

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999

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)	10,842	271	2,555	4,725	2,234	644	413
Consumer unit characteristics:							
Income before taxes ¹	\$52,363	\$34,695	\$39,534	\$55,650	\$64,468	\$54,361	\$42,321
Income after taxes ¹	49,457	33,630	37,847	52,392	60,312	51,615	40,702
Age of reference person	41.1	22.2	30.7	39.4	48.3	58.9	71.1
Average number in consumer unit:							
Persons	5.6	5.5	5.5	5.5	5.6	5.8	5.8
Children under 18	2.9	2.6	3.3	3.1	2.4	1.9	1.9
Persons 65 and over1	(²)	(²)	.1	.1	.1	1.5
Earners	2.2	2.3	1.8	2.1	2.8	2.9	2.2
Vehicles	2.6	2.4	2.1	2.5	3.1	3.0	3.1
Percent distribution:							
Sex of reference person:							
Male	61	49	53	63	70	57	63
Female	39	51	47	37	30	43	37
Housing tenure:							
Homeowner	69	46	50	73	79	74	82
With mortgage	54	33	42	61	63	47	32
Without mortgage	15	13	8	13	16	27	50
Renter	31	54	50	27	21	26	18
Race of reference person:							
Black	17	20	17	15	17	23	25
White and other	83	80	83	85	83	77	75
Education of reference person:							
Elementary (1-8)	9	7	7	6	10	21	19
High school (9-12)	44	73	55	41	34	50	43
College	47	20	38	53	55	28	35
Never attended and other	(³)	(⁴)	(³)	(³)	1	1	4
At least one vehicle owned or leased	92	93	90	93	94	86	93
Average annual expenditures	\$46,544	\$33,789	\$38,565	\$48,451	\$54,423	\$47,035	\$39,346
Food	7,602	4,368	6,700	7,868	8,719	8,031	5,830
Food at home	4,881	2,956	4,520	4,955	5,538	5,127	3,981
Cereals and bakery products	750	422	695	788	831	729	550
Cereals and cereal products	299	213	299	314	316	247	220
Bakery products	451	208	396	474	515	482	330
Meats, poultry, fish, and eggs	1,400	962	1,310	1,363	1,652	1,585	1,127
Beef	445	354	406	440	531	485	310
Pork	287	207	276	267	323	370	299
Other meats	174	106	170	174	183	195	151
Poultry	263	159	252	252	313	310	191
Fish and seafood	171	577	146	171	238	147	118
Eggs	61	59	60	58	64	77	58
Dairy products	546	297	512	581	564	541	448
Fresh milk and cream	233	167	229	245	229	223	214
Other dairy products	312	130	284	336	335	318	234
Fruits and vegetables	766	463	710	766	880	825	660
Fresh fruits	237	122	216	236	289	237	211
Fresh vegetables	227	177	215	216	261	281	190
Processed fruits	168	91	139	180	186	179	153
Processed vegetables	134	73	140	134	144	129	106

See footnotes at end of table.

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued

Item	Total five or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other food at home	\$1,419	\$811	\$1,293	\$1,457	\$1,612	\$1,446	\$1,197
Sugar and other sweets	183	132	151	191	222	183	145
Fats and oils	138	92	131	139	152	150	123
Miscellaneous foods	650	337	636	674	694	613	555
Nonalcoholic beverages	382	233	317	393	457	425	317
Food prepared by consumer unit on out-of-town trips	65	⁵ 17	57	60	87	76	⁵ 56
Food away from home	2,721	1,412	2,180	2,914	3,181	2,904	1,849
Alcoholic beverages	252	143	211	278	246	348	106
Housing	14,667	10,575	12,596	16,005	15,653	13,327	11,492
Shelter	8,344	5,734	7,027	9,358	8,918	7,086	5,466
Owned dwellings	5,885	2,189	3,920	7,078	6,706	4,848	3,992
Mortgage interest and charges	3,883	1,439	2,697	4,850	4,152	2,846	1,929
Property taxes	1,238	349	687	1,431	1,606	1,143	1,190
Maintenance, repairs, insurance, other expenses	764	401	535	798	948	859	873
Rented dwellings	2,055	3,492	2,910	1,892	1,471	1,833	1,188
Other lodging	404	⁵ 53	197	388	741	405	286
Utilities, fuels, and public services	3,173	2,316	2,764	3,151	3,560	3,573	3,803
Natural gas	400	197	360	392	450	499	436
Electricity	1,224	859	1,069	1,215	1,367	1,372	1,510
Fuel oil and other fuels	81	⁵ 41	48	87	94	76	192
Telephone services	1,058	970	956	1,035	1,172	1,194	1,183
Water and other public services	410	249	330	422	476	432	481
Household operations	765	459	845	865	642	417	530
Personal services	485	371	677	538	301	226	⁵ 161
Other household expenses	280	89	169	328	340	190	369
Housekeeping supplies	656	312	526	765	628	677	530
Laundry and cleaning supplies	204	115	192	215	196	245	178
Other household products	300	149	223	365	273	294	261
Postage and stationery	152	⁵ 49	110	185	159	138	91
Household furnishings and equipment	1,729	1,753	1,434	1,865	1,907	1,574	1,164
Household textiles	134	⁵ 35	114	150	166	77	97
Furniture	419	540	389	460	413	332	236
Floor coverings	59	⁵ 16	23	65	101	⁵ 62	⁵ 23
Major appliances	205	286	178	209	212	195	234
Small appliances, miscellaneous housewares	91	49	85	95	88	137	45
Miscellaneous household equipment	819	827	645	886	927	771	530
Apparel and services	2,587	1,449	2,367	2,763	2,739	2,663	1,850
Men and boys	711	308	618	788	785	617	506
Men, 16 and over	444	⁵ 203	335	470	571	435	394
Boys, 2 to 15	267	105	283	318	214	182	112
Women and girls	875	477	666	995	944	929	601
Women, 16 and over	578	222	386	642	710	664	443
Girls, 2 to 15	298	255	279	353	233	265	158
Children under 2	168	⁵ 268	215	140	169	143	⁵ 162
Footwear	538	⁵ 188	594	543	513	592	⁵ 405
Other apparel products and services	296	208	273	296	328	382	176
Transportation	9,296	9,660	7,776	8,826	11,798	10,451	8,481
Vehicle purchases (net outlay)	4,418	5,841	4,016	4,098	5,605	4,575	⁵ 2,958
Cars and trucks, new	1,807	⁵ 918	1,351	1,639	2,590	2,984	⁵ 1,055
Cars and trucks, used	2,555	4,923	2,619	2,420	2,948	1,590	1,523
Other vehicles	56	(⁴)	⁵ 46	⁵ 39	⁵ 67	(⁴)	⁵ 379
Gasoline and motor oil	1,508	1,392	1,263	1,496	1,779	1,629	1,595

See footnotes at end of table.

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued

Item	Total five or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other vehicle expenses	\$2,919	\$2,304	\$2,236	\$2,788	\$3,810	\$3,573	\$3,231
Vehicle finance charges	493	525	470	474	553	580	371
Maintenance and repairs	828	536	610	778	1,160	947	982
Vehicle insurance	959	818	679	883	1,345	1,209	1,173
Vehicle rental, leases, licenses, other charges	639	423	477	653	752	836	705
Public transportation	451	⁵ 123	262	445	603	674	698
Health care	1,956	1,071	1,340	1,927	2,573	2,082	3,161
Health insurance	934	519	691	882	1,253	884	1,654
Medical services	623	370	407	675	795	632	598
Drugs	288	161	178	256	393	425	626
Medical supplies	112	⁵ 21	64	114	131	141	283
Entertainment	2,266	1,540	1,942	2,463	2,512	1,822	1,889
Fees and admissions	541	178	314	642	668	370	613
Television, radios, sound equipment	760	849	679	746	858	792	755
Pets, toys, and playground equipment	421	213	426	455	417	346	330
Other entertainment supplies, equipment, and services	543	300	524	620	569	313	190
Personal care products and services	513	377	412	562	576	504	356
Reading	142	93	88	154	183	133	167
Education	848	436	352	893	1,536	466	558
Tobacco products and smoking supplies	372	299	366	346	376	583	395
Miscellaneous	957	563	709	1,001	1,028	1,450	1,077
Cash contributions	1,094	996	746	1,161	1,354	793	1,606
Personal insurance and pensions	3,992	2,219	2,958	4,202	5,129	4,382	2,378
Life and other personal insurance	501	⁵ 73	277	504	702	823	555
Pensions and Social Security	3,490	2,146	2,681	3,698	4,427	3,559	1,823
Sources of income and personal taxes: ¹							
Money income before taxes	52,363	34,695	39,534	55,650	64,468	54,361	42,321
Wages and salaries	46,263	31,165	35,508	50,307	57,882	43,442	23,442
Self-employment income	2,488	⁵ 1,016	1,993	2,686	2,972	3,090	⁵ 1,027
Social Security, private and government retirement	1,599	⁵ 527	342	661	1,754	4,611	14,570
Interest, dividends, rental income, other property income	261	⁵ 2	113	215	481	425	442
Unemployment and workers' compensation, veterans' benefits	256	⁵ 160	187	252	386	⁵ 325	⁵ 28
Public assistance, supplemental security income, food stamps	845	855	902	725	671	1,634	1,531
Regular contributions for support	426	⁵ 729	336	551	194	⁵ 205	⁵ 971
Other income	225	⁵ 241	152	253	130	⁵ 629	⁵ 308
Personal taxes	2,906	1,064	1,687	3,258	4,156	2,746	1,619
Federal income taxes	2,118	825	1,198	2,381	3,140	1,907	826
State and local income taxes	644	226	418	740	809	739	295
Other taxes	145	⁵ 13	71	137	207	100	498
Income after taxes	49,457	33,630	37,847	52,392	60,312	51,615	40,702

See footnotes at end of table.

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued

Item	Total five or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Addenda:							
Net change in total assets and liabilities	-\$1,136	\$13,605	-\$1,460	-\$1,126	-\$4,724	-\$165	\$8,970
Net change in total assets	7,297	15,994	7,034	9,196	3,479	2,996	8,846
Net change in total liabilities	8,433	2,389	8,494	10,322	8,202	3,161	-124
Other financial information:							
Other money receipts	168	⁵ 44	78	153	362	⁵ 102	⁵ 28
Mortgage principal paid on owned property	-1,673	-2,511	-825	-1,956	-2,210	-1,343	-745
Estimated market value of owned home	97,943	37,457	53,693	111,427	119,807	106,747	125,093
Estimated monthly rental value of owned home ..	671	289	414	750	825	654	787
Gifts of goods and services	832	453	494	847	1,174	1,097	688
Food	54	⁵ 5	31	45	110	66	⁵ 9
Housing	222	238	195	235	224	227	170
Housekeeping supplies	35	⁵ 4	17	49	39	⁵ 19	⁵ 8
Household textiles	7	(⁴)	⁵ 17	4	⁵ 5	⁵ 4	⁵ 5
Appliances and miscellaneous							
housewares	17	⁵ 18	⁵ 10	23	10	⁵ 23	⁵ 9
Major appliances	5	⁵ 14	⁵ 2	7	⁵ 3	⁵ 9	⁵ 4
Small appliances and miscellaneous							
housewares	11	⁵ 4	⁵ 8	15	7	⁵ 14	⁵ 5
Miscellaneous household equipment	47	⁵ 2	28	48	48	118	⁵ 21
Other housing	116	214	123	110	122	63	127
Apparel and services	205	⁵ 81	121	203	302	309	151
Males, 2 and over	54	⁵ 12	21	59	79	98	⁵ 7
Females, 2 and over	49	⁵ 27	29	52	75	39	⁵ 33
Children under 2	60	⁵ 34	56	52	83	⁵ 51	⁵ 98
Other apparel products and services	42	⁵ 8	14	39	65	⁵ 121	⁵ 13
Jewelry and watches	11	(³)	⁵ 7	3	28	⁵ 34	⁵ 7
All other apparel products and services	31	⁵ 8	⁵ 7	36	⁵ 37	⁵ 86	⁵ 6
Transportation	78	⁵ 5	24	112	85	41	81
Health care	14	⁵ 22	⁵ 4	18	15	⁵ 19	⁵ 11
Entertainment	73	⁵ 42	31	79	83	137	93
Toys, games, hobbies, and tricycles	22	⁵ 9	14	26	25	⁵ 20	⁵ 20
Other entertainment	51	⁵ 32	17	53	58	117	73
Education	94	⁵ 5	40	63	230	⁵ 93	⁵ 95
All other gifts	94	55	48	91	125	204	77

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.

n.a. Not applicable.