

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97

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).....	74,980	3,056	15,164	19,770	15,315	9,520	12,155	7,748	4,408
Consumer unit characteristics:									
Income before taxes 1/.....	\$46,085	\$23,109	\$42,672	\$52,146	\$59,060	\$47,013	\$30,104	\$32,474	\$25,880
Income after taxes 1/.....	42,372	22,019	39,258	47,795	53,926	43,026	28,288	30,301	24,699
Age of reference person.....	46.8	22.0	29.9	39.5	49.1	59.2	73.2	69.3	80.1
Average number in consumer unit:									
Persons.....	3.1	3.0	3.4	3.7	3.2	2.7	2.3	2.4	2.2
Children under 18.....	1.0	1.0	1.4	1.6	.8	.3	.1	.1	.1
Persons 65 and over.....	.3	(2)	(2)	(2)	(2)	.1	1.6	1.5	1.8
Earners.....	1.6	1.6	1.7	1.9	2.1	1.6	.7	.8	.4
Vehicles.....	2.3	1.4	1.9	2.3	2.7	2.6	2.0	2.2	1.7
Percent distribution:									
Sex of reference person:									
Male.....	66	47	60	63	70	72	75	76	74
Female.....	34	53	40	37	30	28	25	24	26
Housing tenure:									
Homeowner.....	71	18	51	69	81	86	89	89	88
With mortgage.....	45	12	45	57	61	44	18	23	10
Without mortgage.....	26	7	6	12	20	42	71	66	78
Renter.....	29	82	49	31	19	14	11	11	12
Race of reference person:									
Black.....	12	20	16	13	11	11	8	9	6
White and other.....	88	80	84	87	89	89	92	91	94
Education of reference person:									
Elementary (1-8).....	7	5	4	4	6	10	17	15	21
High school (9-12).....	42	55	42	41	37	43	47	47	45
College.....	50	40	54	54	57	47	36	37	33
Never attended and other.....	(3)	(3)	(3)	(2)	(3)	1	1	1	1
At least one vehicle owned.....	90	77	88	91	93	92	91	92	89
Average annual expenditures.....	\$39,765	\$24,895	\$36,904	\$43,229	\$48,296	\$40,357	\$30,361	\$32,819	\$25,969
Food.....	5,583	3,769	4,979	6,207	6,616	5,625	4,517	4,952	3,720
Food at home.....	3,444	2,434	3,066	3,826	3,851	3,501	3,045	3,290	2,593
Cereals and bakery products.....	539	371	473	616	604	532	471	501	415
Cereals and cereal products.....	197	153	192	231	211	177	161	169	145
Bakery products.....	341	218	281	384	393	356	310	332	270

Meats, poultry, fish, and eggs.....	898	647	797	980	1,022	926	788	862	651
Beef.....	269	220	248	299	307	264	218	238	181
Pork.....	188	129	166	203	208	194	183	199	153
Other meats.....	118	78	99	137	130	129	102	113	82
Poultry.....	176	125	164	189	201	181	149	166	118
Fish and seafood.....	107	64	88	111	134	116	94	103	78
Eggs.....	39	31	33	42	42	42	42	43	39
Dairy products.....	373	257	343	437	396	360	326	350	281
Fresh milk and cream.....	157	122	147	191	155	137	139	147	125
Other dairy products.....	217	135	196	246	240	223	186	203	156
Fruits and vegetables.....	571	367	484	610	634	611	573	610	506
Fresh fruits.....	178	105	148	185	198	193	191	199	177
Fresh vegetables.....	172	103	137	182	194	206	169	178	152
Processed fruits.....	125	83	112	137	136	120	123	133	105
Processed vegetables.....	96	76	88	106	106	92	91	100	72
Other food at home.....	1,063	792	968	1,183	1,196	1,072	887	967	739
Sugar and other sweets.....	137	82	116	150	150	150	135	143	120
Fats and oils.....	98	61	81	102	109	110	104	109	94
Miscellaneous foods.....	474	391	473	546	517	438	353	378	307
Nonalcoholic beverages.....	294	229	257	326	345	300	239	270	182
Food prepared by consumer unit on out-of-town trips.....	59	30	42	59	75	75	57	68	37
Food away from home.....	2,140	1,335	1,912	2,381	2,765	2,124	1,473	1,662	1,127
Alcoholic beverages.....	330	231	349	343	372	362	235	264	183
Housing.....	12,467	8,010	12,434	13,965	14,390	11,876	9,277	9,936	8,111
Shelter.....	6,856	4,803	7,143	8,005	7,935	6,090	4,389	4,754	3,746
Owned dwellings.....	4,623	835	3,946	5,650	5,934	4,528	3,176	3,495	2,615
Mortgage interest and charges.....	2,679	474	2,751	3,754	3,583	2,119	697	922	302
Property taxes.....	1,120	207	742	1,132	1,409	1,325	1,278	1,333	1,181
Maintenance, repairs, insurance, other expenses.....	824	153	453	764	942	1,084	1,200	1,239	1,132
Rented dwellings.....	1,741	3,851	2,969	1,925	1,256	853	685	666	717
Other lodging.....	492	117	228	429	745	709	529	594	414
Utilities, fuels, and public services.....	2,720	1,682	2,420	2,838	3,082	2,928	2,547	2,648	2,370
Natural gas.....	338	151	293	344	351	382	380	381	380
Electricity.....	1,050	662	896	1,095	1,196	1,133	1,021	1,054	963
Fuel oil and other fuels.....	124	38	77	119	155	144	157	173	128
Telephone services.....	881	732	907	935	999	898	638	688	552
Water and other public services.....	327	98	248	344	381	371	350	352	347
Household operations.....	644	359	816	817	548	430	508	436	636
Personal services.....	340	286	636	543	143	86	105	68	168
Other household expenses.....	303	72	180	274	405	344	404	367	468
Housekeeping supplies.....	551	233	440	577	666	647	534	576	457
Laundry and cleaning supplies.....	143	89	131	158	159	148	125	136	104
Other household products.....	252	94	193	272	295	304	251	271	214
Postage and stationery.....	157	50	116	147	212	195	159	170	140
Household furnishings and equipment.....	1,695	933	1,616	1,729	2,159	1,781	1,299	1,522	901
Household textiles.....	89	55	79	85	122	103	65	73	51
Furniture.....	410	316	477	407	496	419	238	311	110
Floor coverings.....	114	4/21	74	140	112	104	161	180	128
Major appliances.....	201	125	170	197	234	264	176	187	156
Small appliances, miscellaneous housewares	102	45	81	103	126	139	85	91	74

Miscellaneous household equipment.....	779	372	733	796	1,069	752	573	680	382
Apparel and services.....	2,075	1,542	2,156	2,299	2,579	1,815	1,301	1,581	789
Men and boys.....	501	299	500	557	655	437	322	393	193
Men, 16 and over.....	382	242	356	360	544	379	287	345	182
Boys, 2 to 15.....	119	57	144	197	111	57	35	48	12
Women and girls.....	818	508	804	913	1,018	751	564	664	380
Women, 16 and over.....	673	434	655	647	893	672	525	613	363
Girls, 2 to 15.....	145	74	149	266	125	79	39	51	17
Children under 2.....	106	220	189	106	81	57	31	35	24
Footwear.....	365	297	368	449	399	338	219	274	118
Other apparel products and services.....	284	218	295	273	426	231	165	215	73
Transportation.....	7,696	6,126	7,483	7,963	9,393	7,960	5,582	6,306	4,309
Vehicle purchases (net outlay).....	3,397	3,298	3,561	3,477	3,970	3,363	2,390	2,785	1,696
Cars and trucks, new.....	1,478	690	1,306	1,582	1,739	1,640	1,264	1,411	1,006
Cars and trucks, used.....	1,870	2,575	2,211	1,794	2,196	1,716	1,101	1,335	691
Other vehicles.....	49	4/33	43	101	35	4/7	4/24	4/38	(5)
Gasoline and motor oil.....	1,295	963	1,214	1,392	1,590	1,366	894	1,019	675
Other vehicle expenses.....	2,547	1,648	2,358	2,678	3,272	2,620	1,830	1,988	1,550
Vehicle finance charges.....	357	297	434	387	447	326	141	184	65
Maintenance and repairs.....	774	429	645	836	987	828	614	657	537
Vehicle insurance.....	856	551	752	862	1,072	937	719	791	592
Vehicle rental, leases, licenses, other charges.....	560	370	528	593	767	528	356	356	356
Public transportation.....	457	218	349	415	561	610	468	515	387
Health care.....	2,046	664	1,335	1,747	2,113	2,421	3,398	3,218	3,712
Health insurance.....	976	326	654	811	907	1,090	1,809	1,715	1,974
Medical services.....	609	202	431	605	727	762	674	665	690
Drugs.....	344	101	179	223	336	430	759	682	894
Medical supplies.....	116	35	72	108	143	138	155	156	154
Entertainment.....	2,146	1,124	1,930	2,510	2,604	2,251	1,430	1,576	1,172
Fees and admissions.....	536	226	412	641	699	513	414	464	325
Television, radios, sound equipment.....	641	506	633	716	733	613	468	504	406
Pets, toys, and playground equipment.....	396	216	424	459	448	408	228	274	144
Other entertainment supplies, equipment, and services.....	574	177	460	694	723	717	320	333	297
Personal care products and services.....	608	380	552	643	713	608	548	567	513
Reading.....	178	77	133	170	213	214	199	211	177
Education.....	594	522	436	634	1,142	443	171	206	108
Tobacco products and smoking supplies.....	296	312	276	330	336	313	197	239	121
Miscellaneous.....	916	413	779	924	1,155	1,008	829	891	720
Cash contributions.....	1,052	243	503	938	1,406	1,495	1,333	1,180	1,602
Personal insurance and pensions.....	3,778	1,483	3,560	4,556	5,264	3,966	1,343	1,691	731
Life and other personal insurance.....	450	95	282	444	614	627	413	482	292
Pensions and Social Security.....	3,328	1,387	3,278	4,113	4,651	3,339	930	1,209	440
Sources of income and personal taxes: 1/									

Money income before taxes.....	46,085	23,109	42,672	52,146	59,060	47,013	30,104	32,474	25,880
Wages and salaries.....	36,980	20,223	39,486	46,144	50,878	34,989	8,426	11,075	3,705
Self-employment income.....	2,636	709	1,450	3,520	4,442	2,472	1,122	1,047	1,256
Social Security, private and government retirement.....	4,483	242	253	652	1,789	7,323	17,833	17,674	18,118
Interest, dividends, rental income, other property income.....	809	43	120	509	732	1,250	2,078	2,043	2,141
Unemployment and workers' compensation, veterans' benefits.....	236	116	187	254	326	262	172	150	210
Public assistance, supplemental security income, food stamps.....	499	1,063	619	500	436	469	318	275	395
Regular contributions for support.....	273	398	354	389	280	110	72	89	4/40
Other income.....	168	314	204	178	178	138	83	121	4/15
Personal taxes.....	3,713	1,090	3,414	4,350	5,133	3,987	1,816	2,172	1,181
Federal income taxes.....	2,802	844	2,593	3,296	3,938	3,038	1,229	1,429	872
State and local income taxes.....	767	243	758	912	1,021	752	382	528	122
Other taxes.....	144	3	62	143	175	196	205	215	187
Income after taxes.....	42,372	22,019	39,258	47,795	53,926	43,026	28,288	30,301	24,699
Addenda:									
Net change in total assets and liabilities....	-170	-606	-2,396	743	383	224	225	1,388	-1,819
Net change in total assets.....	6,247	2,755	9,678	8,006	6,264	3,515	2,106	3,842	-947
Net change in total liabilities.....	6,418	3,361	12,073	7,263	5,881	3,291	1,881	2,454	872
Other financial information:									
Other money receipts.....	412	61	284	350	514	562	513	651	272
Mortgage principal paid on owned property...	-1,234	-163	-790	-1,487	-1,920	-1,568	-521	-664	-268
Estimated market value of owned home.....	87,535	10,939	53,406	87,854	109,826	108,388	104,429	106,032	101,611
Estimated monthly rental value of owned home	602	103	416	610	725	731	689	705	661
Gifts of goods and services.....	1,185	478	754	914	1,954	1,584	1,083	1,217	838
Food.....	76	25	35	66	142	90	61	61	59
Housing.....	305	153	248	247	488	371	233	238	223
Housekeeping supplies.....	43	16	36	42	48	55	45	49	38
Household textiles.....	9	3	5	5	12	15	9	11	5
Appliances and miscellaneous housewares...	31	9	20	20	49	56	28	27	29
Major appliances.....	8	4/4	5	3	15	13	7	3	13
Small appliances and miscellaneous housewares.....	23	5	15	17	33	43	21	24	17
Miscellaneous household equipment.....	81	28	54	66	141	111	57	65	43
Other housing.....	142	96	134	113	238	134	94	86	108
Apparel and services.....	311	170	231	261	444	389	308	383	170
Males, 2 and over.....	80	30	60	54	121	103	91	122	34
Females, 2 and over.....	99	52	59	98	113	135	121	143	82
Children under 2.....	46	26	53	41	61	53	26	29	21
Other apparel products and services.....	86	4/61	58	68	149	98	70	90	4/33
Jewelry and watches.....	51	4/43	32	37	108	43	33	49	4/5
All other apparel products and services.	35	4/18	26	31	41	55	37	41	4/28
Transportation.....	61	10	29	36	85	81	108	119	89
Health care.....	31	4/9	7	15	52	55	47	35	4/69
Entertainment.....	109	47	85	97	138	174	91	114	50
Toys, games, hobbies, and tricycles.....	45	4/16	40	43	42	85	40	49	4/24
Other entertainment.....	64	31	45	54	96	90	51	65	25
Education.....	164	4/9	40	94	456	179	91	109	4/59

All other gifts.....		129		56		78		98		150		245		144		158		120
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- 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.