

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998

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)	107,182	8,255	19,969	24,241	20,058	12,829	21,830	11,874	9,957
Consumer unit characteristics:									
Income before taxes ¹	\$41,622	\$16,839	\$41,782	\$50,894	\$58,705	\$44,238	\$24,011	\$27,037	\$20,229
Income after taxes ¹	38,358	15,973	38,430	46,762	53,257	40,834	22,892	25,654	19,442
Age of reference person	47.6	21.4	29.7	39.5	49.2	59.4	74.7	69.3	81.0
Average number in consumer unit:									
Persons	2.5	1.8	2.8	3.3	2.7	2.2	1.7	1.9	1.5
Children under 187	.4	1.1	1.4	.6	.2	.1	.1	(²)
Persons 65 and over3	(²)	(²)	(²)	(²)	.1	1.4	1.4	1.3
Earners	1.3	1.2	1.5	1.7	1.8	1.3	.4	.6	.2
Vehicles	2.0	1.1	1.8	2.2	2.5	2.3	1.5	1.8	1.2
Percent distribution:									
Sex of reference person:									
Male	58	52	58	59	63	61	51	57	45
Female	42	48	42	41	37	39	49	43	55
Housing tenure:									
Homeowner	64	10	43	69	77	78	80	83	76
With mortgage	39	7	37	58	57	38	15	21	9
Without mortgage	26	3	6	11	20	40	65	63	67
Renter	36	90	57	31	23	22	20	17	24
Race of reference person:									
Black	12	12	14	14	12	11	9	10	7
White and other	88	88	86	86	88	89	91	90	93
Education of reference person:									
Elementary (1-8)	7	2	3	3	4	9	17	14	21
High school (9-12)	39	33	36	39	32	45	46	47	45
College	54	65	62	58	63	46	36	38	33
Never attended and other	(³)	(⁴)	(³)	(³)	(³)	1	1	1	1
At least one vehicle owned or leased	87	67	88	91	93	90	81	87	75
Average annual expenditures	\$35,535	\$19,436	\$34,779	\$42,154	\$45,475	\$37,329	\$24,721	\$27,830	\$20,987
Food									
Food at home	2,780	1,518	2,547	3,314	3,388	2,831	2,264	2,443	2,044
Cereals and bakery products	425	226	386	521	502	410	362	380	340
Cereals and cereal products	146	83	150	187	171	121	113	118	107
Bakery products	278	142	237	334	331	289	249	262	232
Meats, poultry, fish, and eggs	723	356	643	864	896	769	587	651	509
Beef	218	118	196	263	269	232	170	198	137
Pork	146	66	114	171	179	169	131	139	121
Other meats	92	45	86	110	113	90	77	81	71
Poultry	137	64	136	172	170	134	96	103	87
Fish and seafood	98	40	82	113	127	107	84	101	63
Eggs	32	22	29	35	37	37	30	30	30
Dairy products	301	173	284	373	343	299	246	259	231
Fresh milk and cream	120	70	117	154	126	115	101	104	96
Other dairy products	181	103	167	219	217	184	146	155	135
Fruits and vegetables	472	246	412	521	585	512	427	447	402
Fresh fruits	149	74	124	158	189	170	141	146	134
Fresh vegetables	145	69	130	158	181	158	130	141	118
Processed fruits	101	63	90	112	125	105	90	87	93
Processed vegetables	76	40	68	92	90	79	66	73	57

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — 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	\$858	\$517	\$822	\$1,035	\$1,062	\$841	\$642	\$706	\$563
Sugar and other sweets	109	56	95	132	131	112	94	100	86
Fats and oils	77	42	65	88	95	80	70	73	66
Miscellaneous foods	388	247	398	475	475	350	276	299	247
Nonalcoholic beverages	231	146	216	287	289	223	164	182	142
Food prepared by consumer unit on out-of-town trips	53	28	48	52	73	75	39	51	23
Food away from home	2,030	1,557	2,030	2,439	2,611	2,069	1,192	1,426	906
Alcoholic beverages	309	311	372	328	346	314	194	231	148
Housing	11,713	6,151	12,015	14,181	14,154	11,979	8,388	9,085	7,552
Shelter	6,680	3,795	7,232	8,400	8,095	6,316	4,271	4,592	3,888
Owned dwellings	4,245	414	3,519	5,955	5,874	4,494	2,817	3,278	2,267
Mortgage interest and charges	2,455	255	2,487	4,008	3,535	2,249	662	899	378
Property taxes	1,015	75	613	1,161	1,404	1,247	1,085	1,200	948
Maintenance, repairs, insurance, other expenses	775	84	419	787	935	997	1,070	1,179	940
Rented dwellings	1,978	3,144	3,434	2,033	1,433	1,214	1,092	850	1,380
Other lodging	458	237	279	412	788	608	362	464	241
Utilities, fuels, and public services	2,405	1,145	2,221	2,688	2,893	2,602	2,171	2,370	1,933
Natural gas	284	95	257	309	329	320	290	290	289
Electricity	921	416	803	1,019	1,111	1,011	884	976	775
Fuel oil and other fuels	85	13	54	85	106	114	106	115	95
Telephone services	830	560	888	947	993	835	595	679	494
Water and other public services	285	61	219	328	355	323	296	310	279
Household operations	546	196	679	727	498	433	464	387	556
Personal services	260	136	493	441	141	60	117	44	205
Other household expenses	286	60	186	285	357	374	347	342	351
Housekeeping supplies	482	188	366	549	547	755	393	423	356
Laundry and cleaning supplies	118	49	110	139	141	127	98	106	88
Other household products	232	88	154	255	246	472	172	184	157
Postage and stationery	132	51	101	156	159	156	123	133	111
Household furnishings and equipment	1,601	826	1,517	1,817	2,121	1,873	1,089	1,313	820
Household textiles	105	41	89	106	140	138	91	126	49
Furniture	377	158	440	465	439	425	221	274	158
Floor coverings	144	⁵ 28	47	147	278	133	159	189	124
Major appliances	164	101	134	195	203	194	128	147	106
Small appliances, miscellaneous housewares	80	51	66	90	103	101	59	75	39
Miscellaneous household equipment	729	448	742	813	958	882	431	503	344
Apparel and services	1,674	1,134	1,781	2,193	2,199	1,498	820	1,041	550
Men and boys	399	243	420	558	530	339	175	232	106
Men, 16 and over	314	221	315	387	450	294	152	198	96
Boys, 2 to 15	85	23	105	170	80	45	23	33	9
Women and girls	651	412	585	854	931	583	360	431	272
Women, 16 and over	548	382	460	654	818	533	334	394	261
Girls, 2 to 15	103	31	126	200	113	50	25	37	12
Children under 2	73	96	143	91	49	41	22	25	⁵ 18
Footwear	281	205	290	397	348	242	131	173	80
Other apparel products and services	270	176	343	294	342	293	132	180	75
Transportation	6,616	4,149	6,728	7,873	8,509	7,101	4,025	4,972	2,897
Vehicle purchases (net outlay)	2,964	2,084	3,090	3,703	3,730	3,075	1,593	2,033	1,069
Cars and trucks, new	1,383	480	1,195	1,777	1,925	1,641	809	930	665
Cars and trucks, used	1,532	1,491	1,855	1,891	1,755	1,420	716	997	381
Other vehicles	49	⁵ 113	40	35	49	⁵ 14	⁵ 68	⁵ 106	⁵ 23
Gasoline and motor oil	1,017	654	1,016	1,203	1,308	1,077	645	796	465

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — 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	\$2,206	\$1,176	\$2,253	\$2,572	\$2,928	\$2,372	\$1,382	\$1,632	\$1,084
Vehicle finance charges	319	211	421	393	423	284	111	168	43
Maintenance and repairs	641	357	568	750	844	696	473	531	404
Vehicle insurance	739	383	683	815	1,008	810	551	637	447
Vehicle rental, leases, licenses, other charges	507	224	581	615	654	582	247	295	190
Public transportation	429	235	369	394	543	577	405	510	279
Health care	1,903	445	1,185	1,688	2,186	2,158	2,936	2,933	2,938
Health insurance	913	206	604	790	941	991	1,528	1,549	1,503
Medical services	542	136	373	557	738	642	596	592	601
Drugs	346	79	143	240	377	429	670	664	676
Medical supplies	102	23	66	101	130	96	142	128	159
Entertainment	1,746	974	1,757	2,215	2,142	1,904	1,044	1,312	724
Fees and admissions	449	266	421	525	628	455	289	340	227
Television, radios, sound equipment	535	403	557	640	644	543	342	378	298
Pets, toys, and playground equipment	329	133	351	422	390	353	210	253	159
Other entertainment supplies, equipment, and services	433	172	428	628	480	554	204	341	40
Personal care products and services	401	262	371	435	515	413	330	338	320
Reading	161	64	135	162	209	184	163	180	143
Education	580	1,139	499	597	1,051	388	102	150	46
Tobacco products and smoking supplies	273	186	252	344	338	334	151	206	87
Miscellaneous	860	300	772	972	1,026	1,164	694	818	546
Cash contributions	1,109	206	673	997	1,503	1,252	1,529	1,486	1,582
Personal insurance and pensions	3,381	1,040	3,662	4,415	5,297	3,740	888	1,208	505
Life and other personal insurance	398	64	255	429	576	627	324	379	258
Pensions and Social Security	2,982	976	3,407	3,986	4,721	3,114	564	829	247
Sources of income and personal taxes: ¹									
Money income before taxes	41,622	16,839	41,782	50,894	58,705	44,238	24,011	27,037	20,229
Wages and salaries	32,889	14,553	38,548	45,563	51,425	31,947	4,955	7,545	1,719
Self-employment income	2,239	366	1,673	3,142	3,665	3,494	528	664	357
Social Security, private and government retirement	4,618	551	205	590	1,665	6,578	16,131	16,379	15,821
Interest, dividends, rental income, other property income	871	262	270	321	955	1,250	1,948	1,923	1,980
Unemployment and workers' compensation, veterans' benefits	193	80	162	199	297	344	82	100	60
Public assistance, supplemental security income, food stamps	330	385	377	405	319	355	186	218	146
Regular contributions for support	260	646	324	389	180	119	71	40	110
Other income	221	497	222	286	199	151	109	169	35
Personal taxes	3,264	866	3,352	4,132	5,448	3,404	1,118	1,383	787
Federal income taxes	2,472	673	2,588	3,132	4,208	2,523	752	937	521
State and local income taxes	630	186	693	830	1,042	649	145	200	77
Other taxes	162	7	71	171	198	232	222	247	190
Income after taxes	38,358	15,973	38,430	46,762	53,257	40,834	22,892	25,654	19,442

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — 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	-\$1,919	\$2,233	-\$4,220	-\$2,833	-\$4,139	-\$1,822	\$1,616	\$2,062	\$1,085
Net change in total assets	6,116	3,754	6,991	9,562	4,611	7,234	3,108	4,069	1,962
Net change in total liabilities	8,035	1,521	11,211	12,395	8,750	9,056	1,492	2,008	878
Other financial information:									
Other money receipts	463	178	616	230	620	524	508	744	226
Mortgage principal paid on owned property	-1,160	-209	-676	-1,573	-1,972	-1,693	-443	-604	-252
Estimated market value of owned home	80,523	7,448	47,367	87,242	106,618	108,112	90,833	99,817	80,118
Estimated monthly rental value of owned home ..	570	61	374	648	731	727	616	671	551
Gifts of goods and services	1,068	497	669	884	1,901	1,372	906	996	797
Food	84	15	27	57	223	124	41	31	53
Housing	314	164	254	253	534	388	247	273	214
Housekeeping supplies	41	22	32	55	51	48	28	30	25
Household textiles	16	⁵ 3	12	8	18	40	18	27	8
Appliances and miscellaneous									
housewares	30	10	20	28	39	48	28	38	15
Major appliances	7	⁵ 5	⁵ 2	9	10	7	7	10	4
Small appliances and miscellaneous									
housewares	22	5	18	18	28	42	20	27	11
Miscellaneous household equipment	71	36	70	65	89	104	55	61	47
Other housing	156	92	120	98	337	147	118	119	118
Apparel and services	225	154	189	217	290	277	200	260	126
Males, 2 and over	60	28	46	51	83	87	56	74	34
Females, 2 and over	80	37	47	89	112	108	69	84	52
Children under 2	32	44	41	34	33	27	21	24	18
Other apparel products and services	52	46	55	42	63	55	53	78	22
Jewelry and watches	25	26	30	15	30	20	31	46	12
All other apparel products and services	27	⁵ 20	25	28	33	35	22	32	⁵ 10
Transportation	49	35	23	49	50	70	65	81	47
Health care	38	⁵ 3	4	20	49	24	98	21	191
Entertainment	85	26	68	70	120	158	65	87	39
Toys, games, hobbies, and tricycles	30	12	23	25	35	56	28	41	13
Other entertainment	55	14	45	45	85	102	37	46	26
Education	154	58	33	100	471	192	48	71	⁵ 20
All other gifts	119	41	70	117	163	138	142	170	108

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.