

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999

| Item | Total two or more persons | Under 25 | 25-34 | 35-44 | 45-54 | 55-64 | 65 and over | 65-74 | 75 and over |
|---|---------------------------|------------------|------------------|------------------|------------------|------------------|-------------|------------------|-------------|
| Number of consumer units (in thousands) | 76,707 | 3,673 | 14,977 | 20,107 | 16,219 | 9,702 | 12,028 | 7,573 | 4,455 |
| Consumer unit characteristics: | | | | | | | | | |
| Income before taxes ¹ | \$50,640 | \$25,984 | \$45,375 | \$56,023 | \$66,166 | \$55,569 | \$32,059 | \$34,114 | \$28,554 |
| Income after taxes ¹ | 46,873 | 24,836 | 42,176 | 51,827 | 60,306 | 51,138 | 30,694 | 32,558 | 27,516 |
| Age of reference person | 46.6 | 21.9 | 29.9 | 39.5 | 49.1 | 59.2 | 73.2 | 69.1 | 80.2 |
| Average number in consumer unit: | | | | | | | | | |
| Persons | 3.1 | 2.8 | 3.4 | 3.7 | 3.2 | 2.6 | 2.3 | 2.4 | 2.2 |
| Children under 18 | .9 | .8 | 1.4 | 1.6 | .7 | .3 | .1 | .1 | .1 |
| Persons 65 and over | .3 | (²) | (²) | (²) | (²) | .1 | 1.6 | 1.6 | 1.8 |
| Earners | 1.6 | 1.7 | 1.7 | 1.9 | 2.1 | 1.6 | .6 | .8 | .4 |
| Vehicles | 2.3 | 1.6 | 2.0 | 2.4 | 2.8 | 2.6 | 2.1 | 2.3 | 1.7 |
| Percent distribution: | | | | | | | | | |
| Sex of reference person: | | | | | | | | | |
| Male | 62 | 46 | 56 | 59 | 64 | 68 | 72 | 71 | 74 |
| Female | 38 | 54 | 44 | 41 | 36 | 32 | 28 | 29 | 26 |
| Housing tenure: | | | | | | | | | |
| Homeowner | 72 | 20 | 50 | 72 | 83 | 85 | 88 | 89 | 86 |
| With mortgage | 46 | 13 | 42 | 60 | 61 | 43 | 21 | 26 | 13 |
| Without mortgage | 25 | 6 | 8 | 12 | 21 | 42 | 67 | 63 | 73 |
| Renter | 28 | 80 | 50 | 28 | 17 | 15 | 12 | 11 | 14 |
| Race of reference person: | | | | | | | | | |
| Black | 12 | 18 | 16 | 13 | 10 | 11 | 9 | 10 | 7 |
| White and other | 88 | 82 | 84 | 87 | 90 | 89 | 91 | 90 | 93 |
| Education of reference person: | | | | | | | | | |
| Elementary (1-8) | 6 | 4 | 3 | 3 | 4 | 8 | 15 | 13 | 17 |
| High school (9-12) | 40 | 52 | 41 | 39 | 33 | 44 | 45 | 46 | 44 |
| College | 53 | 45 | 55 | 57 | 62 | 48 | 39 | 40 | 38 |
| Never attended and other | (³) | (³) | (³) | (³) | (³) | (³) | 1 | (³) | 1 |
| At least one vehicle owned or leased | 92 | 82 | 90 | 93 | 96 | 93 | 92 | 94 | 91 |
| Average annual expenditures | \$42,041 | \$27,611 | \$38,256 | \$45,775 | \$50,769 | \$43,891 | \$31,794 | \$33,833 | \$28,342 |
| Food | 5,824 | 4,076 | 5,360 | 6,565 | 6,715 | 5,787 | 4,604 | 4,899 | 4,109 |
| Food at home | 3,415 | 2,385 | 3,131 | 3,867 | 3,797 | 3,341 | 2,928 | 3,044 | 2,732 |
| Cereals and bakery products | 524 | 352 | 471 | 615 | 575 | 489 | 457 | 467 | 440 |
| Cereals and cereal products | 185 | 136 | 184 | 227 | 198 | 151 | 147 | 150 | 141 |
| Bakery products | 338 | 215 | 287 | 389 | 377 | 338 | 310 | 317 | 299 |
| Meats, poultry, fish, and eggs | 896 | 625 | 815 | 1,000 | 1,006 | 897 | 771 | 823 | 684 |
| Beef | 271 | 219 | 247 | 304 | 299 | 275 | 224 | 249 | 182 |
| Pork | 186 | 123 | 159 | 203 | 209 | 196 | 174 | 180 | 163 |
| Other meats | 114 | 74 | 105 | 130 | 128 | 108 | 99 | 107 | 85 |
| Poultry | 166 | 109 | 165 | 189 | 187 | 158 | 127 | 131 | 122 |
| Fish and seafood | 121 | 70 | 106 | 133 | 142 | 119 | 111 | 119 | 97 |
| Eggs | 38 | 30 | 34 | 42 | 40 | 41 | 36 | 37 | 35 |
| Dairy products | 375 | 257 | 352 | 446 | 396 | 349 | 322 | 335 | 301 |
| Fresh milk and cream | 146 | 108 | 142 | 179 | 146 | 129 | 126 | 128 | 124 |
| Other dairy products | 229 | 149 | 210 | 267 | 250 | 220 | 196 | 207 | 178 |
| Fruits and vegetables | 576 | 367 | 512 | 616 | 639 | 602 | 557 | 564 | 545 |
| Fresh fruits | 177 | 105 | 149 | 187 | 200 | 190 | 180 | 183 | 175 |
| Fresh vegetables | 175 | 101 | 161 | 179 | 194 | 195 | 169 | 171 | 166 |
| Processed fruits | 126 | 94 | 111 | 139 | 143 | 121 | 118 | 117 | 121 |
| Processed vegetables | 98 | 67 | 91 | 112 | 102 | 96 | 89 | 93 | 84 |

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued

| Item | Total two or more persons | Under 25 | 25-34 | 35-44 | 45-54 | 55-64 | 65 and over | 65-74 | 75 and over |
|---|---------------------------|----------|--------|---------|---------|---------|-------------|--------|------------------|
| Other food at home | \$1,044 | \$785 | \$981 | \$1,189 | \$1,181 | \$1,003 | \$821 | \$856 | \$761 |
| Sugar and other sweets | 131 | 83 | 108 | 150 | 148 | 131 | 120 | 123 | 116 |
| Fats and oils | 96 | 69 | 85 | 104 | 108 | 96 | 91 | 92 | 91 |
| Miscellaneous foods | 481 | 392 | 492 | 555 | 523 | 434 | 353 | 369 | 326 |
| Nonalcoholic beverages | 282 | 220 | 252 | 326 | 334 | 269 | 207 | 212 | 200 |
| Food prepared by consumer unit on out-of-town trips | 55 | 22 | 42 | 54 | 68 | 73 | 49 | 61 | 29 |
| Food away from home | 2,410 | 1,691 | 2,229 | 2,698 | 2,919 | 2,446 | 1,676 | 1,854 | 1,377 |
| Alcoholic beverages | 322 | 294 | 325 | 343 | 341 | 349 | 243 | 273 | 194 |
| Housing | 13,400 | 8,823 | 13,116 | 15,147 | 15,308 | 13,361 | 9,709 | 10,230 | 8,825 |
| Shelter | 7,607 | 5,207 | 7,716 | 8,932 | 8,773 | 7,028 | 4,886 | 5,138 | 4,459 |
| Owned dwellings | 5,276 | 911 | 4,314 | 6,649 | 6,702 | 5,316 | 3,557 | 3,846 | 3,066 |
| Mortgage interest and charges | 3,109 | 537 | 3,008 | 4,422 | 4,009 | 2,647 | 985 | 1,208 | 606 |
| Property taxes | 1,241 | 174 | 786 | 1,341 | 1,568 | 1,491 | 1,325 | 1,385 | 1,222 |
| Maintenance, repairs, insurance, other expenses | 926 | 200 | 521 | 886 | 1,125 | 1,178 | 1,247 | 1,252 | 1,238 |
| Rented dwellings | 1,803 | 4,124 | 3,143 | 1,865 | 1,202 | 973 | 800 | 678 | 1,009 |
| Other lodging | 528 | 172 | 259 | 418 | 868 | 739 | 529 | 614 | 384 |
| Utilities, fuels, and public services | 2,735 | 1,716 | 2,441 | 2,842 | 3,140 | 2,922 | 2,538 | 2,678 | 2,298 |
| Natural gas | 315 | 149 | 276 | 323 | 346 | 363 | 323 | 327 | 316 |
| Electricity | 1,049 | 677 | 899 | 1,076 | 1,213 | 1,120 | 1,025 | 1,081 | 929 |
| Fuel oil and other fuels | 92 | 21 | 59 | 85 | 115 | 111 | 121 | 127 | 111 |
| Telephone services | 942 | 761 | 944 | 1,001 | 1,076 | 947 | 710 | 775 | 599 |
| Water and other public services | 337 | 107 | 263 | 357 | 390 | 380 | 359 | 369 | 343 |
| Household operations | 701 | 366 | 900 | 895 | 625 | 525 | 477 | 439 | 543 |
| Personal services | 358 | 282 | 692 | 563 | 171 | 79 | 103 | 80 | 141 |
| Other household expenses | 343 | 84 | 208 | 333 | 454 | 446 | 375 | 359 | 403 |
| Housekeeping supplies | 585 | 286 | 467 | 653 | 623 | 786 | 507 | 535 | 460 |
| Laundry and cleaning supplies | 145 | 88 | 131 | 162 | 159 | 148 | 134 | 137 | 129 |
| Other household products | 292 | 117 | 215 | 329 | 303 | 469 | 229 | 246 | 200 |
| Postage and stationery | 148 | 80 | 121 | 162 | 162 | 170 | 145 | 152 | 132 |
| Household furnishings and equipment | 1,771 | 1,248 | 1,592 | 1,824 | 2,147 | 2,101 | 1,300 | 1,440 | 1,064 |
| Household textiles | 127 | 58 | 99 | 122 | 179 | 135 | 117 | 138 | 81 |
| Furniture | 440 | 363 | 487 | 475 | 487 | 475 | 257 | 285 | 211 |
| Floor coverings | 59 | 28 | 34 | 59 | 73 | 84 | 58 | 68 | 42 |
| Major appliances | 200 | 161 | 159 | 207 | 223 | 232 | 198 | 195 | 203 |
| Small appliances, miscellaneous housewares | 105 | 70 | 79 | 98 | 131 | 147 | 88 | 99 | 68 |
| Miscellaneous household equipment | 840 | 567 | 734 | 864 | 1,055 | 1,028 | 582 | 655 | 460 |
| Apparel and services | 2,013 | 1,499 | 2,060 | 2,347 | 2,416 | 1,874 | 1,135 | 1,327 | 814 |
| Men and boys | 498 | 322 | 485 | 596 | 607 | 451 | 299 | 358 | 200 |
| Men, 16 and over | 379 | 271 | 337 | 385 | 512 | 399 | 264 | 313 | 182 |
| Boys, 2 to 15 | 119 | 51 | 148 | 211 | 96 | 52 | 35 | 45 | 18 |
| Women and girls | 768 | 478 | 721 | 897 | 986 | 717 | 462 | 525 | 355 |
| Women, 16 and over | 625 | 404 | 558 | 655 | 839 | 657 | 426 | 480 | 337 |
| Girls, 2 to 15 | 143 | 74 | 163 | 242 | 147 | 60 | 35 | 45 | 19 |
| Children under 2 | 93 | 177 | 178 | 104 | 52 | 49 | 31 | 35 | 25 |
| Footwear | 350 | 277 | 367 | 429 | 390 | 324 | 189 | 229 | 123 |
| Other apparel products and services | 303 | 244 | 310 | 321 | 381 | 335 | 154 | 179 | 111 |
| Transportation | 8,186 | 6,956 | 7,692 | 8,620 | 9,920 | 8,499 | 5,860 | 6,512 | 4,751 |
| Vehicle purchases (net outlay) | 3,826 | 3,976 | 3,761 | 4,087 | 4,492 | 3,861 | 2,495 | 2,782 | 2,007 |
| Cars and trucks, new | 1,844 | 993 | 1,442 | 1,908 | 2,329 | 2,245 | 1,522 | 1,677 | 1,259 |
| Cars and trucks, used | 1,937 | 2,872 | 2,257 | 2,143 | 2,101 | 1,605 | 957 | 1,080 | 747 |
| Other vehicles | 44 | 4111 | 62 | 36 | 63 | 411 | 416 | 425 | (⁵) |
| Gasoline and motor oil | 1,234 | 936 | 1,144 | 1,332 | 1,501 | 1,266 | 888 | 1,001 | 697 |

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued

| Item | Total two or more persons | Under 25 | 25-34 | 35-44 | 45-54 | 55-64 | 65 and over | 65-74 | 75 and over |
|--|---------------------------|----------|---------|---------|---------|---------|-------------|---------|-------------|
| Other vehicle expenses | \$2,656 | \$1,820 | \$2,448 | \$2,777 | \$3,372 | \$2,754 | \$1,924 | \$2,097 | \$1,630 |
| Vehicle finance charges | 402 | 363 | 472 | 439 | 497 | 371 | 161 | 209 | 78 |
| Maintenance and repairs | 760 | 503 | 599 | 795 | 966 | 808 | 665 | 694 | 616 |
| Vehicle insurance | 884 | 618 | 747 | 870 | 1,166 | 931 | 742 | 777 | 682 |
| Vehicle rental, leases, licenses, other charges | 610 | 336 | 630 | 673 | 744 | 643 | 356 | 416 | 254 |
| Public transportation | 470 | 223 | 339 | 424 | 554 | 618 | 553 | 633 | 417 |
| Health care | 2,195 | 782 | 1,339 | 1,828 | 2,429 | 2,667 | 3,618 | 3,479 | 3,854 |
| Health insurance | 1,052 | 370 | 687 | 849 | 1,068 | 1,206 | 1,906 | 1,863 | 1,981 |
| Medical services | 632 | 253 | 413 | 601 | 821 | 803 | 678 | 651 | 725 |
| Drugs | 392 | 126 | 170 | 266 | 403 | 524 | 841 | 800 | 910 |
| Medical supplies | 120 | 33 | 69 | 112 | 137 | 134 | 192 | 165 | 238 |
| Entertainment | 2,170 | 1,334 | 1,913 | 2,431 | 2,567 | 2,393 | 1,599 | 1,836 | 1,196 |
| Fees and admissions | 527 | 241 | 399 | 569 | 676 | 594 | 451 | 490 | 383 |
| Television, radios, sound equipment | 677 | 574 | 661 | 744 | 786 | 667 | 481 | 523 | 410 |
| Pets, toys, and playground equipment | 405 | 256 | 423 | 478 | 448 | 395 | 258 | 294 | 195 |
| Other entertainment supplies, equipment, and services | 561 | 264 | 431 | 640 | 656 | 737 | 410 | 529 | 208 |
| Personal care products and services | 466 | 349 | 412 | 495 | 543 | 492 | 401 | 411 | 385 |
| Reading | 176 | 70 | 125 | 166 | 223 | 211 | 197 | 208 | 178 |
| Education | 687 | 768 | 456 | 708 | 1,299 | 569 | 186 | 211 | 144 |
| Tobacco products and smoking supplies | 329 | 311 | 304 | 372 | 384 | 359 | 195 | 235 | 128 |
| Miscellaneous | 942 | 455 | 775 | 1,005 | 1,124 | 1,146 | 787 | 846 | 685 |
| Cash contributions | 1,217 | 282 | 585 | 1,034 | 1,559 | 1,623 | 1,808 | 1,685 | 2,016 |
| Personal insurance and pensions | 4,114 | 1,611 | 3,795 | 4,713 | 5,942 | 4,561 | 1,451 | 1,680 | 1,063 |
| Life and other personal insurance | 499 | 100 | 288 | 479 | 705 | 710 | 472 | 535 | 364 |
| Pensions and Social Security | 3,615 | 1,510 | 3,506 | 4,234 | 5,238 | 3,851 | 980 | 1,145 | 699 |
| Sources of income and personal taxes: ¹ | | | | | | | | | |
| Money income before taxes | 50,639 | 25,984 | 45,375 | 56,023 | 66,166 | 55,565 | 32,059 | 34,114 | 28,554 |
| Wages and salaries | 40,990 | 23,344 | 42,089 | 50,671 | 58,102 | 39,632 | 8,247 | 10,788 | 3,915 |
| Self-employment income | 2,991 | 649 | 1,684 | 3,013 | 4,315 | 5,774 | 1,491 | 1,765 | 1,024 |
| Social Security, private and government retirement | 4,717 | 123 | 251 | 628 | 1,838 | 7,663 | 19,632 | 18,994 | 20,721 |
| Interest, dividends, rental income, other property income | 855 | 72 | 236 | 390 | 808 | 1,567 | 2,124 | 1,921 | 2,471 |
| Unemployment and workers' compensation, veterans' benefits | 209 | 170 | 170 | 218 | 300 | 267 | 91 | 101 | 73 |
| Public assistance, supplemental security income, food stamps | 387 | 698 | 464 | 388 | 328 | 403 | 264 | 299 | 204 |
| Regular contributions for support | 271 | 529 | 276 | 444 | 235 | 107 | 80 | 67 | 102 |
| Other income | 220 | 399 | 204 | 270 | 241 | 152 | 130 | 179 | 445 |
| Personal taxes | 3,767 | 1,148 | 3,198 | 4,196 | 5,861 | 4,432 | 1,365 | 1,556 | 1,038 |
| Federal income taxes | 2,862 | 853 | 2,429 | 3,194 | 4,537 | 3,391 | 908 | 1,029 | 703 |
| State and local income taxes | 713 | 281 | 679 | 835 | 1,085 | 768 | 168 | 204 | 109 |
| Other taxes | 192 | 14 | 91 | 167 | 239 | 272 | 288 | 324 | 226 |
| Income after taxes | 46,873 | 24,836 | 42,176 | 51,827 | 60,306 | 51,138 | 30,694 | 32,558 | 27,516 |

See footnotes at end of table.

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued

| Item | Total two or more persons | 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 | -\$1,554 | \$1,409 | -\$3,167 | -\$2,512 | -\$2,200 | -\$854 | \$1,460 | -\$177 | \$4,242 |
| Net change in total assets | 7,285 | 4,886 | 9,364 | 9,657 | 6,052 | 6,921 | 3,422 | 2,213 | 5,477 |
| Net change in total liabilities | 8,839 | 3,477 | 12,530 | 12,169 | 8,252 | 7,775 | 1,962 | 2,390 | 1,235 |
| Other financial information: | | | | | | | | | |
| Other money receipts | 508 | 279 | 616 | 275 | 540 | 755 | 591 | 767 | 291 |
| Mortgage principal paid on owned property | -1,567 | -307 | -821 | -1,720 | -2,290 | -2,798 | -659 | -829 | -371 |
| Estimated market value of owned home | 98,034 | 14,811 | 57,426 | 99,935 | 120,997 | 136,493 | 108,841 | 113,201 | 101,429 |
| Estimated monthly rental value of owned home .. | 667 | 124 | 439 | 703 | 809 | 830 | 735 | 759 | 692 |
| Gifts of goods and services | 1,180 | 533 | 671 | 945 | 1,959 | 1,624 | 1,003 | 1,039 | 942 |
| Food | 100 | 11 | 34 | 56 | 238 | 161 | 49 | 42 | 61 |
| Housing | 332 | 127 | 266 | 281 | 503 | 437 | 253 | 275 | 216 |
| Housekeeping supplies | 47 | 21 | 41 | 57 | 51 | 53 | 37 | 39 | 33 |
| Household textiles | 17 | ⁴ 5 | 13 | 9 | 23 | 29 | 21 | 29 | 7 |
| Appliances and miscellaneous housewares | 36 | 7 | 21 | 26 | 51 | 61 | 41 | 47 | 29 |
| Major appliances | 8 | ⁴ 3 | 3 | 8 | 14 | 8 | 8 | 9 | 6 |
| Small appliances and miscellaneous housewares | 28 | 4 | 18 | 19 | 36 | 52 | 33 | 39 | 23 |
| Miscellaneous household equipment | 75 | 32 | 60 | 66 | 87 | 124 | 65 | 72 | 53 |
| Other housing | 158 | 63 | 131 | 122 | 291 | 171 | 89 | 86 | 94 |
| Apparel and services | 236 | 167 | 174 | 216 | 292 | 322 | 223 | 243 | 191 |
| Males, 2 and over | 65 | 33 | 47 | 49 | 80 | 105 | 71 | 84 | 49 |
| Females, 2 and over | 85 | 51 | 44 | 82 | 114 | 116 | 85 | 81 | 91 |
| Children under 2 | 41 | 55 | 49 | 47 | 36 | 37 | 28 | 31 | 24 |
| Other apparel products and services | 45 | 27 | 34 | 38 | 62 | 64 | 40 | 47 | 27 |
| Jewelry and watches | 16 | 13 | 12 | 12 | 24 | 22 | 15 | 16 | 13 |
| All other apparel products and services | 29 | ⁴ 15 | 22 | 26 | 38 | 42 | 25 | 31 | ⁴ 14 |
| Transportation | 64 | 81 | 22 | 57 | 82 | 74 | 88 | 85 | 91 |
| Health care | 28 | ⁴ 5 | 4 | 20 | 51 | 40 | 36 | 28 | 50 |
| Entertainment | 102 | 67 | 67 | 76 | 127 | 166 | 112 | 105 | 123 |
| Toys, games, hobbies, and tricycles | 34 | 16 | 23 | 27 | 42 | 59 | 35 | 45 | 18 |
| Other entertainment | 67 | 51 | 44 | 48 | 84 | 107 | 76 | 60 | 104 |
| Education | 194 | ⁴ 14 | 32 | 125 | 512 | 251 | 94 | 106 | 74 |
| All other gifts | 125 | 60 | 72 | 114 | 155 | 172 | 148 | 155 | 135 |

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 Data are likely to have large sampling errors.

⁵ No data reported.

n.a. Not applicable.