

**Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98**

Item	Total five or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands) .....	10,796	258	2,613	4,950	1,993	637	344
Consumer unit characteristics:							
Income before taxes <sup>1</sup> .....	\$49,893	\$27,189	\$37,832	\$54,386	\$60,065	\$51,457	\$40,808
Income after taxes <sup>1</sup> .....	46,866	26,280	36,006	50,678	56,382	48,324	39,905
Age of reference person .....	40.7	22.4	31.0	39.4	48.2	58.8	70.5
Average number in consumer unit:							
Persons .....	5.6	5.4	5.5	5.5	5.6	5.6	5.9
Children under 18 .....	2.9	2.8	3.3	3.1	2.4	1.8	2.1
Persons 65 and over .....	.1	( <sup>2</sup> )	( <sup>3</sup> )	.1	.1	.1	1.3
Earners .....	2.2	2.2	1.8	2.1	2.8	2.8	2.1
Vehicles .....	2.5	2.1	2.1	2.5	2.9	2.6	2.9
Percent distribution:							
Sex of reference person:							
Male .....	66	46	61	66	75	66	57
Female .....	34	54	39	34	25	34	43
Housing tenure:							
Homeowner .....	68	35	50	73	81	71	81
With mortgage .....	54	27	43	59	66	40	34
Without mortgage .....	15	7	8	14	16	32	48
Renter .....	32	65	50	27	19	29	19
Race of reference person:							
Black .....	17	24	17	15	18	26	31
White and other .....	83	76	83	85	82	74	69
Education of reference person:							
Elementary (1-8) .....	8	10	9	6	10	18	19
High school (9-12) .....	46	73	54	42	39	56	45
College .....	45	17	37	52	50	26	30
Never attended and other .....	1	( <sup>2</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	1	( <sup>4</sup> )	6
At least one vehicle owned or leased .....	92	87	91	93	95	86	87
Average annual expenditures .....	\$44,587	\$30,611	\$37,572	\$46,702	\$51,652	\$43,139	\$38,717
Food .....	7,355	4,672	6,478	7,463	8,443	8,219	6,043
Food at home .....	4,828	3,277	4,442	4,760	5,614	5,180	4,355
Cereals and bakery products .....	764	491	670	791	876	770	596
Cereals and cereal products .....	305	227	290	316	341	258	209
Bakery products .....	459	264	380	475	534	512	386
Meats, poultry, fish, and eggs .....	1,392	910	1,298	1,315	1,685	1,700	1,133
Beef .....	445	314	440	412	544	504	333
Pork .....	278	185	256	251	347	356	313
Other meats .....	180	129	164	177	207	209	151
Poultry .....	264	175	251	250	306	360	189
Fish and seafood .....	163	<sup>5</sup> 47	127	167	213	195	93
Eggs .....	61	61	59	58	67	77	55
Dairy products .....	531	358	486	549	567	504	575
Fresh milk and cream .....	235	181	219	252	223	205	312
Other dairy products .....	295	177	267	297	344	299	263
Fruits and vegetables .....	739	536	697	713	876	757	715
Fresh fruits .....	230	142	239	212	287	209	200
Fresh vegetables .....	223	214	200	206	279	258	217
Processed fruits .....	157	71	139	168	168	150	154
Processed vegetables .....	129	109	118	128	142	140	144

See footnotes at end of table.

**Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued**

Item	Total five or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other food at home .....	\$1,402	\$983	\$1,291	\$1,392	\$1,610	\$1,449	\$1,337
Sugar and other sweets .....	180	146	167	182	200	186	155
Fats and oils .....	137	133	119	134	159	154	135
Miscellaneous foods .....	640	390	616	631	734	634	604
Nonalcoholic beverages .....	386	278	337	386	445	410	404
Food prepared by consumer unit on out-of-town trips .....	59	<sup>5</sup> 36	52	59	73	66	<sup>5</sup> 40
Food away from home .....	2,527	1,394	2,036	2,704	2,829	3,039	1,688
Alcoholic beverages .....	250	166	181	267	319	295	51
Housing .....	14,173	9,992	12,246	15,468	15,173	12,052	11,164
Shelter .....	7,883	5,324	6,874	8,899	8,189	5,609	5,287
Owned dwellings .....	5,504	1,651	3,786	6,654	6,356	3,471	3,735
Mortgage interest and charges .....	3,635	1,189	2,604	4,608	3,876	1,681	1,511
Property taxes .....	1,152	277	638	1,285	1,633	953	1,376
Maintenance, repairs, insurance, other expenses .....	717	<sup>5</sup> 184	544	760	846	837	848
Rented dwellings .....	2,003	3,599	2,903	1,843	1,185	1,855	1,288
Other lodging .....	376	<sup>5</sup> 74	185	402	648	282	265
Utilities, fuels, and public services .....	3,177	2,286	2,738	3,230	3,580	3,428	3,618
Natural gas .....	402	194	368	405	424	529	413
Electricity .....	1,231	866	1,052	1,257	1,392	1,291	1,440
Fuel oil and other fuels .....	104	<sup>5</sup> 79	64	105	150	79	<sup>5</sup> 195
Telephone services .....	1,019	877	934	1,024	1,101	1,082	1,108
Water and other public services .....	421	269	320	439	513	446	462
Household operations .....	711	592	787	766	619	449	455
Personal services .....	487	545	638	507	345	293	<sup>5</sup> 199
Other household expenses .....	224	47	149	259	274	156	257
Housekeeping supplies .....	576	364	473	616	624	693	417
Laundry and cleaning supplies .....	192	168	180	182	206	266	179
Other household products .....	252	164	200	278	268	286	169
Postage and stationery .....	133	<sup>5</sup> 32	93	155	150	141	69
Household furnishings and equipment .....	1,825	1,426	1,374	1,957	2,161	1,874	1,387
Household textiles .....	123	<sup>5</sup> 32	67	148	140	175	60
Furniture .....	415	302	362	462	411	376	334
Floor coverings .....	83	<sup>(2)</sup>	56	99	99	<sup>5</sup> 105	<sup>5</sup> 11
Major appliances .....	219	280	188	222	286	122	<sup>5</sup> 164
Small appliances, miscellaneous housewares .....	88	92	70	91	111	78	47
Miscellaneous household equipment .....	895	720	632	935	1,113	1,018	772
Apparel and services .....	2,536	1,500	2,232	2,765	2,569	2,572	2,140
Men and boys .....	679	360	527	753	753	587	673
Men, 16 and over .....	415	218	265	425	564	422	551
Boys, 2 to 15 .....	264	142	263	327	188	165	122
Women and girls .....	890	514	661	1,010	974	832	757
Women, 16 and over .....	590	387	331	670	716	625	619
Girls, 2 to 15 .....	300	127	330	340	257	208	138
Children under 2 .....	161	<sup>5</sup> 240	251	136	125	112	<sup>5</sup> 123
Footwear .....	502	<sup>5</sup> 172	546	540	436	576	<sup>5</sup> 255
Other apparel products and services .....	304	214	247	326	281	465	332
Transportation .....	8,537	7,973	7,439	8,237	10,498	8,740	9,878
Vehicle purchases (net outlay) .....	3,791	4,511	3,665	3,437	4,631	3,412	<sup>5</sup> 5,135
Cars and trucks, new .....	1,359	<sup>(2)</sup>	832	1,395	1,756	<sup>5</sup> 2,095	<sup>5</sup> 2,206
Cars and trucks, used .....	2,363	4,511	2,780	2,027	2,767	1,317	<sup>5</sup> 2,019
Other vehicles .....	68	<sup>(2)</sup>	<sup>5</sup> 52	<sup>5</sup> 14	<sup>5</sup> 108	<sup>(2)</sup>	<sup>5</sup> 910
Gasoline and motor oil .....	1,496	1,112	1,277	1,506	1,813	1,557	1,358

See footnotes at end of table.

**Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued**

Item	Total five or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other vehicle expenses .....	\$2,842	\$2,195	\$2,201	\$2,865	\$3,545	\$3,363	\$2,839
Vehicle finance charges .....	461	469	442	444	497	517	525
Maintenance and repairs .....	838	599	662	844	1,039	1,049	715
Vehicle insurance .....	930	716	630	917	1,286	1,164	1,064
Vehicle rental, leases, licenses, other charges .....	613	412	468	659	723	632	535
Public transportation .....	408	154	296	430	508	408	546
Health care .....	1,873	996	1,353	1,875	2,496	1,947	2,700
Health insurance .....	861	432	622	861	1,094	851	1,657
Medical services .....	632	400	474	649	881	586	399
Drugs .....	267	145	197	235	373	373	528
Medical supplies .....	113	<sup>5</sup> 19	60	129	148	137	116
Entertainment .....	2,188	1,270	1,902	2,385	2,461	1,832	1,245
Fees and admissions .....	505	97	284	613	670	306	364
Television, radios, sound equipment .....	709	675	641	713	794	766	517
Pets, toys, and playground equipment .....	438	244	448	464	419	427	254
Other entertainment supplies, equipment, and services .....	537	254	529	594	578	333	110
Personal care products and services .....	480	269	445	478	572	499	325
Reading .....	142	48	100	155	176	131	175
Education .....	779	<sup>5</sup> 218	474	770	1,390	519	593
Tobacco products and smoking supplies .....	354	362	357	339	350	438	420
Miscellaneous .....	912	474	620	986	1,046	1,320	754
Cash contributions .....	996	<sup>5</sup> 821	750	1,177	1,016	736	756
Personal insurance and pensions .....	4,013	1,850	2,995	4,338	5,142	3,840	2,472
Life and other personal insurance .....	466	103	272	462	703	596	649
Pensions and Social Security .....	3,547	1,747	2,722	3,876	4,439	3,244	1,823
Sources of income and personal taxes: <sup>1</sup>							
Money income before taxes .....	49,893	27,189	37,832	54,386	60,065	51,457	40,808
Wages and salaries .....	43,161	22,189	33,550	47,590	53,421	40,845	21,620
Self-employment income .....	3,029	<sup>5</sup> 1,891	2,076	3,722	2,940	3,333	<sup>5</sup> 1,794
Social Security, private and government retirement .....	1,422	<sup>5</sup> 20	293	738	1,479	4,487	14,235
Interest, dividends, rental income, other property income .....	305	<sup>5</sup> 13	64	381	490	90	707
Unemployment and workers' compensation, veterans' benefits .....	297	<sup>5</sup> 275	173	276	492	490	<sup>5</sup> 173
Public assistance, supplemental security income, food stamps .....	962	2,136	1,064	776	763	1,917	1,207
Regular contributions for support .....	474	<sup>5</sup> 485	348	630	293	<sup>5</sup> 121	<sup>5</sup> 914
Other income .....	243	<sup>5</sup> 180	265	272	188	<sup>5</sup> 174	<sup>5</sup> 157
Personal taxes .....	3,027	909	1,826	3,708	3,683	3,132	903
Federal income taxes .....	2,214	687	1,360	2,689	2,802	2,215	352
State and local income taxes .....	654	221	410	825	671	818	167
Other taxes .....	158	<sup>5</sup> 1	56	194	210	99	<sup>5</sup> 384
Income after taxes .....	46,866	26,280	36,006	50,678	56,382	48,324	39,905

See footnotes at end of table.

**Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued**

Item	Total five or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Addenda:							
Net change in total assets and liabilities .....	- \$1,208	\$3,417	- \$1,065	- \$1,069	- \$2,771	- \$2,363	\$3,428
Net change in total assets .....	5,703	3,777	5,840	7,007	3,554	578	9,299
Net change in total liabilities .....	6,911	361	6,905	8,076	6,324	2,942	5,871
Other financial information:							
Other money receipts .....	222	<sup>5</sup> 49	160	253	280	125	<sup>5</sup> 226
Mortgage principal paid on owned property .....	-1,613	-2,592	-886	-1,820	-2,171	-1,236	-898
Estimated market value of owned home .....	92,385	27,876	52,779	103,601	119,532	94,787	118,591
Estimated monthly rental value of owned home ..	640	200	426	720	786	542	782
Gifts of goods and services .....	814	548	474	857	1,131	977	773
Food .....	57	<sup>5</sup> 1	21	59	117	45	<sup>5</sup> 12
Housing .....	228	267	180	250	219	320	130
Housekeeping supplies .....	36	<sup>5</sup> 4	18	55	29	<sup>5</sup> 16	<sup>5</sup> 3
Household textiles .....	6	( <sup>2</sup> )	<sup>5</sup> 16	4	<sup>5</sup> 3	<sup>5</sup> 2	( <sup>2</sup> )
Appliances and miscellaneous housewares .....	20	<sup>5</sup> 15	<sup>5</sup> 9	26	18	<sup>5</sup> 19	<sup>5</sup> 21
Major appliances .....	5	<sup>5</sup> 15	<sup>5</sup> 2	7	( <sup>4</sup> )	<sup>5</sup> 6	( <sup>2</sup> )
Small appliances and miscellaneous housewares .....	15	( <sup>2</sup> )	<sup>5</sup> 7	19	18	<sup>5</sup> 12	<sup>5</sup> 21
Miscellaneous household equipment .....	41	<sup>5</sup> 1	33	40	32	139	<sup>5</sup> 12
Other housing .....	125	247	105	124	136	145	<sup>5</sup> 94
Apparel and services .....	219	130	113	249	261	249	325
Males, 2 and over .....	69	<sup>5</sup> 14	17	70	102	118	<sup>5</sup> 150
Females, 2 and over .....	71	<sup>5</sup> 53	33	86	92	53	<sup>5</sup> 67
Children under 2 .....	48	<sup>5</sup> 62	53	46	41	<sup>5</sup> 31	<sup>5</sup> 98
Other apparel products and services .....	31	<sup>5</sup> 1	<sup>5</sup> 10	46	26	<sup>5</sup> 48	<sup>5</sup> 9
Jewelry and watches .....	8	<sup>5</sup> 1	<sup>5</sup> 4	5	13	<sup>5</sup> 33	<sup>5</sup> 5
All other apparel products and services .....	23	( <sup>2</sup> )	<sup>5</sup> 6	40	<sup>5</sup> 13	<sup>5</sup> 14	<sup>5</sup> 4
Transportation .....	46	<sup>5</sup> 3	20	65	40	21	80
Health care .....	15	<sup>5</sup> 107	<sup>5</sup> 3	21	<sup>5</sup> 9	<sup>5</sup> 2	<sup>5</sup> 7
Entertainment .....	65	<sup>5</sup> 20	25	71	78	152	<sup>5</sup> 58
Toys, games, hobbies, and tricycles .....	19	<sup>5</sup> 9	10	21	22	<sup>5</sup> 37	<sup>5</sup> 3
Other entertainment .....	46	<sup>5</sup> 12	15	50	56	115	<sup>5</sup> 54
Education .....	98	<sup>5</sup> 2	<sup>5</sup> 67	58	275	<sup>5</sup> 38	<sup>5</sup> 80
All other gifts .....	87	<sup>5</sup> 19	45	86	133	149	81

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

<sup>2</sup> No data reported.

<sup>3</sup> Value less than 0.05.

<sup>4</sup> Value less than 0.5.

<sup>5</sup> Data are likely to have large sampling errors.

n.a. Not applicable.