

**Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997**

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) .....	105,576	7,501	19,918	24,560	19,343	12,316	21,936	12,109	9,827
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$39,926	\$15,666	\$40,247	\$48,788	\$55,260	\$41,734	\$23,965	\$27,492	\$19,425
Income after taxes <sup>1</sup> .....	36,684	15,005	36,871	44,510	50,397	38,234	22,640	25,786	18,590
Age of reference person .....	47.7	21.2	29.7	39.5	49.1	59.3	74.6	69.4	81.1
Average number in consumer unit:									
Persons .....	2.5	1.8	2.8	3.2	2.7	2.2	1.7	1.9	1.5
Children under 18 .....	.7	.4	1.1	1.3	.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	1.3	1.3	1.4
Earners .....	1.3	1.2	1.5	1.7	1.8	1.4	.4	.6	.2
Vehicles .....	2.0	1.0	1.8	2.2	2.5	2.3	1.5	1.8	1.2
Percent distribution:									
Sex of reference person:									
Male .....	59	49	60	62	64	62	51	58	42
Female .....	41	51	40	38	36	38	49	42	58
Housing tenure:									
Homeowner .....	64	9	44	64	77	79	79	81	77
With mortgage .....	38	6	38	52	57	41	14	19	8
Without mortgage .....	26	4	6	12	20	38	65	62	68
Renter .....	36	91	56	36	23	21	21	19	23
Race of reference person:									
Black .....	12	13	14	13	12	12	8	10	7
White and other .....	88	87	86	87	88	88	92	90	93
Education of reference person:									
Elementary (1-8) .....	7	2	3	3	5	10	19	16	23
High school (9-12) .....	39	33	36	39	34	43	47	47	47
College .....	53	64	61	57	61	47	33	37	29
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	1	1	1
At least one vehicle owned or leased .....	87	66	89	92	93	88	81	87	75
Average annual expenditures .....	\$34,819	\$18,450	\$34,902	\$40,413	\$45,239	\$35,954	\$24,413	\$27,792	\$20,279
Food .....	4,801	2,838	4,650	5,666	6,028	5,085	3,486	4,066	2,786
Food at home .....	2,880	1,566	2,758	3,382	3,440	3,139	2,293	2,600	1,924
Cereals and bakery products .....	453	249	432	540	548	470	360	402	309
Cereals and cereal products .....	161	97	168	197	189	160	118	130	103
Bakery products .....	292	151	264	344	359	310	242	272	207
Meats, poultry, fish, and eggs .....	743	385	702	865	915	830	580	676	465
Beef .....	224	125	219	264	284	231	162	190	128
Pork .....	157	75	144	174	193	187	133	148	115
Other meats .....	96	51	84	120	111	110	77	92	60
Poultry .....	145	78	146	174	172	150	111	135	81
Fish and seafood .....	89	37	80	97	117	114	67	77	54
Eggs .....	33	20	28	35	38	37	30	33	27
Dairy products .....	314	169	303	387	359	325	252	284	212
Fresh milk and cream .....	128	79	125	164	138	122	106	118	91
Other dairy products .....	186	90	177	224	221	203	146	167	121
Fruits and vegetables .....	476	242	434	525	558	549	433	472	386
Fresh fruits .....	150	77	137	161	174	169	147	151	143
Fresh vegetables .....	143	64	124	151	174	185	128	143	109
Processed fruits .....	102	55	97	117	117	108	92	101	82
Processed vegetables .....	80	46	76	95	93	87	65	76	52

See footnotes at end of table.

**Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997 — 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 .....	\$895	\$520	\$887	\$1,066	\$1,060	\$965	\$668	\$766	\$550
Sugar and other sweets .....	114	53	106	130	139	131	96	111	79
Fats and oils .....	81	39	72	88	94	99	76	82	68
Miscellaneous foods .....	403	240	434	501	462	403	278	299	252
Nonalcoholic beverages .....	245	160	232	294	292	267	178	217	130
Food prepared by consumer unit on out-of-town trips .....	52	28	43	52	73	65	41	57	21
Food away from home .....	1,921	1,272	1,893	2,283	2,588	1,946	1,193	1,466	863
Alcoholic beverages .....	309	253	380	348	358	283	197	268	111
Housing .....	11,272	5,860	11,774	13,415	13,892	11,090	8,082	8,876	7,107
Shelter .....	6,344	3,656	6,964	7,864	7,829	5,783	4,003	4,365	3,557
Owned dwellings .....	3,935	381	3,435	5,244	5,586	4,059	2,612	3,021	2,109
Mortgage interest and charges .....	2,225	224	2,368	3,448	3,396	1,927	547	779	260
Property taxes .....	971	101	639	1,054	1,303	1,195	1,060	1,197	891
Maintenance, repairs, insurance, other expenses .....	738	57	429	743	887	936	1,006	1,045	957
Rented dwellings .....	1,983	3,002	3,291	2,234	1,515	1,145	1,051	911	1,223
Other lodging .....	426	273	238	386	729	579	340	432	226
Utilities, fuels, and public services .....	2,412	1,092	2,229	2,694	2,890	2,654	2,157	2,321	1,954
Natural gas .....	301	88	264	327	321	342	338	341	334
Electricity .....	909	390	785	1,015	1,114	1,013	839	911	751
Fuel oil and other fuels .....	108	11	69	108	147	126	131	134	127
Telephone services .....	809	550	893	921	952	842	551	627	458
Water and other public services .....	286	55	218	323	357	331	297	309	283
Household operations .....	548	191	659	724	554	402	452	392	526
Personal services .....	263	132	493	450	146	59	108	75	149
Other household expenses .....	285	58	167	274	409	343	343	317	377
Housekeeping supplies .....	455	163	403	524	552	523	412	449	368
Laundry and cleaning supplies .....	116	56	112	139	137	130	90	105	73
Other household products .....	210	60	179	249	258	245	190	207	170
Postage and stationery .....	129	47	112	136	157	148	132	138	124
Household furnishings and equipment .....	1,512	759	1,518	1,609	2,066	1,728	1,059	1,349	703
Household textiles .....	79	45	70	80	116	100	54	72	33
Furniture .....	387	257	475	430	515	390	190	268	95
Floor coverings .....	78	<sup>5</sup> 18	69	57	70	101	124	142	102
Major appliances .....	169	76	149	181	193	246	141	167	109
Small appliances, miscellaneous housewares .....	92	46	76	97	131	123	65	79	49
Miscellaneous household equipment .....	707	317	678	764	1,041	768	484	622	316
Apparel and services .....	1,729	1,247	1,957	2,062	2,107	1,656	1,045	1,302	735
Men and boys .....	407	269	453	496	550	357	219	295	128
Men, 16 and over .....	323	247	355	333	457	318	197	262	120
Boys, 2 to 15 .....	84	22	98	163	93	39	22	33	8
Women and girls .....	680	466	700	793	834	684	480	552	393
Women, 16 and over .....	574	434	580	578	719	633	458	521	381
Girls, 2 to 15 .....	106	33	120	215	115	51	23	31	12
Children under 2 .....	77	111	163	90	51	34	22	25	18
Footwear .....	315	250	342	390	347	337	189	232	138
Other apparel products and services .....	250	151	300	293	325	243	135	199	58
Transportation .....	6,457	3,734	7,051	7,254	8,734	6,708	3,812	4,645	2,785
Vehicle purchases (net outlay) .....	2,736	1,737	3,238	3,038	3,704	2,641	1,482	1,826	1,059
Cars and trucks, new .....	1,229	513	1,159	1,378	1,808	1,374	777	942	574
Cars and trucks, used .....	1,464	1,196	2,007	1,594	1,849	1,267	686	850	485
Other vehicles .....	43	<sup>5</sup> 27	71	67	<sup>5</sup> 47	( <sup>2</sup> )	<sup>5</sup> 19	<sup>5</sup> 34	( <sup>4</sup> )
Gasoline and motor oil .....	1,098	693	1,123	1,294	1,430	1,188	648	801	461

See footnotes at end of table.

**Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997 — 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 .....	\$2,230	\$1,087	\$2,295	\$2,556	\$3,079	\$2,369	\$1,376	\$1,641	\$1,050
Vehicle finance charges .....	293	162	418	349	388	260	95	137	43
Maintenance and repairs .....	682	324	598	788	942	760	491	571	393
Vehicle insurance .....	755	341	746	837	994	851	549	661	411
Vehicle rental, leases, licenses, other charges .....	501	260	533	582	755	499	241	272	202
Public transportation .....	393	217	395	365	522	509	305	378	216
Health care .....	1,841	425	1,236	1,605	1,945	2,187	2,855	2,900	2,799
Health insurance .....	881	200	577	748	845	965	1,523	1,547	1,494
Medical services .....	531	128	422	547	658	664	564	636	475
Drugs .....	320	65	169	210	303	407	637	594	691
Medical supplies .....	108	31	67	100	139	151	130	123	138
Entertainment .....	1,813	1,051	1,865	2,129	2,416	1,900	1,103	1,300	861
Fees and admissions .....	471	263	424	574	679	451	296	390	180
Television, radios, sound equipment .....	577	437	618	671	683	561	400	470	314
Pets, toys, and playground equipment .....	327	188	345	403	395	376	188	237	128
Other entertainment supplies, equipment, and services .....	439	162	477	481	659	512	219	203	239
Personal care products and services .....	528	292	530	586	637	541	441	494	376
Reading .....	164	64	132	160	205	198	174	195	148
Education .....	571	1,114	483	604	1,068	281	153	227	61
Tobacco products and smoking supplies .....	264	200	261	329	312	292	156	213	87
Miscellaneous .....	847	275	757	989	1,106	1,061	619	745	463
Cash contributions .....	1,001	157	484	945	1,431	1,208	1,326	1,196	1,485
Personal insurance and pensions .....	3,223	940	3,341	4,322	4,998	3,466	964	1,362	473
Life and other personal insurance .....	379	47	239	383	604	523	334	406	244
Pensions and Social Security .....	2,844	893	3,102	3,939	4,394	2,943	630	956	229
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	39,926	15,666	40,247	48,788	55,260	41,734	23,965	27,492	19,425
Wages and salaries .....	31,506	13,098	37,455	43,458	47,985	30,684	5,626	8,494	1,936
Self-employment income .....	1,969	434	1,076	2,881	3,795	2,039	703	905	443
Social Security, private and government retirement .....	4,531	<sup>5</sup> 123	231	659	1,577	6,899	15,293	15,563	14,946
Interest, dividends, rental income, other property income .....	822	155	155	569	767	1,089	1,820	1,907	1,707
Unemployment and workers' compensation, veterans' benefits .....	206	66	160	245	278	353	115	80	159
Public assistance, supplemental security income, food stamps .....	382	425	452	426	378	428	237	285	176
Regular contributions for support .....	293	714	446	357	276	93	69	91	<sup>5</sup> 40
Other income .....	217	651	271	193	204	150	102	167	<sup>5</sup> 19
Personal taxes .....	3,241	660	3,376	4,278	4,863	3,500	1,325	1,706	835
Federal income taxes .....	2,468	516	2,567	3,244	3,757	2,663	977	1,257	617
State and local income taxes .....	645	143	752	897	941	669	173	245	79
Other taxes .....	129	<sup>5</sup> 1	56	137	164	169	175	204	139
Income after taxes .....	36,684	15,005	36,871	44,510	50,397	38,234	22,640	25,786	18,590

See footnotes at end of table.

**Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997 — Continued**

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Addenda:									
Net change in total assets and liabilities .....	\$1,105	\$1,004	\$471	\$2,509	\$1,527	\$1,368	\$-377	\$907	\$-1,960
Net change in total assets .....	5,886	2,303	9,596	8,237	6,960	4,122	1,153	3,168	-1,329
Net change in total liabilities .....	4,781	1,300	9,126	5,728	5,433	2,754	1,531	2,260	631
Other financial information:									
Other money receipts .....	458	220	347	488	610	559	417	608	181
Mortgage principal paid on owned property .....	-1,051	-71	-670	-1,418	-1,894	-1,441	-359	-518	-164
Estimated market value of owned home .....	76,480	6,814	46,345	81,250	103,626	99,134	85,668	92,886	76,773
Estimated monthly rental value of owned home ..	538	58	369	577	697	683	589	629	540
Gifts of goods and services .....	1,059	629	762	910	1,789	1,272	889	1,083	652
Food .....	68	48	30	74	130	77	42	47	36
Housing .....	273	180	250	246	426	328	193	215	166
Housekeeping supplies .....	37	13	32	46	39	44	33	41	24
Household textiles .....	8	3	5	6	12	15	9	11	7
Appliances and miscellaneous									
housewares .....	27	12	22	18	42	55	19	25	12
Major appliances .....	6	<sup>5</sup> 3	5	3	10	13	5	8	<sup>5</sup> 2
Small appliances and miscellaneous									
housewares .....	21	<sup>5</sup> 9	17	15	31	41	14	17	10
Miscellaneous household equipment .....	66	31	55	60	105	95	45	58	29
Other housing .....	135	121	136	115	229	119	86	80	94
Apparel and services .....	252	135	210	229	379	332	202	260	132
Males, 2 and over .....	61	15	53	44	95	87	61	73	46
Females, 2 and over .....	81	51	57	83	110	101	76	99	48
Children under 2 .....	33	22	44	33	39	32	20	23	17
Other apparel products and services .....	77	<sup>5</sup> 48	56	69	136	112	45	64	<sup>5</sup> 22
Jewelry and watches .....	49	<sup>5</sup> 42	33	40	96	<sup>5</sup> 56	29	<sup>5</sup> 45	<sup>5</sup> 10
All other apparel products and services .....	29	<sup>5</sup> 5	23	29	40	55	16	19	<sup>5</sup> 12
Transportation .....	57	42	22	29	84	56	101	119	78
Health care .....	30	<sup>5</sup> 7	9	19	48	60	39	27	53
Entertainment .....	99	37	86	84	147	138	85	114	49
Toys, games, hobbies, and tricycles .....	41	<sup>5</sup> 10	48	35	44	65	36	40	31
Other entertainment .....	58	28	38	49	103	74	49	74	18
Education .....	155	142	28	101	446	98	113	163	<sup>5</sup> 50
All other gifts .....	125	37	127	127	129	183	115	138	88

<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.