

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98

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)	75,872	3,279	15,159	20,137	15,660	9,498	12,140	7,710	4,430
Consumer unit characteristics:									
Income before taxes ¹	\$48,290	\$24,488	\$44,777	\$53,228	\$63,200	\$50,193	\$31,211	\$33,442	\$27,165
Income after taxes ¹	44,530	23,409	41,337	48,924	57,643	46,204	29,604	31,649	25,895
Age of reference person	46.7	22.0	29.9	39.5	49.1	59.3	73.2	69.1	80.3
Average number in consumer unit:									
Persons	3.1	2.9	3.4	3.7	3.1	2.6	2.3	2.4	2.2
Children under 18	1.0	.9	1.4	1.6	.8	.2	.1	.1	.1
Persons 65 and over3	(²)	(²)	(²)	(²)	.1	1.6	1.5	1.8
Earners	1.6	1.7	1.7	1.9	2.1	1.6	.6	.8	.4
Vehicles	2.4	1.5	2.0	2.4	2.8	2.6	2.1	2.3	1.8
Percent distribution:									
Sex of reference person:									
Male	65	50	58	61	68	70	74	74	75
Female	35	50	42	39	32	30	26	26	25
Housing tenure:									
Homeowner	72	18	50	71	82	85	89	90	88
With mortgage	46	12	43	59	62	44	19	24	11
Without mortgage	25	6	7	12	20	42	70	66	76
Renter	28	82	50	29	18	15	11	10	12
Race of reference person:									
Black	12	19	15	14	10	11	8	9	6
White and other	88	81	85	86	90	89	92	91	94
Education of reference person:									
Elementary (1-8)	6	5	3	4	5	9	16	14	19
High school (9-12)	41	53	40	40	34	43	46	46	46
College	53	43	56	56	61	47	37	39	34
Never attended and other	(³)	(⁴)	(³)	(³)	(³)	(³)	1	1	1
At least one vehicle owned or leased	93	80	90	93	96	93	93	94	91
Average annual expenditures	\$40,659	\$25,928	\$37,710	\$44,177	\$49,534	\$41,348	\$30,602	\$32,648	\$27,001
Food									
Food at home	3,397	2,389	3,044	3,764	3,842	3,412	2,962	3,105	2,704
Cereals and bakery products	526	357	462	601	595	505	465	479	440
Cereals and cereal products	186	138	181	218	204	162	150	153	145
Bakery products	340	218	281	383	391	343	315	326	295
Meats, poultry, fish, and eggs	895	622	790	978	1,026	926	779	831	683
Beef	273	215	246	301	315	269	227	247	190
Pork	186	124	155	195	212	206	178	184	168
Other meats	114	74	98	129	128	115	103	111	88
Poultry	172	116	164	196	191	165	139	149	119
Fish and seafood	111	59	95	117	136	129	93	101	79
Eggs	39	34	33	39	42	42	39	38	39
Dairy products	368	255	339	429	394	355	319	332	295
Fresh milk and cream	150	117	141	181	148	135	134	137	128
Other dairy products	219	138	199	248	246	220	185	195	167
Fruits and vegetables	561	366	483	588	635	606	545	553	531
Fresh fruits	175	112	148	178	199	194	179	177	183
Fresh vegetables	171	102	146	172	197	199	166	169	160
Processed fruits	119	81	104	129	136	119	113	113	112
Processed vegetables	95	72	84	108	103	95	87	94	75

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, 1997-98 — 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	\$1,047	\$789	\$970	\$1,169	\$1,192	\$1,020	\$854	\$909	\$754
Sugar and other sweets	133	80	114	148	150	138	122	127	113
Fats and oils	95	65	80	100	106	101	97	98	95
Miscellaneous foods	473	379	475	542	524	423	355	370	329
Nonalcoholic beverages	284	232	253	322	328	279	223	244	184
Food prepared by consumer unit on out-of-town trips	62	33	47	56	83	80	57	70	34
Food away from home	2,260	1,525	2,046	2,535	2,789	2,251	1,603	1,805	1,238
Alcoholic beverages	323	268	343	326	358	325	264	303	194
Housing	13,029	8,485	12,826	14,677	15,097	12,658	9,420	9,892	8,596
Shelter	7,211	4,981	7,416	8,459	8,426	6,446	4,515	4,788	4,039
Owned dwellings	4,916	791	4,078	6,138	6,320	4,840	3,302	3,603	2,778
Mortgage interest and charges	2,892	475	2,857	4,109	3,819	2,378	775	1,004	377
Property taxes	1,170	161	734	1,204	1,508	1,383	1,325	1,382	1,226
Maintenance, repairs, insurance, other expenses	855	155	487	825	993	1,080	1,202	1,217	1,175
Rented dwellings	1,775	4,058	3,070	1,887	1,235	914	726	640	877
Other lodging	519	132	269	434	872	692	487	546	384
Utilities, fuels, and public services	2,754	1,689	2,441	2,898	3,158	2,912	2,550	2,655	2,366
Natural gas	334	150	292	344	354	376	361	357	367
Electricity	1,057	679	891	1,104	1,220	1,117	1,029	1,073	951
Fuel oil and other fuels	111	21	72	104	147	132	132	136	124
Telephone services	915	739	930	983	1,041	916	668	724	569
Water and other public services	338	100	256	363	395	372	361	365	354
Household operations	654	403	832	825	581	469	458	392	571
Personal services	343	319	642	534	169	76	94	63	149
Other household expenses	311	84	189	291	412	392	364	330	422
Housekeeping supplies	556	250	441	603	603	749	507	528	470
Laundry and cleaning supplies	142	91	128	157	159	149	126	133	114
Other household products	265	102	193	287	276	436	223	230	210
Postage and stationery	148	57	120	159	169	164	158	164	147
Household furnishings and equipment	1,854	1,162	1,696	1,892	2,329	2,083	1,390	1,528	1,149
Household textiles	127	54	106	124	167	162	103	125	64
Furniture	451	338	503	485	517	484	249	292	173
Floor coverings	131	40	60	113	210	130	174	150	219
Major appliances	199	147	160	214	209	262	173	175	171
Small appliances, miscellaneous housewares	100	63	77	98	130	131	79	90	60
Miscellaneous household equipment	846	521	790	857	1,097	915	612	696	463
Apparel and services	2,004	1,617	2,045	2,315	2,408	1,800	1,176	1,398	775
Men and boys	473	338	439	576	611	380	276	343	154
Men, 16 and over	360	290	314	377	508	330	242	298	140
Boys, 2 to 15	113	48	125	199	103	50	34	46	13
Women and girls	775	537	729	891	985	696	496	571	361
Women, 16 and over	635	473	572	644	852	636	460	526	341
Girls, 2 to 15	140	64	156	247	133	60	36	45	20
Children under 2	98	202	190	108	56	39	33	32	34
Footwear	351	290	352	435	394	318	197	243	114
Other apparel products and services	307	249	335	305	363	366	174	210	112
Transportation	7,846	6,199	7,614	8,209	9,545	8,173	5,537	6,141	4,486
Vehicle purchases (net outlay)	3,473	3,211	3,575	3,675	4,086	3,510	2,262	2,510	1,829
Cars and trucks, new	1,583	553	1,321	1,718	2,044	1,841	1,165	1,222	1,066
Cars and trucks, used	1,839	2,538	2,191	1,899	1,984	1,661	1,066	1,239	763
Other vehicles	51	120	63	58	57	59	531	549	(4)
Gasoline and motor oil	1,262	956	1,181	1,356	1,543	1,305	891	1,002	698

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, 1997-98 — 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	\$2,649	\$1,804	\$2,481	\$2,787	\$3,334	\$2,749	\$1,899	\$2,086	\$1,573
Vehicle finance charges	386	355	481	412	471	335	162	214	71
Maintenance and repairs	769	450	627	828	968	816	643	682	576
Vehicle insurance	884	592	764	887	1,123	955	745	819	616
Vehicle rental, leases, licenses, other charges	610	406	609	659	772	643	349	371	310
Public transportation	463	227	376	392	582	609	486	543	386
Health care	2,128	730	1,379	1,801	2,308	2,424	3,528	3,397	3,756
Health insurance	1,030	382	686	853	1,001	1,122	1,892	1,818	2,022
Medical services	608	210	442	592	784	701	649	681	594
Drugs	369	108	178	245	375	462	812	743	933
Medical supplies	121	30	73	111	148	139	174	155	208
Entertainment	2,061	1,176	1,925	2,302	2,511	2,139	1,438	1,552	1,240
Fees and admissions	516	229	404	568	702	508	419	440	385
Television, radios, sound equipment	614	512	613	675	719	599	416	438	376
Pets, toys, and playground equipment	398	238	412	468	443	404	251	289	184
Other entertainment supplies, equipment, and services	533	197	497	591	647	628	352	384	296
Personal care products and services	458	301	399	485	553	473	403	416	381
Reading	178	67	135	165	220	208	206	219	185
Education	636	611	449	684	1,261	408	171	224	78
Tobacco products and smoking supplies	307	300	282	350	342	334	203	247	125
Miscellaneous	921	393	808	988	1,085	1,092	752	812	648
Cash contributions	1,131	319	600	936	1,538	1,475	1,544	1,401	1,793
Personal insurance and pensions	3,978	1,547	3,816	4,639	5,676	4,175	1,396	1,737	803
Life and other personal insurance	480	97	293	451	682	691	440	510	318
Pensions and Social Security	3,498	1,449	3,523	4,188	4,994	3,484	956	1,227	485
Sources of income and personal taxes: ¹									
Money income before taxes	48,290	24,488	44,777	53,228	63,200	50,193	31,211	33,442	27,165
Wages and salaries	39,093	21,563	41,566	47,670	55,266	36,793	8,573	11,317	3,596
Self-employment income	2,567	745	1,549	3,082	4,070	3,545	942	1,046	752
Social Security, private and government retirement	4,620	113	222	646	1,788	7,598	18,964	18,481	19,839
Interest, dividends, rental income, other property income	870	53	204	476	944	1,312	2,135	1,966	2,442
Unemployment and workers' compensation, veterans' benefits	222	153	163	227	305	309	144	118	192
Public assistance, supplemental security income, food stamps	420	939	512	451	364	366	232	236	226
Regular contributions for support	279	502	329	425	249	104	83	77	93
Other income	218	420	231	251	213	164	138	201	⁵ 25
Personal taxes	3,760	1,079	3,440	4,304	5,557	3,989	1,607	1,793	1,270
Federal income taxes	2,853	836	2,629	3,258	4,278	2,998	1,150	1,278	918
State and local income taxes	736	235	732	875	1,077	760	208	250	133
Other taxes	171	9	78	172	202	231	249	265	219
Income after taxes	44,530	23,409	41,337	48,924	57,643	46,204	29,604	31,649	25,895

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, 1997-98 — 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	- \$492	\$2,503	-\$2,183	-\$309	-\$1,349	-\$56	\$1,272	\$932	\$1,864
Net change in total assets	7,432	5,013	9,978	9,528	6,196	6,951	3,401	3,783	2,737
Net change in total liabilities	7,924	2,510	12,161	9,837	7,545	7,007	2,129	2,851	873
Other financial information:									
Other money receipts	507	74	550	365	593	616	607	764	333
Mortgage principal paid on owned property	-1,362	-309	-792	-1,623	-2,157	-1,826	-534	-668	-302
Estimated market value of owned home	92,187	13,283	54,932	92,378	117,669	118,110	106,550	109,763	100,959
Estimated monthly rental value of owned home ..	644	112	430	665	784	793	720	742	681
Gifts of goods and services	1,142	469	685	893	1,959	1,449	1,017	1,112	851
Food	94	18	32	65	217	125	62	52	80
Housing	325	149	276	261	525	396	229	243	204
Housekeeping supplies	43	16	36	51	48	49	39	44	30
Household textiles	15	5 ⁴	11	8	16	35	17	24	5 ⁴
Appliances and miscellaneous housewares	31	5 ⁹	21	22	43	57	31	36	20
Major appliances	7	5 ⁵	4	6	12	9	6	7	5 ⁴
Small appliances and miscellaneous housewares	24	5 ⁴	17	16	31	48	25	29	16
Miscellaneous household equipment	75	29	65	65	100	110	55	60	47
Other housing	161	91	142	115	317	145	87	78	103
Apparel and services	243	175	187	220	296	326	239	274	177
Males, 2 and over	65	27	50	51	88	92	69	84	42
Females, 2 and over	91	63	53	89	114	116	97	114	66
Children under 2	40	58	49	39	39	29	31	31	32
Other apparel products and services	48	27	36	41	55	89	42	45	37
Jewelry and watches	18	14	13	10	21	44	17	17	16
All other apparel products and services	30	5 ¹³	23	31	34	45	25	28	5 ²⁰
Transportation	59	37	21	41	73	63	122	127	114
Health care	26	5 ¹¹	7	18	52	40	24	26	5 ²¹
Entertainment	93	28	59	71	125	162	95	104	80
Toys, games, hobbies, and tricycles	34	14	25	28	38	61	35	46	17
Other entertainment	59	14	34	43	88	101	60	59	62
Education	181	5 ¹¹	33	111	522	171	93	121	5 ⁴⁵
All other gifts	119	40	69	106	149	165	152	166	128

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 No data reported.

⁵ Data are likely to have large sampling errors.

n.a. Not applicable.