

**Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98**

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands) .....	15,259	578	3,718	6,382	3,365	768	448
Consumer unit characteristics:							
Income before taxes <sup>1</sup> .....	\$55,875	\$23,110	\$43,320	\$58,805	\$71,187	\$53,320	\$50,948
Income after taxes <sup>1</sup> .....	51,797	22,346	40,573	54,388	65,409	49,467	48,528
Age of reference person .....	40.5	22.0	30.4	39.5	48.6	58.7	70.9
Average number in consumer unit:							
Persons .....	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18 .....	1.7	1.9	2.0	1.9	1.3	.7	.6
Persons 65 and over .....	.1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.2	1.5
Earners .....	2.0	1.6	1.7	2.0	2.5	2.4	1.6
Vehicles .....	2.5	1.4	2.0	2.6	3.1	3.0	2.8
Percent distribution:							
Sex of reference person:							
Male .....	67	49	58	69	77	58	73
Female .....	33	51	42	31	23	42	27
Housing tenure:							
Homeowner .....	75	23	62	78	87	84	89
With mortgage .....	60	15	53	67	69	47	36
Without mortgage .....	15	8	10	11	17	37	52
Renter .....	25	77	38	22	13	16	11
Race of reference person:							
Black .....	12	26	13	12	9	20	17
White and other .....	88	74	87	88	91	80	83
Education of reference person:							
Elementary (1-8) .....	5	8	3	4	4	12	30
High school (9-12) .....	39	67	48	38	27	40	37
College .....	56	25	49	58	68	48	32
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	1
At least one vehicle owned or leased .....	93	73	90	94	97	93	90
Average annual expenditures .....	\$46,044	\$25,309	\$37,679	\$48,552	\$55,089	\$45,242	\$41,335
Food .....							
Food at home .....	6,557	4,918	5,352	6,938	7,633	6,583	5,626
Cereals and bakery products .....	4,018	3,333	3,503	4,158	4,452	4,295	3,700
Cereals and cereal products .....	649	512	538	688	728	690	592
Bakery products .....	236	201	206	243	260	258	237
Meats, poultry, fish, and eggs .....	413	311	332	446	468	432	355
Beef .....	1,017	989	922	1,005	1,138	1,127	970
Pork .....	309	313	285	298	353	325	290
Other meats .....	209	240	187	206	226	246	198
Poultry .....	133	123	113	137	148	136	147
Fish and seafood .....	208	163	187	215	230	213	187
Eggs .....	117	101	113	111	134	142	94
Dairy products .....	42	48	37	39	47	65	54
Fresh milk and cream .....	447	321	386	489	458	468	434
Other dairy products .....	187	167	166	206	175	193	213
Fruits and vegetables .....	260	154	221	284	282	274	221
Fresh fruits .....	636	520	533	648	728	723	675
Fresh vegetables .....	197	162	157	203	229	212	214
Processed fruits .....	182	137	151	181	209	228	220
Processed vegetables .....	142	116	119	144	168	175	116
	116	105	105	120	123	108	125

See footnotes at end of table.

**Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued**

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other food at home .....	\$1,267	\$990	\$1,123	\$1,328	\$1,400	\$1,288	\$1,029
Sugar and other sweets .....	158	99	127	177	170	190	113
Fats and oils .....	107	83	97	109	114	141	106
Miscellaneous foods .....	598	456	559	638	630	551	436
Nonalcoholic beverages .....	338	334	302	343	375	351	298
Food prepared by consumer unit on out-of-town trips .....	65	<sup>5</sup> 18	40	62	110	55	<sup>5</sup> 75
Food away from home .....	2,539	1,585	1,849	2,779	3,181	2,288	1,925
Alcoholic beverages .....	269	104	217	315	282	331	124
Housing .....	14,817	7,863	13,047	16,074	16,259	13,069	12,987
Shelter .....	8,215	4,611	7,056	9,072	9,161	6,249	6,530
Owned dwellings .....	6,120	1,088	4,617	7,152	7,149	4,818	4,871
Mortgage interest and charges .....	3,877	681	3,194	4,652	4,330	2,369	1,814
Property taxes .....	1,320	161	886	1,447	1,643	1,558	1,766
Maintenance, repairs, insurance, other expenses .....	923	<sup>5</sup> 246	538	1,053	1,177	891	1,291
Rented dwellings .....	1,581	3,377	2,271	1,407	1,058	1,003	949
Other lodging .....	514	<sup>5</sup> 146	168	513	954	427	709
Utilities, fuels, and public services .....	3,030	1,712	2,637	3,051	3,474	3,544	3,473
Natural gas .....	366	179	329	365	411	463	414
Electricity .....	1,165	735	1,028	1,165	1,316	1,342	1,430
Fuel oil and other fuels .....	126	<sup>5</sup> 31	82	115	191	159	226
Telephone services .....	993	658	898	1,006	1,112	1,094	973
Water and other public services .....	380	108	300	400	444	487	430
Household operations .....	994	506	1,218	1,102	789	455	687
Personal services .....	657	452	1,015	760	281	169	<sup>5</sup> 139
Other household expenses .....	337	54	203	342	508	286	548
Housekeeping supplies .....	639	266	525	768	604	636	584
Laundry and cleaning supplies .....	169	136	143	180	176	165	222
Other household products .....	312	113	262	403	267	257	174
Postage and stationery .....	158	<sup>5</sup> 18	120	185	160	214	188
Household furnishings and equipment .....	1,940	767	1,611	2,081	2,232	2,184	1,714
Household textiles .....	156	57	136	128	238	286	<sup>5</sup> 42
Furniture .....	507	293	446	582	486	483	438
Floor coverings .....	114	<sup>5</sup> 11	48	189	58	<sup>5</sup> 235	<sup>5</sup> 30
Major appliances .....	199	128	197	184	214	297	263
Small appliances, miscellaneous housewares .....	115	36	93	111	171	114	42
Miscellaneous household equipment .....	848	243	691	887	1,066	769	899
Apparel and services .....	2,411	1,596	2,047	2,716	2,685	1,891	1,207
Men and boys .....	593	395	440	725	652	418	190
Men, 16 and over .....	396	316	274	464	477	366	<sup>5</sup> 74
Boys, 2 to 15 .....	197	79	166	261	175	52	115
Women and girls .....	917	342	748	1,045	1,111	621	370
Women, 16 and over .....	652	242	518	689	877	572	258
Girls, 2 to 15 .....	265	100	229	356	233	49	113
Children under 2 .....	143	242	246	126	55	<sup>5</sup> 116	<sup>5</sup> 78
Footwear .....	447	468	370	504	455	470	<sup>5</sup> 253
Other apparel products and services .....	310	150	243	315	413	267	317
Transportation .....	9,026	5,785	7,231	9,083	11,030	11,101	8,754
Vehicle purchases (net outlay) .....	4,110	3,067	3,523	4,127	4,610	6,034	<sup>5</sup> 3,038
Cars and trucks, new .....	1,801	<sup>5</sup> 49	1,487	1,985	2,063	<sup>5</sup> 2,054	<sup>5</sup> 1,622
Cars and trucks, used .....	2,258	2,982	1,953	2,077	2,539	3,962	1,417
Other vehicles .....	51	<sup>5</sup> 35	<sup>5</sup> 83	<sup>5</sup> 64	<sup>5</sup> 8	<sup>5</sup> 18	( <sup>4</sup> )
Gasoline and motor oil .....	1,445	904	1,189	1,454	1,795	1,482	1,449

See footnotes at end of table.

**Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued**

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other vehicle expenses .....	\$3,047	\$1,671	\$2,294	\$3,095	\$3,959	\$3,164	\$3,395
Vehicle finance charges .....	453	384	455	433	530	399	310
Maintenance and repairs .....	881	370	606	949	1,184	730	889
Vehicle insurance .....	1,004	553	734	971	1,342	1,209	1,408
Vehicle rental, leases, licenses, other charges .....	709	363	499	742	904	825	789
Public transportation .....	424	143	224	407	666	422	870
Health care .....	1,999	890	1,482	1,996	2,539	2,248	3,307
Health insurance .....	934	448	723	940	1,085	1,148	1,716
Medical services .....	668	295	515	635	928	736	830
Drugs .....	279	123	179	290	351	257	651
Medical supplies .....	119	<sup>5</sup> 25	64	132	175	107	109
Entertainment .....	2,403	1,245	1,975	2,678	2,720	2,070	1,858
Fees and admissions .....	606	123	362	700	847	349	565
Television, radios, sound equipment .....	734	647	641	767	774	817	709
Pets, toys, and playground equipment .....	496	292	475	558	494	386	302
Other entertainment supplies, equipment, and services .....	567	183	498	652	605	518	281
Personal care products and services .....	487	382	356	512	606	629	312
Reading .....	181	48	127	178	253	182	299
Education .....	834	181	330	737	1,664	942	841
Tobacco products and smoking supplies .....	320	344	298	336	300	338	370
Miscellaneous .....	956	392	879	913	1,205	782	1,337
Cash contributions .....	972	<sup>5</sup> 211	650	851	1,564	1,248	1,422
Personal insurance and pensions .....	4,812	1,349	3,688	5,224	6,350	3,828	2,892
Life and other personal insurance .....	549	73	347	568	765	752	580
Pensions and Social Security .....	4,264	1,276	3,341	4,656	5,585	3,076	2,312
Sources of income and personal taxes: <sup>1</sup>							
Money income before taxes .....	55,875	23,110	43,320	58,805	71,187	53,320	50,948
Wages and salaries .....	49,734	18,611	40,330	53,401	63,185	44,310	25,378
Self-employment income .....	2,806	<sup>5</sup> 1,195	1,271	3,082	4,695	2,427	<sup>5</sup> 564
Social Security, private and government retirement .....	1,555	<sup>5</sup> 235	189	579	1,542	4,872	22,035
Interest, dividends, rental income, other property income .....	485	<sup>5</sup> 123	113	515	711	303	2,096
Unemployment and workers' compensation, veterans' benefits .....	254	<sup>5</sup> 99	207	254	280	<sup>5</sup> 346	<sup>5</sup> 490
Public assistance, supplemental security income, food stamps .....	445	1,882	552	315	359	484	281
Regular contributions for support .....	308	<sup>5</sup> 276	520	283	191	<sup>5</sup> 153	<sup>5</sup> 73
Other income .....	287	688	137	375	224	<sup>5</sup> 425	<sup>5</sup> 30
Personal taxes .....	4,078	764	2,746	4,417	5,778	3,853	2,420
Federal income taxes .....	3,017	521	1,948	3,295	4,308	2,903	1,815
State and local income taxes .....	882	240	714	901	1,257	622	512
Other taxes .....	179	<sup>5</sup> 3	84	220	213	328	93
Income after taxes .....	51,797	22,346	40,573	54,388	65,409	49,467	48,528

See footnotes at end of table.

**Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued**

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Addenda:							
Net change in total assets and liabilities .....	- \$1,337	\$5,928	-\$2,443	\$503	-\$3,341	-\$7,884	-\$1,469
Net change in total assets .....	8,394	8,423	7,447	11,990	5,544	661	-350
Net change in total liabilities .....	9,731	2,495	9,890	11,487	8,884	8,545	1,119
Other financial information:							
Other money receipts .....	432	<sup>5</sup> 6	144	599	560	<sup>5</sup> 77	<sup>5</sup> 660
Mortgage principal paid on owned property .....	-1,787	-133	-1,029	-1,944	-2,791	-1,356	-1,186
Estimated market value of owned home .....	100,183	18,157	64,174	106,623	132,089	127,899	125,843
Estimated monthly rental value of owned home ..	700	134	503	743	896	826	769
Gifts of goods and services .....	967	304	589	875	1,624	1,212	1,035
Food .....	83	<sup>5</sup> 1	38	68	195	48	<sup>5</sup> 8
Housing .....	328	150	264	284	521	409	200
Housekeeping supplies .....	47	<sup>5</sup> 2	27	68	40	54	<sup>5</sup> 36
Household textiles .....	21	( <sup>4</sup> )	<sup>5</sup> 12	12	<sup>5</sup> 14	<sup>5</sup> 220	<sup>5</sup> 6
Appliances and miscellaneous							
housewares .....	28	<sup>5</sup> 6	29	18	53	<sup>5</sup> 9	<sup>5</sup> 24
Major appliances .....	6	( <sup>4</sup> )	<sup>5</sup> 9	<sup>5</sup> 3	9	<sup>5</sup> 3	<sup>5</sup> 15
Small appliances and miscellaneous							
housewares .....	22	<sup>5</sup> 6	20	15	44	<sup>5</sup> 6	<sup>5</sup> 9
Miscellaneous household equipment .....	65	<sup>5</sup> 2	36	68	106	52	64
Other housing .....	168	140	161	119	308	<sup>5</sup> 74	<sup>5</sup> 70
Apparel and services .....	227	<sup>5</sup> 71	179	253	255	185	325
Males, 2 and over .....	53	<sup>5</sup> 8	42	53	73	31	<sup>5</sup> 76
Females, 2 and over .....	89	<sup>5</sup> 15	59	117	90	47	110
Children under 2 .....	45	<sup>5</sup> 18	42	50	39	<sup>5</sup> 61	<sup>5</sup> 62
Other apparel products and services .....	40	<sup>5</sup> 30	36	32	52	<sup>5</sup> 47	<sup>5</sup> 78
Jewelry and watches .....	13	<sup>5</sup> 5	6	11	19	<sup>5</sup> 27	<sup>5</sup> 43
All other apparel products and services .....	27	<sup>5</sup> 25	<sup>5</sup> 31	22	34	<sup>5</sup> 20	<sup>5</sup> 34
Transportation .....	23	<sup>5</sup> 3	9	24	44	10	28
Health care .....	27	<sup>5</sup> 2	54	15	64	<sup>5</sup> 103	<sup>5</sup> 14
Entertainment .....	71	<sup>5</sup> 35	47	65	93	164	<sup>5</sup> 74
Toys, games, hobbies, and tricycles .....	30	<sup>5</sup> 29	30	33	20	43	<sup>5</sup> 41
Other entertainment .....	41	<sup>5</sup> 6	17	32	73	121	<sup>5</sup> 33
Education .....	118	<sup>5</sup> 14	58	79	301	<sup>5</sup> 135	<sup>5</sup> 329
All other gifts .....	89	29	39	88	152	158	56

<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.

n.a. Not applicable.