

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996

| 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)                   | 104,212            | 7,730    | 19,632   | 23,656   | 19,194   | 12,446   | 21,554      | 11,742   | 9,811       |
| Income before taxes 1/ .....                              | \$38,014           | \$14,968 | \$37,889 | \$48,363 | \$51,672 | \$40,591 | \$22,426    | \$25,824 | \$18,379    |
| Income after taxes 1/ .....                               | 34,864             | 14,081   | 34,618   | 44,178   | 46,994   | 37,025   | 21,181      | 24,075   | 17,733      |
| Age of reference person .....                             | 47.7               | 21.3     | 29.8     | 39.4     | 49.2     | 59.3     | 74.6        | 69.4     | 80.9        |
| Average number in consumer unit:                          |                    |          |          |          |          |          |             |          |             |
| Persons .....   | 2.5                | 1.8      | 2.8      | 3.2      | 2.7      | 2.3      | 1.8         | 1.9      | 1.6         |
| Children under 18 .....                                   | 0.7                | 0.4      | 1.1      | 1.3      | 0.6      | 0.2      | 0.1         | 0.1      | 0.0         |
| Persons 65 and over .....                                 | 0.3                | 0.0      | 0.0      | 0.0      | 0.0      | 0.1      | 1.4         | 1.4      | 1.4         |
| Earners .....   | 1.3                | 1.2      | 1.5      | 1.7      | 1.8      | 1.4      | 0.4         | 0.6      | 0.2         |
| Vehicles .....  | 1.9                | 1.0      | 1.7      | 2.1      | 2.4      | 2.3      | 1.5         | 1.8      | 1.1         |
| Percent distribution:                                     |                    |          |          |          |          |          |             |          |             |
| Male .....  | 60                 | 49       | 61       | 64       | 65       | 64       | 52          | 59       | 44          |
| Female .....  | 40                 | 51       | 39       | 36       | 35       | 36       | 48          | 41       | 56          |
| Percent homeowner .....                                   | 64                 | 10       | 45       | 64       | 76       | 79       | 80          | 82       | 77          |
| With mortgage .....                                       | 38                 | 7        | 39       | 52       | 56       | 38       | 15          | 20       | 8           |
| Without mortgage .....                                    | 26                 | 3        | 6        | 12       | 19       | 41       | 65          | 63       | 69          |
| Renter .....  | 36                 | 90       | 55       | 36       | 24       | 21       | 20          | 18       | 23          |
| Black .....   | 12                 | 13       | 15       | 13       | 12       | 11       | 8           | 10       | 7           |
| White and other .....                                     | 88                 | 87       | 85       | 87       | 88       | 89       | 92          | 90       | 93          |
| Elementary (1-8) .....                                    | 8                  | 2        | 3        | 4        | 6        | 10       | 20          | 17       | 23          |
| High school (9-12) .....                                  | 41                 | 36       | 40       | 41       | 38       | 44       | 47          | 47       | 46          |
| College .....   | 50                 | 62       | 57       | 55       | 56       | 45       | 32          | 35       | 30          |
| Never attended and other .....                            | 0                  | 0        | 0        | 0        | 0        | 1        | 1           | 1        | 1           |
| At least one vehicle owned .....                          | 85                 | 67       | 85       | 89       | 90       | 89       | 79          | 85       | 72          |
| Average annual expenditures .....                         | \$33,797           | \$18,384 | \$33,020 | \$39,944 | \$42,772 | \$36,132 | \$24,029    | \$27,739 | \$19,603    |
| Food .....  | 4,698              | 2,865    | 4,388    | 5,692    | 5,817    | 5,073    | 3,378       | 3,973    | 2,673       |
| Food at home .....  | 2,876              | 1,638    | 2,544    | 3,472    | 3,401    | 3,131    | 2,384       | 2,779    | 1,917       |
| Cereals and bakery products .....                         | 447                | 251      | 398      | 554      | 517      | 474      | 372         | 427      | 307         |
| Cereals and cereal products .....                         | 166                | 111      | 166      | 211      | 180      | 155      | 129         | 145      | 110         |
| Bakery products .....                                     | 281                | 140      | 232      | 343      | 337      | 319      | 243         | 282      | 197         |
| Meats, poultry, fish, and eggs .....                      | 737                | 398      | 641      | 886      | 889      | 823      | 607         | 731      | 460         |
| Beef .....  | 215                | 125      | 195      | 265      | 257      | 235      | 163         | 199      | 121         |
| Pork .....  | 157                | 79       | 133      | 192      | 175      | 175      | 144         | 176      | 106         |
| Other meats .....   | 99                 | 50       | 84       | 125      | 119      | 117      | 74          | 87       | 60          |
| Poultry .....   | 144                | 82       | 132      | 161      | 182      | 167      | 114         | 134      | 90          |
| Fish and seafood .....                                    | 88                 | 44       | 69       | 103      | 120      | 90       | 77          | 96       | 54          |
| Eggs .....  | 34                 | 19       | 28       | 40       | 36       | 39       | 35          | 40       | 28          |
| Dairy products .....                                      | 312                | 185      | 285      | 393      | 348      | 323      | 258         | 292      | 217         |
| Fresh milk and cream .....                                | 132                | 83       | 125      | 174      | 139      | 125      | 110         | 123      | 95          |
| Other dairy products .....                                | 180                | 102      | 160      | 219      | 209      | 198      | 148         | 170      | 123         |
| Fruits and vegetables .....                               | 490                | 254      | 416      | 569      | 573      | 544      | 457         | 526      | 376         |
| Fresh fruits .....  | 153                | 72       | 125      | 176      | 180      | 176      | 150         | 179      | 116         |
| Fresh vegetables .....                                    | 147                | 74       | 115      | 174      | 174      | 179      | 134         | 151      | 115         |
| Processed fruits .....                                    | 110                | 61       | 103      | 128      | 123      | 111      | 101         | 113      | 85          |
| Processed vegetables .....                                | 80                 | 47       | 73       | 91       | 96       | 78       | 72          | 83       | 60          |
| Other food at home .....                                  | 889                | 550      | 804      | 1,070    | 1,074    | 968      | 691         | 803      | 557         |
| Sugar and other sweets .....                              | 114                | 59       | 97       | 136      | 130      | 130      | 105         | 119      | 89          |
| Fats and oils .....                                       | 83                 | 41       | 66       | 95       | 97       | 100      | 80          | 92       | 67          |
| Miscellaneous foods .....                                 | 391                | 276      | 385      | 482      | 459      | 395      | 277         | 321      | 224         |
| Nonalcoholic beverages .....                              | 252                | 151      | 216      | 302      | 324      | 280      | 189         | 222      | 151         |
| Food prepared by consumer unit on out-of-town trips ..... | 49                 | 23       | 40       | 56       | 64       | 64       | 39          | 49       | 26          |
| Food away from home .....                                 | 1,823              | 1,226    | 1,844    | 2,220    | 2,416    | 1,942    | 993         | 1,193    | 756         |
| Alcoholic beverages .....                                 | 309                | 258      | 359      | 349      | 357      | 381      | 153         | 169      | 134         |
| Housing .....   | 10,747             | 5,583    | 11,180   | 12,874   | 12,902   | 10,785   | 7,945       | 8,895    | 6,811       |
| Shelter .....   | 6,064              | 3,526    | 6,584    | 7,535    | 7,254    | 5,761    | 3,999       | 4,451    | 3,459       |
| Owned dwellings .....                                     | 3,783              | 508      | 3,296    | 5,075    | 5,213    | 3,986    | 2,590       | 3,033    | 2,060       |
| Mortgage interest and charges .....                       | 2,114              | 282      | 2,295    | 3,334    | 3,106    | 1,823    | 553         | 820      | 234         |
| Property taxes .....                                      | 939                | 141      | 629      | 1,029    | 1,234    | 1,176    | 1,010       | 1,092    | 913         |
| Maintenance, repairs, insurance, other expenses .....     | 729                | 86       | 372      | 712      | 873      | 988      | 1,027       | 1,121    | 914         |

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996--continued

| Item  | All consumer units | Under 25 | 25 - 34 | 35 - 44 | 45 - 54 | 55 - 64 | 65 and over | 65 - 74 | 75 and over |
|---|--------------------|----------|---------|---------|---------|---------|-------------|---------|-------------|
| Rented dwellings .....  | 1,864              | 2,787    | 3,076   | 2,057   | 1,450   | 1,159   | 991         | 888     | 1,115       |
| Other lodging .....   | 417                | 231      | 212     | 403     | 591     | 615     | 418         | 529     | 284         |
| Utilities, fuels, and public services .....                   | 2,347              | 1,096    | 2,179   | 2,568   | 2,783   | 2,637   | 2,150       | 2,359   | 1,899       |
| Natural gas .....   | 291                | 85       | 254     | 311     | 328     | 342     | 316         | 331     | 297         |
| Electricity .....   | 907                | 391      | 818     | 994     | 1,076   | 1,029   | 859         | 938     | 764         |
| Fuel oil and other fuels .....                                | 108                | 28       | 63      | 112     | 123     | 131     | 146         | 166     | 121         |
| Telephone services .....                                      | 772                | 537      | 838     | 856     | 925     | 814     | 546         | 618     | 459         |
| Water and other public services .....                         | 268                | 55       | 206     | 295     | 331     | 322     | 284         | 306     | 258         |
| Household operations .....                                    | 522                | 144      | 663     | 694     | 448     | 371     | 495         | 419     | 587         |
| Personal services .....                                       | 259                | 99       | 498     | 453     | 99      | 87      | 125         | 43      | 224         |
| Other household expenses .....                                | 263                | 45       | 164     | 241     | 348     | 284     | 370         | 376     | 363         |
| Housekeeping supplies .....                                   | 464                | 182      | 355     | 512     | 625     | 600     | 399         | 467     | 318         |
| Laundry and cleaning supplies .....                           | 119                | 58       | 112     | 141     | 145     | 127     | 98          | 112     | 80          |
| Other household products .....                                | 205                | 69       | 148     | 238     | 261     | 280     | 182         | 220     | 137         |
| Postage and stationery .....                                  | 140                | 55       | 95      | 134     | 220     | 193     | 119         | 135     | 100         |
| Household furnishings and equipment ...                       | 1,350              | 635      | 1,399   | 1,565   | 1,792   | 1,416   | 902         | 1,199   | 549         |
| Household textiles .....                                      | 76                 | 37       | 73      | 74      | 106     | 81      | 65          | 77      | 50          |
| Furniture .....   | 321                | 145      | 410     | 329     | 396     | 343     | 213         | 303     | 105         |
| Floor coverings .....   | 101                | 8        | 62      | 189     | 123     | 74      | 70          | 103     | 30          |
| Major appliances .....  | 162                | 51       | 148     | 171     | 220     | 205     | 128         | 146     | 107         |
| Small appliances, miscellaneous<br>housewares .....           | 84                 | 32       | 72      | 94      | 105     | 117     | 68          | 78      | 56          |
| Miscellaneous household equipment ...                         | 607                | 362      | 635     | 708     | 842     | 595     | 359         | 492     | 201         |
| Apparel and services .....                                    | 1,752              | 1,220    | 1,879   | 2,086   | 2,448   | 1,600   | 939         | 1,247   | 573         |
| Men and boys .....  | 423                | 244      | 480     | 513     | 587     | 377     | 219         | 299     | 123         |
| Men, 16 and over .....  | 330                | 213      | 353     | 348     | 493     | 317     | 195         | 262     | 116         |
| Boys, 2 to 15 .....   | 93                 | 31       | 126     | 165     | 94      | 60      | 24          | 37      | 7           |
| Women and girls .....   | 718                | 468      | 713     | 858     | 996     | 693     | 433         | 565     | 276         |
| Women, 16 and over .....                                      | 607                | 430      | 601     | 625     | 900     | 605     | 405         | 521     | 268         |
| Girls, 2 to 15 .....  | 111                | 39       | 113     | 232     | 96      | 88      | 28          | 44      | 8           |
| Children under 2 .....  | 82                 | 112      | 131     | 88      | 85      | 72      | 23          | 30      | 16          |
| Footwear .....  | 298                | 250      | 311     | 410     | 351     | 260     | 157         | 212     | 92          |
| Other apparel products and services .....                     | 230                | 146      | 244     | 217     | 429     | 199     | 107         | 142     | 66          |
| Transportation .....  | 6,382              | 4,029    | 6,640   | 7,335   | 8,233   | 6,913   | 3,990       | 5,174   | 2,573       |
| Vehicle purchases (net outlay) .....                          | 2,815              | 2,087    | 3,144   | 3,279   | 3,508   | 2,917   | 1,591       | 2,290   | 754         |
| Cars and trucks, new .....                                    | 1,209              | 394      | 1,288   | 1,453   | 1,434   | 1,304   | 904         | 1,239   | 504         |
| Cars and trucks, used .....                                   | 1,568              | 1,690    | 1,839   | 1,701   | 2,056   | 1,601   | 678         | 1,035   | 250         |
| Other vehicles .....  | 38                 | 3        | 17      | 125     | 18      | 11      | 9           | 16      | 0           |
| Gasoline and motor oil .....                                  | 1,082              | 694      | 1,089   | 1,274   | 1,401   | 1,195   | 652         | 833     | 436         |
| Other vehicle expenses .....                                  | 2,058              | 1,063    | 2,096   | 2,345   | 2,817   | 2,222   | 1,296       | 1,551   | 991         |
| Vehicle finance charges .....                                 | 276                | 156      | 347     | 341     | 386     | 279     | 81          | 125     | 28          |
| Maintenance and repairs .....                                 | 645                | 333      | 612     | 754     | 861     | 714     | 437         | 525     | 332         |
| Vehicle insurance .....                                       | 698                | 371      | 667     | 752     | 930     | 790     | 523         | 613     | 416         |
| Vehicle rental, leases, licenses, other<br>charges .....      | 440                | 202      | 471     | 498     | 640     | 439     | 255         | 288     | 215         |
| Public transportation .....                                   | 427                | 186      | 311     | 437     | 507     | 578     | 451         | 501     | 392         |
| Health care .....   | 1,770              | 386      | 1,119   | 1,603   | 1,838   | 2,163   | 2,759       | 2,634   | 2,908       |
| Health insurance .....  | 827                | 158      | 555     | 705     | 788     | 956     | 1,408       | 1,375   | 1,447       |
| Medical services .....  | 543                | 121      | 353     | 596     | 625     | 725     | 633         | 563     | 717         |
| Drugs .....   | 303                | 74       | 142     | 206     | 308     | 385     | 587         | 559     | 620         |
| Medical supplies .....  | 97                 | 33       | 69      | 96      | 116     | 96      | 131         | 138     | 124         |
| Entertainment .....   | 1,834              | 977      | 1,734   | 2,445   | 2,234   | 2,011   | 1,105       | 1,404   | 749         |
| Fees and admissions .....                                     | 459                | 250      | 393     | 608     | 556     | 448     | 351         | 421     | 266         |
| Television, radios, sound equipment .....                     | 561                | 420      | 590     | 668     | 661     | 536     | 393         | 436     | 341         |
| Pets, toys, and playground equipment ...                      | 335                | 136      | 388     | 437     | 414     | 339     | 173         | 233     | 102         |
| Other entertainment supplies,<br>equipment and services ..... | 479                | 170      | 364     | 732     | 602     | 688     | 189         | 314     | 39          |
| Personal care products and services .....                     | 513                | 287      | 478     | 584     | 645     | 531     | 422         | 464     | 371         |
| Reading .....   | 159                | 72       | 126     | 169     | 198     | 199     | 153         | 173     | 130         |
| Education .....   | 524                | 1,068    | 530     | 512     | 843     | 433     | 104         | 133     | 69          |
| Tobacco products and smoking supplies                         | 255                | 191      | 250     | 308     | 324     | 288     | 143         | 197     | 78          |

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| Item   | All consumer units | Under 25 | 25 - 34 | 35 - 44 | 45 - 54 | 55 - 64 | 65 and over | 65 - 74 | 75 and over |
|--|--------------------|----------|---------|---------|---------|---------|-------------|---------|-------------|
| Miscellaneous .....  | 855                | 319      | 721     | 866     | 1,139   | 962     | 846         | 981     | 685         |
| Cash contributions .....   | 940                | 115      | 461     | 937     | 1,190   | 1,353   | 1,216       | 1,017   | 1,454       |
| Personal insurance and pensions .....                              | 3,060              | 1,015    | 3,154   | 4,185   | 4,605   | 3,441   | 876         | 1,278   | 395         |
| Life and other personal insurance .....                            | 353                | 74       | 240     | 408     | 474     | 544     | 278         | 345     | 197         |
| Pensions and Social Security .....                                 | 2,707              | 941      | 2,914   | 3,777   | 4,132   | 2,897   | 599         | 933     | 199         |
| Money income before taxes 1/ .....                                 | 38,014             | 14,968   | 37,889  | 48,363  | 51,672  | 40,591  | 22,426      | 25,824  | 18,379      |
| Wages and salaries .....   | 29,560             | 12,980   | 34,755  | 42,502  | 44,092  | 30,070  | 4,738       | 7,267   | 1,726       |
| Self-employment income .....                                       | 2,318              | 407      | 1,535   | 3,657   | 4,213   | 2,090   | 794         | 758     | 837         |
| Social Security, private and government retirement .....           | 4,334              | 153      | 223     | 607     | 1,665   | 6,202   | 14,515      | 15,400  | 13,461      |
| Interest, dividends, rental income, other property income .....    | 761                | 57       | 115     | 373     | 584     | 1,273   | 1,858       | 1,800   | 1,928       |
| Unemployment and workers' compensation, veterans' benefits .....   | 213                | 76       | 188     | 259     | 310     | 244     | 134         | 194     | 63          |
| Public assistance, supplemental security income, food stamps ..... | 437                | 457      | 559     | 480     | 414     | 475     | 279         | 261     | 300         |
| Regular contributions for support .....                            | 243                | 476      | 328     | 333     | 252     | 127     | 46          | 63      | 25          |
| Other income .....   | 148                | 362      | 186     | 153     | 140     | 110     | 62          | 81      | 39          |
| Personal taxes 1/ .....  | 3,150              | 887      | 3,272   | 4,185   | 4,678   | 3,566   | 1,245       | 1,749   | 646         |
| Federal income taxes .....   | 2,372              | 702      | 2,494   | 3,192   | 3,589   | 2,724   | 780         | 1,060   | 447         |
| State and local income taxes .....                                 | 665                | 183      | 727     | 876     | 943     | 663     | 325         | 527     | 85          |
| Other taxes .....  | 113                | 2        | 51      | 117     | 146     | 179     | 140         | 162     | 114         |
| Income after taxes 1/ .....  | 34,864             | 14,081   | 34,618  | 44,178  | 46,994  | 37,025  | 21,181      | 24,075  | 17,733      |
| Net change in total assets and liabilities ..                      | -1,689             | -1,805   | -4,679  | -901    | -1,474  | -500    | -667        | 601     | -2,185      |
| Net change in total assets .....                                   | 4,049              | 688      | 6,635   | 6,805   | 4,142   | 3,014   | 386         | 2,287   | -1,888      |
| Net change in total liabilities .....                              | 5,738              | 2,493    | 11,314  | 7,707   | 5,617   | 3,514   | 1,054       | 1,686   | 297         |
| Other money receipts .....   | 309                | 162      | 201     | 194     | 325     | 400     | 520         | 633     | 384         |
| Mortgage principal paid on owned property .....                    | -960               | -103     | -656    | -1,284  | -1,679  | -1,216  | -401        | -564    | -205        |
| Estimated market value of owned home ..                            | 73,168             | 9,240    | 45,374  | 78,018  | 93,347  | 95,144  | 85,429      | 91,367  | 78,324      |
| Estimated monthly rental value of owned home .....                 | 503                | 55       | 350     | 543     | 629     | 636     | 572         | 609     | 527         |
| Gifts of goods and services .....                                  | 1,119              | 579      | 746     | 908     | 1,840   | 1,619   | 968         | 1,158   | 744         |
| Food .....   | 62                 | 30       | 37      | 59      | 127     | 77      | 37          | 41      | 32          |
| Housing .....  | 280                | 179      | 214     | 227     | 472     | 366     | 217         | 229     | 204         |
| Housekeeping supplies .....  | 40                 | 27       | 34      | 38      | 51      | 57      | 37          | 43      | 29          |
| Household textiles .....   | 8                  | 3        | 5       | 5       | 13      | 13      | 9           | 12      | 4           |
| Appliances and miscellaneous housewares .....                      | 30                 | 6        | 19      | 20      | 49      | 50      | 33          | 36      | 30          |
| Major appliances .....   | 8                  | 1        | 3       | 3       | 16      | 13      | 10          | 9       | 12          |
| Small appliances and miscellaneous housewares .....                | 22                 | 5        | 15      | 17      | 34      | 37      | 23          | 27      | 18          |
| Miscellaneous household equipment ..                               | 81                 | 38       | 56      | 70      | 153     | 115     | 49          | 60      | 35          |
| Other housing .....  | 120                | 106      | 101     | 94      | 205     | 131     | 90          | 78      | 104         |
| Apparel and services .....   | 296                | 157      | 233     | 273     | 438     | 414     | 243         | 349     | 117         |
| Males, 2 and over .....  | 78                 | 46       | 58      | 59      | 130     | 98      | 72          | 116     | 20          |
| Females, 2 and over .....  | 99                 | 63       | 50      | 109     | 111     | 168     | 100         | 133     | 60          |
| Children under 2 .....   | 41                 | 10       | 41      | 37      | 64      | 67      | 20          | 23      | 15          |
| Other apparel products and services ..                             | 78                 | 39       | 83      | 68      | 133     | 81      | 51          | 76      | 22          |
| Jewelry and watches .....  | 44                 | 15       | 55      | 38      | 90      | 39      | 15          | 20      | 8           |
| All other apparel products and services .....                      | 34                 | 25       | 28      | 30      | 44      | 42      | 37          | 56      | 14          |
| Transportation .....   | 60                 | 24       | 38      | 49      | 84      | 90      | 66          | 98      | 29          |
| Health care .....  | 43                 | 1        | 6       | 13      | 50      | 64      | 105         | 40      | 184         |
| Entertainment .....  | 110                | 52       | 89      | 116     | 132     | 160     | 97          | 141     | 45          |
| Toys, games, hobbies, and tricycles ..                             | 40                 | 18       | 28      | 50      | 42      | 78      | 24          | 42      | 3           |
| Other entertainment .....  | 70                 | 34       | 61      | 66      | 90      | 82      | 73          | 99      | 41          |
| Education .....  | 128                | 70       | 44      | 77      | 347     | 197     | 46          | 60      | 28          |
| All other gifts .....  | 140                | 66       | 86      | 95      | 192     | 252     | 157         | 201     | 105         |

1/ Components of income and taxes are derived from "complete income reporters" only; see glossary.

Note that all values have been rounded, and therefore some rounded values equal zero. When data are not reported or are not applicable (i.e., missing values), values are set to zero. Note also that some data are likely to have large sampling errors.