

**Table 47. Age of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 1998**

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Number of consumer units (in thousands) .....	107,182	8,255	19,969	24,241	20,058	12,829	21,830	11,874	9,957
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$41,622	\$16,839	\$41,782	\$50,894	\$58,705	\$44,238	\$24,011	\$27,037	\$20,229
Income after taxes <sup>1</sup> .....	38,358	15,973	38,430	46,762	53,257	40,834	22,892	25,654	19,442
Age of reference person .....	47.6	21.4	29.7	39.5	49.2	59.4	74.7	69.3	81.0
Average number in consumer unit:									
Persons .....	2.5	1.8	2.8	3.3	2.7	2.2	1.7	1.9	1.5
Children under 18 .....	.7	.4	1.1	1.4	.6	.2	.1	.1	( <sup>2</sup> )
Persons 65 and over .....	.3	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.1	1.4	1.4	1.3
Earners .....	1.3	1.2	1.5	1.7	1.8	1.3	.4	.6	.2
Vehicles .....	2.0	1.1	1.8	2.2	2.5	2.3	1.5	1.8	1.2
Percent distribution:									
Sex of reference person:									
Male .....	58	52	58	59	63	61	51	57	45
Female .....	42	48	42	41	37	39	49	43	55
Housing tenure:									
Homeowner .....	64	10	43	69	77	78	80	83	76
With mortgage .....	39	7	37	58	57	38	15	21	9
Without mortgage .....	26	3	6	11	20	40	65	63	67
Renter .....	36	90	57	31	23	22	20	17	24
Race of reference person:									
Black .....	12	12	14	14	12	11	9	10	7
White and other .....	88	88	86	86	88	89	91	90	93
Education of reference person:									
Elementary (1-8) .....	7	2	3	3	4	9	17	14	21
High school (9-12) .....	39	33	36	39	32	45	46	47	45
College .....	54	65	62	58	63	46	36	38	33
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	1	1	1	1
At least one vehicle owned or leased .....	87	67	88	91	93	90	81	87	75
Average annual expenditures .....	\$35,535	\$19,436	\$34,779	\$42,154	\$45,475	\$37,329	\$24,721	\$27,830	\$20,987
Food .....									
Food at home .....	13.5	15.8	13.2	13.6	13.2	13.1	14.0	13.9	14.1
Cereals and bakery products .....	7.8	7.8	7.3	7.9	7.5	7.6	9.2	8.8	9.7
Cereals and cereal products .....	1.2	1.2	1.1	1.2	1.1	1.1	1.5	1.4	1.6
Bakery products .....	.4	.4	.4	.4	.4	.3	.5	.4	.5
Bakery products .....	.8	.7	.7	.8	.7	.8	1.0	.9	1.1
Meats, poultry, fish, and eggs .....	2.0	1.8	1.8	2.1	2.0	2.1	2.4	2.3	2.4
Beef .....	.6	.6	.6	.6	.6	.6	.7	.7	.7
Pork .....	.4	.3	.3	.4	.4	.5	.5	.5	.6
Other meats .....	.3	.2	.2	.3	.2	.2	.3	.3	.3
Poultry .....	.4	.3	.4	.4	.4	.4	.4	.4	.4
Fish and seafood .....	.3	.2	.2	.3	.3	.3	.3	.4	.3
Eggs .....	.1	.1	.1	.1	.1	.1	.1	.1	.1
Dairy products .....	.8	.9	.8	.9	.8	.8	1.0	.9	1.1
Fresh milk and cream .....	.3	.4	.3	.4	.3	.3	.4	.4	.5
Other dairy products .....	.5	.5	.5	.5	.5	.5	.6	.6	.6
Fruits and vegetables .....	1.3	1.3	1.2	1.2	1.3	1.4	1.7	1.6	1.9
Fresh fruits .....	.4	.4	.4	.4	.4	.5	.6	.5	.6
Fresh vegetables .....	.4	.4	.4	.4	.4	.4	.5	.5	.6
Processed fruits .....	.3	.3	.3	.3	.3	.3	.4	.3	.4
Processed vegetables .....	.2	.2	.2	.2	.2	.2	.3	.3	.3

See footnotes at end of table.

**Table 47. Age of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 1998 — Continued**

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Other food at home .....	2.4	2.7	2.4	2.5	2.3	2.3	2.6	2.5	2.7
Sugar and other sweets .....	.3	.3	.3	.3	.3	.3	.4	.4	.4
Fats and oils .....	.2	.2	.2	.2	.2	.2	.3	.3	.3
Miscellaneous foods .....	1.1	1.3	1.1	1.1	1.0	.9	1.1	1.1	1.2
Nonalcoholic beverages .....	.6	.8	.6	.7	.6	.6	.7	.7	.7
Food prepared by consumer unit on out-of-town trips .....	.2	.1	.1	.1	.2	.2	.2	.2	.1
Food away from home .....	5.7	8.0	5.8	5.8	5.7	5.5	4.8	5.1	4.3
Alcoholic beverages .....	.9	1.6	1.1	.8	.8	.8	.8	.8	.7
Housing .....	33.0	31.6	34.5	33.6	31.1	32.1	33.9	32.6	36.0
Shelter .....	18.8	19.5	20.8	19.9	17.8	16.9	17.3	16.5	18.5
Owned dwellings .....	11.9	2.1	10.1	14.1	12.9	12.0	11.4	11.8	10.8
Mortgage interest and charges .....	6.9	1.3	7.2	9.5	7.8	6.0	2.7	3.2	1.8
Property taxes .....	2.9	.4	1.8	2.8	3.1	3.3	4.4	4.3	4.5
Maintenance, repairs, insurance, other expenses .....	2.2	.4	1.2	1.9	2.1	2.7	4.3	4.2	4.5
Rented dwellings .....	5.6	16.2	9.9	4.8	3.2	3.3	4.4	3.1	6.6
Other lodging .....	1.3	1.2	.8	1.0	1.7	1.6	1.5	1.7	1.1
Utilities, fuels, and public services .....	6.8	5.9	6.4	6.4	6.4	7.0	8.8	8.5	9.2
Natural gas .....	.8	.5	.7	.7	.7	.9	1.2	1.0	1.4
Electricity .....	2.6	2.1	2.3	2.4	2.4	2.7	3.6	3.5	3.7
Fuel oil and other fuels .....	.2	.1	.2	.2	.2	.3	.4	.4	.5
Telephone services .....	2.3	2.9	2.6	2.2	2.2	2.2	2.4	2.4	2.4
Water and other public services .....	.8	.3	.6	.8	.8	.9	1.2	1.1	1.3
Household operations .....	1.5	1.0	2.0	1.7	1.1	1.2	1.9	1.4	2.7
Personal services .....	.7	.7	1.4	1.0	.3	.2	.5	.2	1.0
Other household expenses .....	.8	.3	.5	.7	.8	1.0	1.4	1.2	1.7
Housekeeping supplies .....	1.4	1.0	1.1	1.3	1.2	2.0	1.6	1.5	1.7
Laundry and cleaning supplies .....	.3	.3	.3	.3	.3	.3	.4	.4	.4
Other household products .....	.7	.5	.4	.6	.5	1.3	.7	.7	.7
Postage and stationery .....	.4	.3	.3	.4	.3	.4	.5	.5	.5
Household furnishings and equipment .....	4.5	4.3	4.4	4.3	4.7	5.0	4.4	4.7	3.9
Household textiles .....	.3	.2	.3	.3	.3	.4	.4	.5	.2
Furniture .....	1.1	.8	1.3	1.1	1.0	1.1	.9	1.0	.8
Floor coverings .....	.4	5.1	.1	.3	.6	.4	.6	.7	.6
Major appliances .....	.5	.5	.4	.5	.4	.5	.5	.5	.5
Small appliances, miscellaneous housewares .....	.2	.3	.2	.2	.2	.3	.2	.3	.2
Miscellaneous household equipment .....	2.1	2.3	2.1	1.9	2.1	2.4	1.7	1.8	1.6
Apparel and services .....	4.7	5.8	5.1	5.2	4.8	4.0	3.3	3.7	2.6
Men and boys .....	1.1	1.3	1.2	1.3	1.2	.9	.7	.8	.5
Men, 16 and over .....	.9	1.1	.9	.9	1.0	.8	.6	.7	.5
Boys, 2 to 15 .....	.2	.1	.3	.4	.2	.1	.1	.1	( <sup>2</sup> )
Women and girls .....	1.8	2.1	1.7	2.0	2.0	1.6	1.5	1.5	1.3
Women, 16 and over .....	1.5	2.0	1.3	1.6	1.8	1.4	1.4	1.4	1.2
Girls, 2 to 15 .....	.3	.2	.4	.5	.2	.1	.1	.1	.1
Children under 2 .....	.2	.5	.4	.2	.1	.1	.1	.1	5.1
Footwear .....	.8	1.1	.8	.9	.8	.6	.5	.6	.4
Other apparel products and services .....	.8	.9	1.0	.7	.8	.8	.5	.6	.4
Transportation .....	18.6	21.3	19.3	18.7	18.7	19.0	16.3	17.9	13.8
Vehicle purchases (net outlay) .....	8.3	10.7	8.9	8.8	8.2	8.2	6.4	7.3	5.1
Cars and trucks, new .....	3.9	2.5	3.4	4.2	4.2	4.4	3.3	3.3	3.2
Cars and trucks, used .....	4.3	7.7	5.3	4.5	3.9	3.8	2.9	3.6	1.8
Other vehicles .....	.1	5.6	.1	.1	.1	( <sup>2</sup> )	5.3	5.4	5.1
Gasoline and motor oil .....	2.9	3.4	2.9	2.9	2.9	2.9	2.6	2.9	2.2

See footnotes at end of table.

**Table 47. Age of reference person: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 1998 — Continued**

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Other vehicle expenses .....	6.2	6.0	6.5	6.1	6.4	6.4	5.6	5.9	5.2
Vehicle finance charges .....	.9	1.1	1.2	.9	.9	.8	.5	.6	.2
Maintenance and repairs .....	1.8	1.8	1.6	1.8	1.9	1.9	1.9	1.9	1.9
Vehicle insurance .....	2.1	2.0	2.0	1.9	2.2	2.2	2.2	2.3	2.1
Vehicle rental, leases, licenses, other charges .....	1.4	1.2	1.7	1.5	1.4	1.6	1.0	1.1	.9
Public transportation .....	1.2	1.2	1.1	.9	1.2	1.5	1.6	1.8	1.3
Health care .....	5.4	2.3	3.4	4.0	4.8	5.8	11.9	10.5	14.0
Health insurance .....	2.6	1.1	1.7	1.9	2.1	2.7	6.2	5.6	7.2
Medical services .....	1.5	.7	1.1	1.3	1.6	1.7	2.4	2.1	2.9
Drugs .....	1.0	.4	.4	.6	.8	1.2	2.7	2.4	3.2
Medical supplies .....	.3	.1	.2	.2	.3	.3	.6	.5	.8
Entertainment .....	4.9	5.0	5.1	5.3	4.7	5.1	4.2	4.7	3.5
Fees and admissions .....	1.3	1.4	1.2	1.2	1.4	1.2	1.2	1.2	1.1
Television, radios, sound equipment .....	1.5	2.1	1.6	1.5	1.4	1.5	1.4	1.4	1.4
Pets, toys, and playground equipment .....	.9	.7	1.0	1.0	.9	.9	.9	.9	.8
Other entertainment supplies, equipment, and services .....	1.2	.9	1.2	1.5	1.1	1.5	.8	1.2	.2
Personal care products and services .....	1.1	1.3	1.1	1.0	1.1	1.1	1.3	1.2	1.5
Reading .....	.5	.3	.4	.4	.5	.5	.7	.6	.7
Education .....	1.6	5.9	1.4	1.4	2.3	1.0	.4	.5	.2
Tobacco products and smoking supplies .....	.8	1.0	.7	.8	.7	.9	.6	.7	.4
Miscellaneous .....	2.4	1.5	2.2	2.3	2.3	3.1	2.8	2.9	2.6
Cash contributions .....	3.1	1.1	1.9	2.4	3.3	3.4	6.2	5.3	7.5
Personal insurance and pensions .....	9.5	5.4	10.5	10.5	11.6	10.0	3.6	4.3	2.4
Life and other personal insurance .....	1.1	.3	.7	1.0	1.3	1.7	1.3	1.4	1.2
Pensions and Social Security .....	8.4	5.0	9.8	9.5	10.4	8.3	2.3	3.0	1.2
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	\$41,622	\$16,839	\$41,782	\$50,894	\$58,705	\$44,238	\$24,011	\$27,037	\$20,229
Wages and salaries .....	79.0	86.4	92.3	89.5	87.6	72.2	20.6	27.9	8.5
Self-employment income .....	5.4	2.2	4.0	6.2	6.2	7.9	2.2	2.5	1.8
Social Security, private and government retirement .....	11.1	5.3	.5	1.2	2.8	14.9	67.2	60.6	78.2
Interest, dividends, rental income, other property income .....	2.1	1.6	.6	.6	1.6	2.8	8.1	7.1	9.8
Unemployment and workers' compensation, veterans' benefits .....	.5	.5	.4	.4	.5	.8	.3	.4	.3
Public assistance, supplemental security income, food stamps .....	.8	2.3	.9	.8	.5	.8	.8	.8	.7
Regular contributions for support .....	.6	3.8	.8	.8	.3	.3	.3	.1	.5
Other income .....	.5	3.0	.5	.6	.3	.3	.5	.6	.2
Personal taxes .....	7.8	5.1	8.0	8.1	9.3	7.7	4.7	5.1	3.9
Federal income taxes .....	5.9	4.0	6.2	6.2	7.2	5.7	3.1	3.5	2.6
State and local income taxes .....	1.5	1.1	1.7	1.6	1.8	1.5	.6	.7	.4
Other taxes .....	.4	( <sup>2</sup> )	.2	.3	.3	.5	.9	.9	.9
Income after taxes .....	92.2	94.9	92.0	91.9	90.7	92.3	95.3	94.9	96.1

<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.