....	386	146	316	404	441	458	481
Household operations .....	1,103	588	1,314	1,250	838	604	655
Personal services .....	712	516	1,094	837	252	204	<sup>5</sup> 172
Other household expenses .....	391	72	220	413	585	400	482
Housekeeping supplies .....	669	384	478	785	729	866	472
Laundry and cleaning supplies .....	168	116	138	175	193	175	198
Other household products .....	344	131	230	423	372	460	211
Postage and stationery .....	157	137	111	186	163	231	63
Household furnishings and equipment .....	1,936	853	1,510	2,103	2,412	1,883	1,281
Household textiles .....	144	37	104	123	218	293	140
Furniture .....	526	253	441	600	568	468	321
Floor coverings .....	58	<sup>5</sup> 20	33	75	71	<sup>5</sup> 41	<sup>5</sup> 2
Major appliances .....	216	117	167	229	247	241	292
Small appliances, miscellaneous housewares .....	100	50	84	90	151	110	43
Miscellaneous household equipment .....	893	377	681	985	1,157	729	484
Apparel and services .....	2,544	1,458	2,171	2,789	3,006	2,087	1,329
Men and boys .....	654	351	538	722	793	558	289
Men, 16 and over .....	421	268	312	410	622	484	<sup>5</sup> 171
Boys, 2 to 15 .....	233	83	225	313	171	74	119
Women and girls .....	968	393	779	1,080	1,211	686	527
Women, 16 and over .....	692	302	508	748	939	589	417
Girls, 2 to 15 .....	276	91	271	332	272	97	110
Children under 2 .....	128	150	211	124	47	<sup>5</sup> 136	<sup>5</sup> 50
Footwear .....	451	365	406	489	486	408	<sup>5</sup> 300
Other apparel products and services .....	343	200	237	374	469	299	162
Transportation .....	9,342	6,072	7,620	9,719	10,939	11,180	7,760
Vehicle purchases (net outlay) .....	4,511	3,345	3,930	4,713	4,777	6,215	<sup>5</sup> 3,049
Cars and trucks, new .....	1,951	<sup>5</sup> 21	1,181	2,396	1,937	3,554	<sup>5</sup> 1,844
Cars and trucks, used .....	2,502	3,288	2,616	2,292	2,785	2,640	1,205
Other vehicles .....	58	<sup>5</sup> 37	133	<sup>5</sup> 25	<sup>5</sup> 55	<sup>5</sup> 21	( <sup>4</sup> )
Gasoline and motor oil .....	1,408	934	1,155	1,437	1,725	1,406	1,429

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, 1998-1999 — Continued**

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other vehicle expenses .....	\$2,997	\$1,611	\$2,331	\$3,146	\$3,739	\$2,993	\$2,874
Vehicle finance charges .....	489	344	471	479	578	457	357
Maintenance and repairs .....	840	472	602	921	1,047	749	861
Vehicle insurance .....	999	610	697	979	1,387	1,215	1,106
Vehicle rental, leases, licenses, other charges .....	669	186	559	768	727	572	550
Public transportation .....	426	182	205	422	698	565	407
Health care .....	2,066	994	1,503	2,092	2,695	2,235	2,934
Health insurance .....	990	366	809	994	1,181	1,167	1,534
Medical services .....	674	478	474	649	979	633	797
Drugs .....	281	123	157	312	353	327	519
Medical supplies .....	121	27	64	136	182	108	85
Entertainment .....	2,556	1,115	1,950	2,835	3,156	2,337	1,650
Fees and admissions .....	614	148	353	719	863	504	332
Television, radios, sound equipment .....	817	562	693	845	949	862	736
Pets, toys, and playground equipment .....	510	276	470	558	540	481	344
Other entertainment supplies, equipment, and services .....	615	128	435	713	805	490	238
Personal care products and services .....	514	330	356	553	663	711	276
Reading .....	182	53	119	188	255	209	199
Education .....	925	425	445	820	1,690	1,459	576
Tobacco products and smoking supplies .....	363	366	351	360	370	433	304
Miscellaneous .....	1,026	402	839	1,063	1,110	1,322	1,723
Cash contributions .....	941	<sup>5</sup> 204	610	902	1,269	1,267	2,238
Personal insurance and pensions .....	4,952	1,477	3,821	5,469	6,398	4,344	1,937
Life and other personal insurance .....	598	62	355	611	927	729	509
Pensions and Social Security .....	4,354	1,415	3,466	4,858	5,472	3,615	1,427
Sources of income and personal taxes: <sup>1</sup>							
Money income before taxes .....	58,345	24,663	44,950	63,253	73,248	57,196	38,125
Wages and salaries .....	51,796	20,248	41,187	57,425	65,437	44,628	13,792
Self-employment income .....	3,207	<sup>5</sup> 1,697	2,120	3,425	4,032	6,012	<sup>5</sup> 450
Social Security, private and government retirement .....	1,592	<sup>5</sup> 192	341	553	1,940	4,497	21,682
Interest, dividends, rental income, other property income .....	461	<sup>5</sup> 33	131	533	621	694	1,228
Unemployment and workers' compensation, veterans' benefits .....	256	<sup>5</sup> 120	230	269	313	<sup>5</sup> 199	<sup>5</sup> 148
Public assistance, supplemental security income, food stamps .....	421	1,620	522	249	384	627	567
Regular contributions for support .....	264	<sup>5</sup> 259	258	297	262	<sup>5</sup> 56	<sup>5</sup> 215
Other income .....	348	<sup>5</sup> 494	160	500	259	<sup>5</sup> 482	<sup>5</sup> 44
Personal taxes .....	4,390	582	2,684	4,590	6,639	6,159	1,534
Federal income taxes .....	3,372	375	1,961	3,505	5,180	5,250	940
State and local income taxes .....	814	200	626	866	1,169	598	258
Other taxes .....	204	<sup>5</sup> 6	97	219	291	312	337
Income after taxes .....	53,956	24,081	42,266	58,663	66,609	51,036	36,591

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, 1998-1999 — 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 .....	-\$2,829	\$2,180	-\$3,792	-\$2,728	-\$1,942	-\$7,851	\$578
Net change in total assets .....	8,374	5,798	6,201	11,552	6,947	3,237	4,795
Net change in total liabilities .....	11,203	3,618	9,993	14,281	8,889	11,088	4,218
Other financial information:							
Other money receipts .....	366	55	246	330	380	1,292	5591
Mortgage principal paid on owned property .....	-1,893	-129	-1,082	-2,034	-2,948	-2,002	-1,043
Estimated market value of owned home .....	106,527	19,467	64,597	118,193	140,668	131,131	111,672
Estimated monthly rental value of owned home ..	727	145	510	797	923	819	699
Gifts of goods and services .....	1,019	387	563	988	1,690	1,331	879
Food .....	82	52	31	60	213	61	513
Housing .....	339	98	248	335	498	496	184
Housekeeping supplies .....	52	59	35	75	42	64	520
Household textiles .....	21	52	16	9	15	5235	513
Appliances and miscellaneous							
housewares .....	25	55	24	23	36	521	523
Major appliances .....	5	(4)	56	52	6	57	520
Small appliances and miscellaneous							
housewares .....	21	55	18	21	30	514	53
Miscellaneous household equipment .....	65	54	33	85	82	70	44
Other housing .....	175	78	140	143	321	106	583
Apparel and services .....	229	135	166	259	260	268	212
Males, 2 and over .....	58	513	45	60	77	40	569
Females, 2 and over .....	89	563	44	120	88	71	5101
Children under 2 .....	43	519	40	52	28	586	540
Other apparel products and services .....	40	539	37	26	67	570	51
Jewelry and watches .....	13	510	8	12	22	532	51
All other apparel products and services .....	26	530	529	15	45	538	(4)
Transportation .....	30	53	13	19	75	23	33
Health care .....	14	54	52	12	32	526	520
Entertainment .....	82	576	47	74	116	153	5109
Toys, games, hobbies, and tricycles .....	27	535	20	25	30	50	539
Other entertainment .....	55	542	28	49	86	103	570
Education .....	133	59	14	110	325	5146	5205
All other gifts .....	110	61	42	119	171	158	104

<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.