

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97

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).....	10,847	301	2,651	4,869	1,971	646	410
Consumer unit characteristics:							
Income before taxes 1/.....	\$47,330	\$23,739	\$35,340	\$53,051	\$53,850	\$49,002	\$40,499
Income after taxes 1/.....	44,218	23,340	33,638	48,953	50,196	46,377	39,735
Age of reference person.....	40.8	22.3	30.7	39.5	48.4	58.9	71.0
Average number in consumer unit:							
Persons.....	5.6	5.3	5.6	5.5	5.7	5.9	5.8
Children under 18.....	2.9	2.7	3.3	3.1	2.4	2.0	2.0
Persons 65 and over.....	.1	(2)	(2)	.1	.1	3/.1	1.4
Earners.....	2.2	2.1	1.8	2.1	2.9	2.7	2.1
Vehicles.....	2.4	1.7	1.9	2.4	2.9	2.5	2.9
Percent distribution:							
Sex of reference person:							
Male.....	68	46	60	71	78	69	59
Female.....	32	54	40	29	22	31	41
Housing tenure:							
Homeowner.....	67	32	48	72	82	69	88
With mortgage.....	53	30	42	60	65	37	39
Without mortgage.....	14	2	6	12	17	32	49
Renter.....	33	68	52	28	18	31	12
Race of reference person:							
Black.....	18	27	23	13	17	23	28
White and other.....	82	73	77	87	83	77	72
Education of reference person:							
Elementary (1-8).....	9	11	9	6	11	18	22
High school (9-12).....	48	67	54	45	41	53	51
College.....	42	21	36	48	47	26	25
Never attended and other.....	1	1	1	(4)	1	3	2
At least one vehicle owned.....	89	78	84	92	94	84	86
Average annual expenditures.....	\$43,572	\$29,364	\$35,570	\$45,947	\$50,511	\$43,672	\$43,353
Food.....	7,111	5,407	5,926	7,249	8,106	8,318	7,472
Food at home.....	4,893	3,668	4,203	4,942	5,442	5,778	5,550
Cereals and bakery products.....	789	539	623	826	895	949	825
Cereals and cereal products.....	324	243	273	337	355	387	321
Bakery products.....	465	295	350	490	540	562	504

Meats, poultry, fish, and eggs.....	1,324	944	1,168	1,292	1,517	1,610	1,582
Beef.....	414	339	392	404	459	472	411
Pork.....	283	189	247	277	321	293	453
Other meats.....	181	138	147	177	217	261	181
Poultry.....	249	159	216	239	299	338	261
Fish and seafood.....	137	72	114	135	161	167	188
Eggs.....	60	46	53	61	59	79	88
Dairy products.....	558	427	463	594	573	657	616
Fresh milk and cream.....	256	188	213	284	242	282	291
Other dairy products.....	302	239	250	310	331	375	325
Fruits and vegetables.....	759	512	694	757	839	832	883
Fresh fruits.....	242	132	246	230	274	275	231
Fresh vegetables.....	217	166	186	216	252	255	233
Processed fruits.....	165	95	140	175	173	160	214
Processed vegetables.....	135	118	121	135	140	142	207
Other food at home.....	1,463	1,247	1,255	1,473	1,617	1,730	1,643
Sugar and other sweets.....	184	146	163	180	214	212	198
Fats and oils.....	143	124	115	139	154	205	218
Miscellaneous foods.....	681	561	614	690	751	741	642
Nonalcoholic beverages.....	400	377	322	400	437	526	531
Food prepared by consumer unit on out-of-town trips.....	55	3/38	41	63	60	47	3/54
Food away from home.....	2,218	1,739	1,723	2,306	2,664	2,541	1,922
Alcoholic beverages.....	265	203	182	273	396	217	121
Housing.....	13,520	9,048	11,861	14,795	13,972	12,549	11,731
Shelter.....	7,485	5,433	6,724	8,494	7,230	6,007	5,491
Owned dwellings.....	5,227	1,805	3,565	6,435	5,783	3,671	3,912
Mortgage interest and charges.....	3,483	1,328	2,473	4,483	3,619	1,890	1,572
Property taxes.....	1,092	299	633	1,249	1,411	1,036	1,317
Maintenance, repairs, insurance, other expenses.....	652	3/178	460	702	754	745	1,022
Rented dwellings.....	1,928	3,564	3,007	1,715	993	1,858	882
Other lodging.....	331	3/64	152	344	454	478	697
Utilities, fuels, and public services.....	3,110	2,140	2,714	3,160	3,512	3,445	3,321
Natural gas.....	387	161	373	386	367	557	486
Electricity.....	1,197	872	1,023	1,217	1,399	1,223	1,298
Fuel oil and other fuels.....	129	3/121	84	137	160	126	182
Telephone services.....	994	767	927	995	1,088	1,105	946
Water and other public services.....	404	219	307	425	497	435	408
Household operations.....	669	370	696	785	496	399	600
Personal services.....	456	327	562	550	223	244	214
Other household expenses.....	213	44	134	236	273	155	386
Housekeeping supplies.....	560	376	412	588	640	784	588
Laundry and cleaning supplies.....	191	171	154	196	197	266	258
Other household products.....	249	177	182	266	298	285	219
Postage and stationery.....	120	3/28	77	126	144	232	111
Household furnishings and equipment.....	1,695	728	1,315	1,768	2,094	1,915	1,731
Household textiles.....	86	18	78	99	88	68	61
Furniture.....	398	172	397	397	399	483	429
Floor coverings.....	96	3/6	43	160	57	3/77	3/10
Major appliances.....	219	114	190	210	290	212	282
Small appliances, miscellaneous housewares	86	81	71	83	107	110	77

Miscellaneous household equipment.....	810	338	536	819	1,152	964	872
Apparel and services.....	2,783	1,453	2,325	2,678	3,617	3,330	2,823
Men and boys.....	703	292	582	703	907	746	646
Men, 16 and over.....	421	3/144	303	377	662	512	507
Boys, 2 to 15.....	282	148	280	326	245	234	140
Women and girls.....	1,037	524	791	1,006	1,402	1,176	1,246
Women, 16 and over.....	744	370	461	676	1,160	970	1,111
Girls, 2 to 15.....	292	154	330	330	242	205	135
Children under 2.....	180	244	264	130	216	108	3/100
Footwear.....	519	3/227	514	500	571	737	3/454
Other apparel products and services.....	344	166	174	339	522	563	376
Transportation.....	8,378	7,550	7,027	8,332	10,033	7,554	11,597
Vehicle purchases (net outlay).....	3,737	4,458	3,473	3,546	4,170	2,536	7,003
Cars and trucks, new.....	1,163	3/244	595	1,420	1,126	3/909	3/3,037
Cars and trucks, used.....	2,515	4,214	2,853	2,083	3,000	1,572	3,359
Other vehicles.....	59	(4)	3/24	3/43	3/43	3/56	3/607
Gasoline and motor oil.....	1,510	981	1,250	1,550	1,890	1,478	1,344
Other vehicle expenses.....	2,744	1,813	2,022	2,839	3,535	2,893	2,918
Vehicle finance charges.....	438	368	384	450	483	406	540
Maintenance and repairs.....	862	538	611	902	1,104	991	867
Vehicle insurance.....	903	534	609	896	1,272	1,008	1,212
Vehicle rental, leases, licenses, other charges.....	540	373	418	591	676	488	300
Public transportation.....	386	298	283	397	438	647	332
Health care.....	1,837	855	1,418	1,834	2,347	1,882	2,754
Health insurance.....	813	312	633	802	970	867	1,639
Medical services.....	669	332	542	700	886	575	476
Drugs.....	241	162	184	205	335	309	525
Medical supplies.....	114	3/50	60	128	157	131	114
Entertainment.....	2,153	1,172	1,616	2,533	2,355	1,833	1,360
Fees and admissions.....	566	94	294	738	656	449	394
Television, radios, sound equipment.....	715	504	655	765	739	643	657
Pets, toys, and playground equipment.....	421	375	371	461	449	433	173
Other entertainment supplies, equipment, and services.....	451	198	296	569	511	308	136
Personal care products and services.....	676	467	577	659	825	886	633
Reading.....	138	42	94	154	163	138	167
Education.....	725	281	422	760	1,146	830	374
Tobacco products and smoking supplies.....	342	314	339	334	341	350	463
Miscellaneous.....	865	551	560	959	1,154	727	781
Cash contributions.....	832	3/396	550	965	990	911	513
Personal insurance and pensions.....	3,947	1,624	2,673	4,421	5,067	4,146	2,562
Life and other personal insurance.....	456	158	255	447	640	724	774
Pensions and Social Security.....	3,491	1,467	2,419	3,974	4,427	3,421	1,788

Sources of income and personal taxes: 1/

Money income before taxes.....	47,330	23,739	35,340	53,051	53,850	49,002	40,499
Wages and salaries.....	40,084	18,366	31,044	45,802	46,154	39,071	19,591
Self-employment income.....	3,346	3/1,808	1,586	4,275	4,214	2,649	3/1,824
Social Security, private and government retirement.....	1,490	3/37	387	749	1,206	3,780	15,865
Interest, dividends, rental income, other property income.....	333	3/46	110	463	229	241	1,070
Unemployment and workers' compensation, veterans' benefits.....	298	3/265	158	300	501	326	3/184
Public assistance, supplemental security income, food stamps.....	1,167	2,585	1,476	768	984	2,551	1,470
Regular contributions for support.....	375	3/473	337	441	349	3/110	3/336
Other income.....	238	3/159	242	253	213	3/274	3/159
Personal taxes.....	3,111	399	1,702	4,097	3,654	2,626	764
Federal income taxes.....	2,277	303	1,231	2,955	2,808	1,961	454
State and local income taxes.....	695	96	409	937	713	589	209
Other taxes.....	139	3/1	62	205	133	76	3/102
Income after taxes.....	44,218	23,340	33,638	48,953	50,196	46,377	39,735
Addenda:							
Net change in total assets and liabilities....	-2,464	-6,902	-3,464	-1,648	758	-4,130	-15,299
Net change in total assets.....	3,960	-855	5,762	3,832	4,483	-247	1,475
Net change in total liabilities.....	6,424	6,047	9,226	5,481	3,724	3,883	16,775
Other financial information:							
Other money receipts.....	223	3/49	156	313	177	3/73	3/184
Mortgage principal paid on owned property...	-1,466	-580	-864	-1,701	-1,944	-1,362	-1,095
Estimated market value of owned home.....	85,094	25,243	50,259	98,248	102,341	91,018	105,799
Estimated monthly rental value of owned home	589	180	396	679	684	548	689
Gifts of goods and services.....	888	343	655	786	1,337	1,582	606
Food.....	58	3/3	44	45	89	177	3/9
Housing.....	207	128	171	237	163	363	129
Housekeeping supplies.....	31	3/5	20	42	19	3/73	3/9
Household textiles.....	6	3/1	5	6	6	3/10	3/8
Appliances and miscellaneous housewares...	20	3/1	3/6	23	30	3/35	3/17
Major appliances.....	4	(4)	3/3	3/3	3/6	3/11	(4)
Small appliances and miscellaneous housewares.....	16	3/1	3/3	20	24	3/25	3/17
Miscellaneous household equipment.....	41	3/6	38	47	35	68	3/22
Other housing.....	108	3/116	103	118	73	177	3/73
Apparel and services.....	322	3/93	187	243	698	369	223
Males, 2 and over.....	77	3/2	41	50	189	3/37	142
Females, 2 and over.....	93	3/24	46	103	149	84	3/50
Children under 2.....	73	3/40	68	50	145	3/79	3/15
Other apparel products and services.....	78	3/26	3/31	40	3/215	3/170	3/16
Jewelry and watches.....	56	3/26	3/14	3/21	3/169	3/163	3/13
All other apparel products and services.	22	3/0	3/17	19	3/46	3/7	3/3
Transportation.....	50	3/4	62	22	32	258	102
Health care.....	14	3/84	3/5	16	3/14	3/2	3/7
Entertainment.....	91	3/24	79	105	90	3/123	3/38
Toys, games, hobbies, and tricycles.....	43	3/9	3/51	50	3/28	3/66	3/2
Other entertainment.....	48	3/15	28	55	62	57	3/36
Education.....	73	(4)	3/43	56	148	3/156	3/22

All other gifts.....		74		3/7		66		63		103		134		75
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1/ Components of income and taxes are derived from "complete income reporters" only; see glossary.

2/ Value less than 0.05.

3/ Data are likely to have large sampling errors.

4/ No data reported.