

**Table 4. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998**

Item	All consumer units	One person	Two or more persons				
			Total two or more persons	Two persons	Three persons	Four persons	Five or more persons
Number of consumer units (in thousands) .....	107,182	30,684	76,498	33,234	17,353	15,105	10,806
Consumer unit characteristics:							
Income before taxes <sup>1</sup> .....	\$41,622	\$22,956	\$49,427	\$44,997	\$49,949	\$57,189	\$51,415
Income after taxes <sup>1</sup> .....	38,358	20,917	45,651	41,389	45,764	52,937	48,470
Age of reference person .....	47.6	50.2	46.6	52.9	43.5	40.3	41.0
Average number in consumer unit:							
Persons .....	2.5	1.0	3.1	2.0	3.0	4.0	5.5
Children under 18 .....	.7	n.a.	1.0	.1	.8	1.7	2.9
Persons 65 and over .....	.3	.3	.3	.5	.2	.1	.1
Earners .....	1.3	.6	1.6	1.2	1.7	2.0	2.2
Vehicles .....	2.0	1.0	2.3	2.2	2.4	2.5	2.6
Percent distribution:							
Sex of reference person:							
Male .....	58	43	64	65	60	66	64
Female .....	42	57	36	35	40	34	36
Housing tenure:							
Homeowner .....	64	45	72	73	69	76	70
With mortgage .....	39	19	47	36	50	61	55
Without mortgage .....	26	26	25	37	19	15	14
Renter .....	36	55	28	27	31	24	30
Race of reference person:							
Black .....	12	11	12	9	15	12	17
White and other .....	88	89	88	91	85	88	83
Education of reference person:							
Elementary (1-8) .....	7	8	6	6	5	5	8
High school (9-12) .....	39	35	40	40	39	38	44
College .....	54	56	53	53	55	56	47
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1
At least one vehicle owned or leased .....	87	72	93	93	91	93	93
Average annual expenditures .....	\$35,535	\$21,483	\$41,158	\$36,973	\$41,388	\$47,020	\$45,569
Food .....	4,810	2,640	5,673	4,672	5,701	6,623	7,488
Food at home .....	2,780	1,408	3,325	2,604	3,307	3,935	4,797
Cereals and bakery products .....	425	214	508	387	491	633	747
Cereals and cereal products .....	146	71	176	121	162	229	299
Bakery products .....	278	143	332	266	330	404	448
Meats, poultry, fish, and eggs .....	723	332	879	673	863	979	1,423
Beef .....	218	88	270	208	256	291	462
Pork .....	146	63	179	141	181	199	268
Other meats .....	92	44	111	84	105	128	182
Poultry .....	137	63	166	119	162	204	272
Fish and seafood .....	98	56	115	91	123	114	179
Eggs .....	32	18	38	30	35	43	61
Dairy products .....	301	152	361	275	366	434	524
Fresh milk and cream .....	120	58	145	102	144	184	228
Other dairy products .....	181	94	216	173	222	250	296
Fruits and vegetables .....	472	258	557	469	549	643	726
Fresh fruits .....	149	86	174	151	166	200	225
Fresh vegetables .....	145	78	172	148	167	191	228
Processed fruits .....	101	59	118	95	125	140	152
Processed vegetables .....	76	35	93	76	92	113	121

See footnotes at end of table.

**Table 4. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — Continued**

Item	All consumer units	One person	Two or more persons				
			Total two or more persons	Two persons	Three persons	Four persons	Five or more persons
Other food at home .....	\$858	\$451	\$1,020	\$800	\$1,037	\$1,246	\$1,376
Sugar and other sweets .....	109	62	128	103	129	150	173
Fats and oils .....	77	39	92	73	91	105	138
Miscellaneous foods .....	388	202	462	347	476	596	617
Nonalcoholic beverages .....	231	118	276	217	279	329	382
Food prepared by consumer unit on out-of-town trips .....	53	31	62	59	63	66	66
Food away from home .....	2,030	1,232	2,348	2,067	2,394	2,689	2,691
Alcoholic beverages .....	309	298	313	364	310	253	245
Housing .....	11,713	7,843	13,264	12,059	13,149	15,228	14,379
Shelter .....	6,680	4,817	7,428	6,687	7,438	8,551	8,121
Owned dwellings .....	4,245	2,073	5,116	4,337	5,080	6,457	5,696
Mortgage interest and charges .....	2,455	1,000	3,038	2,216	3,223	4,125	3,752
Property taxes .....	1,015	561	1,198	1,148	1,137	1,380	1,194
Maintenance, repairs, insurance, other expenses .....	775	512	880	973	720	952	751
Rented dwellings .....	1,978	2,471	1,780	1,749	1,878	1,576	2,002
Other lodging .....	458	272	532	601	480	518	423
Utilities, fuels, and public services .....	2,405	1,536	2,753	2,481	2,770	3,025	3,186
Natural gas .....	284	181	325	289	318	358	402
Electricity .....	921	570	1,062	959	1,040	1,176	1,251
Fuel oil and other fuels .....	85	54	98	97	90	115	88
Telephone services .....	830	581	929	839	990	991	1,022
Water and other public services .....	285	149	339	296	332	385	422
Household operations .....	546	271	656	427	756	1,018	693
Personal services .....	260	58	340	92	465	665	451
Other household expenses .....	286	213	315	335	291	353	241
Housekeeping supplies .....	482	267	567	568	501	613	601
Laundry and cleaning supplies .....	118	55	143	123	129	163	199
Other household products .....	232	120	277	301	228	293	251
Postage and stationery .....	132	92	148	144	144	158	152
Household furnishings and equipment .....	1,601	952	1,860	1,898	1,684	2,021	1,778
Household textiles .....	105	67	121	115	99	156	121
Furniture .....	377	203	447	437	437	519	396
Floor coverings .....	144	96	164	222	68	169	118
Major appliances .....	164	106	187	178	190	194	201
Small appliances, miscellaneous housewares .....	80	45	94	92	99	95	91
Miscellaneous household equipment .....	729	436	847	853	791	888	851
Apparel and services .....	1,674	961	1,957	1,541	2,064	2,398	2,488
Men and boys .....	399	203	477	339	507	608	682
Men, 16 and over .....	314	188	364	314	396	396	430
Boys, 2 to 15 .....	85	15	113	25	111	212	252
Women and girls .....	651	395	753	637	764	929	854
Women, 16 and over .....	548	380	615	598	641	661	563
Girls, 2 to 15 .....	103	15	139	39	123	268	291
Children under 2 .....	73	12	97	40	134	138	167
Footwear .....	281	159	329	236	340	412	493
Other apparel products and services .....	270	192	301	290	319	311	291
Transportation .....	6,616	3,331	7,934	6,684	8,609	9,198	8,925
Vehicle purchases (net outlay) .....	2,964	1,362	3,607	2,768	4,162	4,439	4,132
Cars and trucks, new .....	1,383	590	1,701	1,379	2,124	1,986	1,611
Cars and trucks, used .....	1,532	721	1,858	1,368	1,965	2,399	2,437
Other vehicles .....	49	52	48	21	72	353	384
Gasoline and motor oil .....	1,017	529	1,213	1,050	1,227	1,377	1,460

See footnotes at end of table.

**Table 4. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — Continued**

Item	All consumer units	One person	Two or more persons				
			Total two or more persons	Two persons	Three persons	Four persons	Five or more persons
Other vehicle expenses .....	\$2,206	\$1,144	\$2,632	\$2,300	\$2,834	\$2,947	\$2,885
Vehicle finance charges .....	319	115	401	309	446	495	482
Maintenance and repairs .....	641	392	740	678	778	796	794
Vehicle insurance .....	739	393	877	780	918	989	955
Vehicle rental, leases, licenses, other charges .....	507	243	613	534	691	667	655
Public transportation .....	429	297	482	565	386	436	447
Health care .....	1,903	1,220	2,177	2,459	1,913	2,061	1,888
Health insurance .....	913	562	1,054	1,177	969	985	909
Medical services .....	542	350	619	646	536	670	600
Drugs .....	346	244	386	506	311	288	272
Medical supplies .....	102	64	117	129	97	118	108
Entertainment .....	1,746	999	2,044	1,907	1,840	2,392	2,304
Fees and admissions .....	449	267	522	504	470	599	554
Television, radios, sound equipment .....	535	346	610	556	551	712	725
Pets, toys, and playground equipment .....	329	157	398	362	370	499	410
Other entertainment supplies, equipment, and services .....	433	229	514	485	449	582	615
Personal care products and services .....	401	250	461	441	425	510	510
Reading .....	161	120	177	193	162	182	149
Education .....	580	399	652	465	745	838	823
Tobacco products and smoking supplies .....	273	175	312	272	338	338	359
Miscellaneous .....	860	676	934	900	851	1,073	978
Cash contributions .....	1,109	923	1,184	1,389	1,072	963	1,040
Personal insurance and pensions .....	3,381	1,648	4,076	3,628	4,210	4,963	3,995
Life and other personal insurance .....	398	153	497	497	442	554	505
Pensions and Social Security .....	2,982	1,496	3,579	3,131	3,768	4,409	3,490
Sources of income and personal taxes: <sup>1</sup>							
Money income before taxes .....	41,622	22,956	49,427	44,997	49,949	57,189	51,415
Wages and salaries .....	32,889	15,754	40,054	32,181	42,988	50,568	45,072
Self-employment income .....	2,239	1,070	2,728	2,728	2,316	3,152	2,788
Social Security, private and government retirement .....	4,618	4,529	4,656	7,979	2,819	1,616	1,489
Interest, dividends, rental income, other property income .....	871	819	893	1,391	694	452	274
Unemployment and workers' compensation, veterans' benefits .....	193	125	221	191	208	261	282
Public assistance, supplemental security income, food stamps .....	330	200	385	200	389	461	858
Regular contributions for support .....	260	257	261	167	309	259	483
Other income .....	221	203	229	161	226	421	170
Personal taxes .....	3,264	2,040	3,775	3,609	4,185	4,252	2,945
Federal income taxes .....	2,472	1,550	2,857	2,720	3,232	3,220	2,157
State and local income taxes .....	630	399	726	683	778	837	617
Other taxes .....	162	90	192	205	175	195	171
Income after taxes .....	38,358	20,917	45,651	41,389	45,764	52,937	48,470

See footnotes at end of table.

**Table 4. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — Continued**

Item	All consumer units	One person	Two or more persons				
			Total two or more persons	Two persons	Three persons	Four persons	Five or more persons
Addenda:							
Net change in total assets and liabilities .....	- \$1,919	\$511	-\$2,893	-\$1,074	-\$5,374	-\$4,247	-\$2,611
Net change in total assets .....	6,116	3,822	7,036	7,015	6,883	7,484	6,721
Net change in total liabilities .....	8,035	3,311	9,929	8,089	12,258	11,730	9,332
Other financial information:							
Other money receipts .....	463	344	510	745	508	244	164
Mortgage principal paid on owned property .....	-1,160	-497	-1,425	-1,205	-1,278	-1,900	-1,677
Estimated market value of owned home .....	80,523	46,109	94,327	92,910	88,171	104,253	94,694
Estimated monthly rental value of owned home ....	570	340	663	648	635	725	667
Gifts of goods and services .....	1,068	801	1,174	1,325	1,179	1,046	877
Food .....	84	47	99	117	93	102	50
Housing .....	314	227	348	360	387	361	231
Housekeeping supplies .....	41	27	47	47	49	49	41
Household textiles .....	16	11	18	19	9	34	8
Appliances and miscellaneous housewares .....	30	18	34	40	40	24	21
Major appliances .....	7	4	8	11	9	4	6
Small appliances and miscellaneous housewares .....	22	13	26	29	31	21	15
Miscellaneous household equipment .....	71	60	75	83	85	68	47
Other housing .....	156	113	174	171	204	185	114
Apparel and services .....	225	184	240	241	246	245	224
Males, 2 and over .....	60	50	64	68	60	51	76
Females, 2 and over .....	80	54	90	93	90	108	56
Children under 2 .....	32	12	41	29	53	45	53
Other apparel products and services .....	52	69	46	50	44	43	40
Jewelry and watches .....	25	47	16	21	18	11	9
All other apparel products and services .....	27	22	29	29	26	32	31
Transportation .....	49	30	57	73	53	20	67
Health care .....	38	71	24	30	29	13	17
Entertainment .....	85	57	97	125	73	75	78
Toys, games, hobbies, and tricycles .....	30	23	33	45	25	23	19
Other entertainment .....	55	34	64	80	47	52	59
Education .....	154	68	189	244	188	123	114
All other gifts .....	119	118	119	136	111	107	97

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

<sup>2</sup> Value less than 0.5.

<sup>3</sup> Data are likely to have large sampling errors.  
n.a. Not applicable.