

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Number of consumer units (in thousands)	107,182	17,806	89,376	63,012	44,170	72,523	34,659	85,352	21,830
Consumer unit characteristics:									
Income before taxes ¹	\$41,622	\$28,044	\$44,359	\$44,619	\$37,318	\$46,644	\$31,161	\$46,295	\$24,011
Income after taxes ¹	38,358	26,048	40,840	41,048	34,496	42,738	29,235	42,462	22,892
Age of reference person	47.6	24.5	52.3	35.3	65.3	37.4	69.0	40.7	74.7
Average number in consumer unit:									
Persons	2.5	2.2	2.6	2.9	2.0	2.8	1.9	2.7	1.7
Children under 187	.6	.7	1.0	.2	1.0	.1	.8	.1
Persons 65 and over3	(²)	.4	(²)	.7	(²)	.9	(²)	1.4
Earners	1.3	1.3	1.3	1.6	1.0	1.6	.8	1.6	.4
Vehicles	2.0	1.4	2.1	2.0	2.0	2.0	1.8	2.1	1.5
Percent distribution:									
Sex of reference person:									
Male	58	54	58	59	56	59	55	59	51
Female	42	46	42	41	44	41	45	41	49
Housing tenure:									
Homeowner	64	23	73	54	80	57	79	60	80
With mortgage	39	18	43	44	31	46	24	45	15
Without mortgage	26	4	30	9	49	11	56	16	65
Renter	36	77	27	46	20	43	21	40	20
Race of reference person:									
Black	12	13	12	13	10	13	10	13	9
White and other	88	87	88	87	90	87	90	87	91
Education of reference person:									
Elementary (1-8)	7	2	8	3	12	3	14	4	17
High school (9-12)	39	34	40	36	43	35	46	37	46
College	54	64	52	61	44	61	40	59	36
Never attended and other	(³)	(⁴)	(³)	(³)	1	(³)	1	(³)	1
At least one vehicle owned or leased	87	78	89	87	86	88	85	88	81
Average annual expenditures	\$35,535	\$26,369	\$37,341	\$37,352	\$32,929	\$38,478	\$29,403	\$38,304	\$24,721
Food	4,810	3,699	5,021	5,154	4,309	5,205	3,997	5,158	3,456
Food at home	2,780	1,917	2,942	2,901	2,603	2,927	2,477	2,912	2,264
Cereals and bakery products	425	293	450	445	395	447	380	441	362
Cereals and cereal products	146	114	153	162	124	161	116	155	113
Bakery products	278	179	297	283	272	286	264	286	249
Meats, poultry, fish, and eggs	723	472	771	751	684	756	656	758	587
Beef	218	146	232	230	202	231	193	231	170
Pork	146	87	157	144	149	146	145	150	131
Other meats	92	65	97	95	88	97	82	96	77
Poultry	137	90	146	150	118	150	110	147	96
Fish and seafood	98	60	105	100	94	100	93	101	84
Eggs	32	24	34	32	33	32	32	33	30
Dairy products	301	213	318	319	276	319	266	316	246
Fresh milk and cream	120	88	126	128	109	127	106	125	101
Other dairy products	181	125	192	191	167	192	160	190	146
Fruits and vegetables	472	304	504	469	476	478	459	484	427
Fresh fruits	149	91	160	145	155	148	152	151	141
Fresh vegetables	145	94	155	144	146	147	141	149	130
Processed fruits	101	72	107	101	102	104	95	105	90
Processed vegetables	76	47	82	78	74	79	71	79	66

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — Continued

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Other food at home	\$858	\$635	\$900	\$917	\$773	\$927	\$716	\$914	\$642
Sugar and other sweets	109	67	117	112	105	113	101	113	94
Fats and oils	77	49	82	77	77	79	74	79	70
Miscellaneous foods	388	314	402	426	332	429	304	417	276
Nonalcoholic beverages	231	172	242	251	202	252	186	248	164
Food prepared by consumer unit on out-of-town trips	53	33	57	51	56	54	52	57	39
Food away from home	2,030	1,782	2,078	2,253	1,706	2,278	1,520	2,245	1,192
Alcoholic beverages	309	365	298	345	256	343	239	339	194
Housing	11,713	8,785	12,292	12,387	10,755	12,666	9,721	12,564	8,388
Shelter	6,680	5,414	6,933	7,356	5,716	7,470	5,028	7,297	4,271
Owned dwellings	4,245	1,656	4,761	4,412	4,007	4,631	3,437	4,610	2,817
Mortgage interest and charges	2,455	1,138	2,717	2,958	1,737	3,031	1,249	2,914	662
Property taxes	1,015	286	1,161	865	1,230	953	1,145	998	1,085
Maintenance, repairs, insurance, other expenses	775	232	883	590	1,039	647	1,043	699	1,070
Rented dwellings	1,978	3,546	1,665	2,543	1,172	2,379	1,137	2,204	1,092
Other lodging	458	211	507	402	537	460	453	482	362
Utilities, fuels, and public services	2,405	1,621	2,561	2,371	2,453	2,440	2,330	2,465	2,171
Natural gas	284	160	309	268	306	276	301	282	290
Electricity	921	586	988	884	973	916	931	931	884
Fuel oil and other fuels	85	32	96	70	107	74	109	80	106
Telephone services	830	717	852	886	749	899	684	890	595
Water and other public services	285	126	317	262	317	275	306	282	296
Household operations	546	358	583	610	454	590	453	567	464
Personal services	260	248	262	377	92	338	96	296	117
Other household expenses	286	110	321	233	363	252	357	271	347
Housekeeping supplies	482	256	524	452	526	459	529	505	393
Laundry and cleaning supplies	118	77	125	120	114	122	109	123	98
Other household products	232	106	256	205	272	207	285	248	172
Postage and stationery	132	73	143	127	139	130	135	134	123
Household furnishings and equipment	1,601	1,136	1,691	1,598	1,606	1,706	1,381	1,732	1,089
Household textiles	105	67	113	96	118	103	109	109	91
Furniture	377	296	394	417	320	416	296	417	221
Floor coverings	144	32	166	89	225	142	149	141	159
Major appliances	164	122	172	160	169	170	153	173	128
Small appliances, miscellaneous housewares	80	63	83	80	81	83	74	86	59
Miscellaneous household equipment	729	557	763	755	693	792	599	806	431
Apparel and services	1,674	1,485	1,710	1,933	1,298	1,965	1,073	1,893	820
Men and boys	399	316	415	475	289	477	236	456	175
Men, 16 and over	314	270	322	356	253	366	206	355	152
Boys, 2 to 15	85	45	93	119	36	111	31	101	23
Women and girls	651	507	679	729	538	752	443	726	360
Women, 16 and over	548	439	569	588	490	616	409	603	334
Girls, 2 to 15	103	67	110	142	48	137	35	123	25
Children under 2	73	126	63	103	28	94	29	86	22
Footwear	281	267	283	325	216	333	173	319	131
Other apparel products and services	270	269	270	301	226	307	192	305	132
Transportation	6,616	5,507	6,837	7,151	5,852	7,310	5,164	7,279	4,025
Vehicle purchases (net outlay)	2,964	2,680	3,021	3,341	2,427	3,357	2,142	3,315	1,593
Cars and trucks, new	1,383	899	1,480	1,434	1,311	1,510	1,117	1,530	809
Cars and trucks, used	1,532	1,720	1,495	1,854	1,073	1,798	977	1,741	716
Other vehicles	49	61	47	53	44	49	48	44	⁵ 68
Gasoline and motor oil	1,017	822	1,056	1,089	914	1,118	805	1,112	645

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — Continued

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Other vehicle expenses	\$2,206	\$1,729	\$2,300	\$2,335	\$2,021	\$2,424	\$1,748	\$2,416	\$1,382
Vehicle finance charges	319	319	319	385	225	388	175	372	111
Maintenance and repairs	641	432	682	657	618	682	555	684	473
Vehicle insurance	739	544	777	742	734	783	647	787	551
Vehicle rental, leases, licenses, other charges	507	434	522	552	443	572	371	573	247
Public transportation	429	276	460	387	490	410	469	436	405
Health care	1,903	785	2,125	1,431	2,576	1,546	2,648	1,638	2,936
Health insurance	913	392	1,017	681	1,244	714	1,329	756	1,528
Medical services	542	241	602	454	668	508	613	528	596
Drugs	346	107	393	211	538	233	581	263	670
Medical supplies	102	46	113	85	126	91	125	91	142
Entertainment	1,746	1,300	1,833	1,913	1,505	1,929	1,364	1,925	1,044
Fees and admissions	449	317	475	481	403	496	350	490	289
Television, radios, sound equipment	535	474	546	586	462	592	416	584	342
Pets, toys, and playground equipment	329	228	349	359	287	361	263	360	210
Other entertainment supplies, equipment, and services	433	281	463	488	353	480	334	491	204
Personal care products and services	401	304	419	410	387	420	361	419	330
Reading	161	96	174	147	181	156	171	160	163
Education	580	870	522	705	401	757	208	702	102
Tobacco products and smoking supplies	273	207	286	289	250	299	219	304	151
Miscellaneous	860	461	939	828	907	856	869	903	694
Cash contributions	1,109	334	1,264	809	1,538	958	1,427	1,002	1,529
Personal insurance and pensions	3,381	2,170	3,622	3,848	2,714	4,068	1,943	4,018	888
Life and other personal insurance	398	139	450	346	473	380	436	418	324
Pensions and Social Security	2,982	2,031	3,172	3,502	2,241	3,687	1,507	3,601	564
Sources of income and personal taxes: ¹									
Money income before taxes	41,622	28,044	44,359	44,619	37,318	46,644	31,161	46,295	24,011
Wages and salaries	32,889	25,579	34,363	40,117	22,507	41,718	14,497	40,300	4,955
Self-employment income	2,239	968	2,495	2,366	2,058	2,557	1,576	2,693	528
Social Security, private and government retirement	4,618	61	5,537	507	10,523	713	12,754	1,564	16,131
Interest, dividends, rental income, other property income	871	199	1,007	425	1,512	473	1,701	585	1,948
Unemployment and workers' compensation, veterans' benefits	193	91	214	183	207	202	175	222	82
Public assistance, supplemental security income, food stamps	330	360	325	370	273	371	246	369	186
Regular contributions for support	260	427	226	375	93	342	88	310	71
Other income	221	359	193	275	144	268	124	251	109
Personal taxes	3,264	1,996	3,519	3,571	2,822	3,906	1,926	3,833	1,118
Federal income taxes	2,472	1,559	2,656	2,732	2,098	2,997	1,378	2,928	752
State and local income taxes	630	405	675	723	496	777	323	759	145
Other taxes	162	32	188	116	228	132	225	146	222
Income after taxes	38,358	26,048	40,840	41,048	34,496	42,738	29,235	42,462	22,892

See footnotes at end of table.

Table 4500. Selected age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — Continued

Item	All consumer units	Under 30	30 and over	Under 50	50 and over	Under 55	55 and over	Under 65	65 and over
Addenda:									
Net change in total assets and liabilities	-\$1,919	\$315	-\$2,364	-\$2,713	-\$786	-\$3,000	\$343	-\$2,823	\$1,616
Net change in total assets	6,116	6,302	6,079	7,267	4,474	6,824	4,635	6,885	3,108
Net change in total liabilities	8,035	5,986	8,443	9,980	5,260	9,823	4,292	9,708	1,492
Other financial information:									
Other money receipts	463	545	446	402	549	438	514	451	508
Mortgage principal paid on owned property	-1,160	-327	-1,325	-1,185	-1,123	-1,281	-906	-1,343	-443
Estimated market value of owned home	80,523	21,435	92,295	65,958	101,301	72,539	97,228	77,886	90,833
Estimated monthly rental value of owned home ..	570	176	649	492	682	529	657	559	616
Gifts of goods and services	1,068	584	1,163	898	1,310	1,062	1,080	1,109	906
Food	84	23	96	64	113	90	72	95	41
Housing	314	213	334	276	369	321	299	331	247
Housekeeping supplies	41	33	43	44	38	44	35	45	28
Household textiles	16	6	18	10	25	11	26	16	18
Appliances and miscellaneous housewares	30	16	32	24	38	27	35	30	28
Major appliances	7	54	8	7	8	7	7	7	7
Small appliances and miscellaneous housewares	22	12	24	17	30	19	28	23	20
Miscellaneous household equipment	71	50	75	65	78	70	73	75	55
Other housing	156	108	166	132	191	169	129	166	118
Apparel and services	225	165	236	212	242	223	229	231	200
Males, 2 and over	60	30	65	49	76	56	68	61	56
Females, 2 and over	80	39	88	74	88	78	84	83	69
Children under 2	32	44	30	39	23	37	23	35	21
Other apparel products and services	52	52	52	50	55	52	54	52	53
Jewelry and watches	25	29	24	25	26	24	27	24	31
All other apparel products and services	27	23	28	26	30	27	27	28	22
Transportation	49	28	54	38	66	41	67	45	65
Health care	38	54	44	19	64	22	71	22	98
Entertainment	85	46	93	70	107	78	100	90	65
Toys, games, hobbies, and tricycles	30	18	32	24	39	26	39	30	28
Other entertainment	55	29	60	46	69	52	61	60	37
Education	154	53	174	125	197	180	101	181	48
All other gifts	119	52	132	95	152	108	140	113	142

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

² Value less than 0.05.

³ Value less than 0.5.

⁴ No data reported.

⁵ Data are likely to have large sampling errors.