

**Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997**

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Number of consumer units (in thousands) .....	55,205	22,531	28,382	5,431	15,360	7,591	4,291	6,626	43,745
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$52,981	\$47,475	\$57,598	\$57,063	\$56,673	\$59,938	\$51,038	\$24,185	\$25,811
Income after taxes <sup>1</sup> .....	48,619	42,995	53,175	51,775	52,392	55,879	47,714	22,652	23,727
Age of reference person .....	48.2	56.6	41.5	32.0	39.9	51.4	47.9	36.8	48.9
Average number in consumer unit:									
Persons .....	3.2	2.0	4.0	3.5	4.2	3.9	4.8	3.0	1.6
Children under 18 .....	.9	n.a.	1.6	1.5	2.2	.6	1.4	1.8	.2
Persons 65 and over .....	.3	.7	.1	( <sup>2</sup> )	( <sup>2</sup> )	.2	.5	( <sup>2</sup> )	.3
Earners .....	1.7	1.2	2.0	1.7	1.9	2.6	2.3	1.0	.9
Vehicles .....	2.6	2.4	2.7	2.2	2.6	3.4	2.7	1.2	1.3
Percent distribution:									
Sex of reference person:									
Male .....	78	81	77	73	77	81	75	14	41
Female .....	22	19	23	27	23	19	25	86	59
Housing tenure:									
Homeowner .....	80	83	78	66	77	88	75	37	47
With mortgage .....	52	39	62	57	66	58	49	30	22
Without mortgage .....	28	44	16	8	11	31	26	7	25
Renter .....	20	17	22	34	23	12	25	63	53
Race of reference person:									
Black .....	7	4	8	8	8	8	19	32	15
White and other .....	93	96	92	92	92	92	81	68	85
Education of reference person:									
Elementary (1-8) .....	7	8	5	2	4	9	11	5	9
High school (9-12) .....	39	39	38	33	38	42	48	46	39
College .....	54	53	57	65	58	49	40	49	52
Never attended and other .....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	1	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	96	96	96	95	97	96	94	76	77
Average annual expenditures .....	\$44,101	\$39,515	\$47,716	\$45,723	\$47,124	\$50,485	\$44,311	\$26,352	\$24,160
Food .....									
Food at home .....	6,102	5,266	6,634	5,614	6,771	7,177	7,031	4,055	3,154
Cereals and bakery products .....	3,692	2,994	4,099	3,660	4,158	4,344	4,716	2,765	1,794
Cereals and cereal products .....	583	454	660	543	681	716	765	412	281
Bakery products .....	205	144	241	206	249	254	290	175	100
Meats, poultry, fish, and eggs .....	379	310	420	337	433	462	475	237	181
Beef .....	946	755	1,039	867	1,047	1,168	1,356	772	463
Pork .....	286	222	320	240	340	346	404	237	137
Other meats .....	202	167	212	196	204	240	324	151	97
Poultry .....	122	92	139	124	132	163	174	93	62
Fish and seafood .....	182	140	208	176	209	234	231	171	91
Eggs .....	114	100	119	95	121	137	159	84	54
Dairy products .....	40	34	41	36	40	48	64	36	22
Fresh milk and cream .....	404	314	465	427	478	473	470	300	193
Other dairy products .....	164	120	191	175	199	189	214	132	79
Fruits and vegetables .....	240	194	275	252	279	284	256	167	114
Fresh fruits .....	601	533	631	569	632	682	764	457	308
Fresh vegetables .....	189	179	194	169	193	217	213	131	100
Processed fruits .....	179	165	180	162	170	216	250	163	91
Processed vegetables .....	130	105	145	144	148	137	164	90	67
Processed vegetables .....	103	85	112	93	120	112	137	72	50

See footnotes at end of table.

**Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997 — Continued**

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Other food at home .....	\$1,158	\$939	\$1,302	\$1,255	\$1,320	\$1,304	\$1,361	\$825	\$549
Sugar and other sweets .....	152	133	163	131	178	162	173	103	65
Fats and oils .....	103	91	107	86	108	122	141	75	52
Miscellaneous foods .....	523	392	615	704	605	563	604	371	244
Nonalcoholic beverages .....	309	253	343	277	356	373	384	248	156
Food prepared by consumer unit on out-of-town trips .....	71	70	73	57	73	84	58	28	31
Food away from home .....	2,411	2,271	2,536	1,954	2,613	2,833	2,315	1,291	1,359
Alcoholic beverages .....	343	406	296	272	302	303	322	131	290
Housing .....	13,718	12,241	14,885	15,955	15,079	13,728	13,767	9,833	8,368
Shelter .....	7,485	6,511	8,339	8,755	8,667	7,376	6,959	5,514	5,029
Owned dwellings .....	5,505	4,691	6,290	6,298	6,588	5,679	4,592	2,349	2,193
Mortgage interest and charges .....	3,221	2,311	3,995	4,387	4,253	3,193	2,871	1,533	1,074
Property taxes .....	1,333	1,325	1,383	1,225	1,389	1,483	1,048	507	585
Maintenance, repairs, insurance, other expenses .....	951	1,055	911	686	946	1,003	672	310	535
Rented dwellings .....	1,364	1,147	1,453	2,199	1,493	838	1,914	2,974	2,615
Other lodging .....	616	672	596	258	587	859	453	190	221
Utilities, fuels, and public services .....	2,887	2,575	3,067	2,578	3,080	3,388	3,329	2,265	1,836
Natural gas .....	355	332	375	316	379	408	351	278	236
Electricity .....	1,105	1,001	1,159	913	1,184	1,286	1,301	889	663
Fuel oil and other fuels .....	139	134	146	102	143	182	125	59	75
Telephone services .....	919	781	997	940	977	1,078	1,128	818	669
Water and other public services .....	367	328	390	307	398	434	423	221	193
Household operations .....	722	438	950	2,149	829	338	707	666	311
Personal services .....	368	39	620	1,815	490	27	431	494	96
Other household expenses .....	354	399	331	334	339	311	276	172	215
Housekeeping supplies .....	603	561	639	631	610	704	576	333	271
Laundry and cleaning supplies .....	151	125	167	142	178	166	187	121	67
Other household products .....	289	269	311	304	293	353	244	139	113
Postage and stationery .....	162	167	161	185	138	185	145	73	92
Household furnishings and equipment .....	2,021	2,156	1,890	1,842	1,893	1,921	2,196	1,056	921
Household textiles .....	105	116	96	93	91	109	106	56	50
Furniture .....	515	539	480	520	502	405	615	293	241
Floor coverings .....	119	191	67	101	55	66	89	48	27
Major appliances .....	218	240	202	228	194	201	211	98	118
Small appliances, miscellaneous housewares .....	117	108	124	108	132	122	124	64	62
Miscellaneous household equipment .....	946	961	921	791	919	1,018	1,051	497	423
Apparel and services .....	2,224	1,801	2,550	2,224	2,679	2,547	2,283	1,519	1,092
Men and boys .....	540	381	661	499	746	615	575	293	245
Men, 16 and over .....	425	358	481	406	481	543	400	93	220
Boys, 2 to 15 .....	115	24	179	94	265	72	175	200	26
Women and girls .....	856	749	938	646	1,022	1,007	874	638	449
Women, 16 and over .....	704	718	688	502	655	908	736	436	419
Girls, 2 to 15 .....	152	31	250	144	367	99	138	202	30
Children under 2 .....	112	41	161	516	77	37	156	117	25
Footwear .....	394	314	463	329	527	446	347	320	206
Other apparel products and services .....	323	316	327	234	307	443	331	150	167
Transportation .....	8,461	7,353	9,318	9,420	8,424	11,055	8,605	4,200	4,267
Vehicle purchases (net outlay) .....	3,593	3,168	3,948	4,650	3,417	4,520	3,468	1,743	1,805
Cars and trucks, new .....	1,662	1,709	1,703	2,191	1,538	1,689	1,137	697	763
Cars and trucks, used .....	1,887	1,403	2,215	2,435	1,843	2,810	2,258	994	1,000
Other vehicles .....	44	56	29	524	535	521	573	52	41
Gasoline and motor oil .....	1,431	1,185	1,595	1,324	1,521	1,938	1,643	760	728

See footnotes at end of table.

**Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997 — Continued**

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	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
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Other vehicle expenses .....	\$2,943	\$2,468	\$3,300	\$3,023	\$3,057	\$3,992	\$3,067	\$1,468	\$1,444
Vehicle finance charges .....	402	306	471	486	436	533	440	200	169
Maintenance and repairs .....	880	743	980	811	995	1,073	938	510	454
Vehicle insurance .....	974	837	1,066	902	930	1,458	1,084	478	521
Vehicle rental, leases, licenses, other charges .....	687	582	783	822	696	928	605	280	299
Public transportation .....	494	531	475	423	430	605	426	229	290
Health care .....	2,358	2,687	2,093	1,684	2,019	2,539	2,387	1,096	1,298
Health insurance .....	1,149	1,366	977	861	954	1,106	1,151	461	607
Medical services .....	674	620	720	527	702	895	648	365	376
Drugs .....	394	547	262	191	237	366	462	181	247
Medical supplies .....	141	154	134	104	125	172	126	89	68
Entertainment .....	2,405	2,225	2,596	2,038	2,673	2,853	2,079	1,248	1,138
Fees and admissions .....	623	526	723	534	806	690	463	311	303
Television, radios, sound equipment .....	688	582	758	631	774	816	779	553	441
Pets, toys, and playground equipment .....	439	391	472	482	466	473	479	201	194
Other entertainment supplies, equipment, and services .....	655	726	643	391	627	874	358	184	199
Personal care products and services .....	653	605	683	615	680	737	716	477	371
Reading .....	204	228	194	165	195	211	149	84	124
Education .....	684	397	930	295	858	1,537	555	591	424
Tobacco products and smoking supplies .....	293	249	304	244	296	365	456	188	238
Miscellaneous .....	967	916	1,010	1,032	900	1,217	953	818	699
Cash contributions .....	1,216	1,388	1,112	1,063	1,106	1,160	992	416	819
Personal insurance and pensions .....	4,472	3,754	5,111	5,102	5,141	5,057	4,017	1,696	1,878
Life and other personal insurance .....	544	519	568	458	592	599	519	176	200
Pensions and Social Security .....	3,927	3,234	4,543	4,644	4,549	4,458	3,498	1,520	1,678
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	52,981	47,475	57,598	57,063	56,673	59,938	51,038	24,185	25,811
Wages and salaries .....	43,059	32,835	51,395	54,153	50,885	50,359	41,060	18,853	18,821
Self-employment income .....	2,901	2,659	3,330	1,880	3,671	3,723	1,289	635	993
Social Security, private and government retirement .....	5,279	9,931	1,502	<sup>5</sup> 139	675	4,269	6,081	768	4,153
Interest, dividends, rental income, other property income .....	936	1,439	516	296	523	667	1,106	421	739
Unemployment and workers' compensation, veterans' benefits .....	232	185	251	184	194	424	358	202	173
Public assistance, supplemental security income, food stamps .....	226	161	208	160	228	201	700	1,676	383
Regular contributions for support .....	140	55	203	<sup>5</sup> 105	298	77	164	1,413	318
Other income .....	207	210	193	147	198	218	280	217	230
Personal taxes .....	4,362	4,480	4,423	5,288	4,281	4,059	3,324	1,533	2,084
Federal income taxes .....	3,325	3,520	3,297	4,018	3,185	2,980	2,478	1,141	1,586
State and local income taxes .....	859	761	959	1,155	910	914	698	324	423
Other taxes .....	178	199	167	116	186	165	148	68	75
Income after taxes .....	48,619	42,995	53,175	51,775	52,392	55,879	47,714	22,652	23,727

See footnotes at end of table.

**Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997 — Continued**

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			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Addenda:									
Net change in total assets and liabilities .....	\$2,210	\$1,490	\$2,428	\$3,690	\$4,069	\$-1,795	\$4,545	\$4,726	\$-839
Net change in total assets .....	9,149	8,005	9,388	17,004	9,274	4,170	13,577	5,689	1,798
Net change in total liabilities .....	6,939	6,514	6,960	13,314	5,205	5,965	9,032	963	2,637
Other financial information:									
Other money receipts .....	600	664	610	582	687	477	186	238	313
Mortgage principal paid on owned property .....	-1,574	-1,250	-1,856	-1,268	-2,014	-1,955	-1,409	-580	-463
Estimated market value of owned home .....	105,178	106,976	105,923	89,375	105,857	117,895	90,813	38,788	45,973
Estimated monthly rental value of owned home .....	717	723	724	641	724	784	638	283	350
Gifts of goods and services .....	1,303	1,503	1,192	910	1,103	1,576	981	601	807
Food .....	95	111	83	43	92	96	79	18	40
Housing .....	333	341	331	379	305	350	301	198	206
Housekeeping supplies .....	46	53	44	36	46	44	22	21	26
Household textiles .....	10	14	8	4	8	12	6	2	7
Appliances and miscellaneous									
housewares .....	34	41	29	27	22	45	33	11	20
Major appliances .....	7	8	5	<sup>5</sup> 0	5	10	<sup>5</sup> 13	<sup>5</sup> 4	6
Small appliances and miscellaneous									
housewares .....	28	33	24	27	17	36	<sup>5</sup> 21	7	14
Miscellaneous household equipment .....	81	95	76	66	73	91	36	52	48
Other housing .....	161	137	174	246	156	157	204	112	105
Apparel and services .....	323	362	298	314	271	338	280	138	173
Males, 2 and over .....	78	90	68	73	61	77	83	34	43
Females, 2 and over .....	105	130	85	88	70	112	111	40	55
Children under 2 .....	44	41	48	88	37	35	37	33	17
Other apparel products and services .....	96	102	98	64	104	114	<sup>5</sup> 50	<sup>5</sup> 32	58
Jewelry and watches .....	63	52	76	<sup>5</sup> 42	78	<sup>5</sup> 102	<sup>5</sup> 26	<sup>5</sup> 15	34
All other apparel products and services	33	49	21	<sup>5</sup> 23	26	<sup>5</sup> 12	<sup>5</sup> 24	<sup>5</sup> 17	24
Transportation .....	73	104	53	26	48	84	44	17	42
Health care .....	29	39	23	<sup>5</sup> 10	13	54	<sup>5</sup> 13	<sup>5</sup> 45	30
Entertainment .....	118	141	104	70	89	159	85	53	81
Toys, games, hobbies, and tricycles .....	54	63	48	46	34	80	<sup>5</sup> 44	<sup>5</sup> 18	26
Other entertainment .....	64	78	55	24	55	80	40	36	54
Education .....	211	233	214	<sup>5</sup> 11	201	386	<sup>5</sup> 82	64	98
All other gifts .....	121	171	85	57	84	109	97	67	137

<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