

**Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998**

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Number of consumer units (in thousands) .....	56,655	23,302	29,193	5,471	15,994	7,728	4,160	6,546	43,981
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$55,345	\$49,395	\$59,653	\$55,800	\$58,775	\$64,243	\$58,458	\$24,530	\$27,009
Income after taxes <sup>1</sup> .....	50,986	45,327	54,951	50,879	54,386	59,043	54,918	23,149	24,836
Age of reference person .....	48.1	56.4	41.4	32.0	39.6	51.7	48.4	36.0	48.8
Average number in consumer unit:									
Persons .....	3.2	2.0	4.0	3.4	4.2	3.9	4.8	2.9	1.6
Children under 18 .....	.9	n.a.	1.6	1.4	2.2	.6	1.4	1.8	.2
Persons 65 and over .....	.3	.6	.1	( <sup>2</sup> )	( <sup>2</sup> )	.2	.5	( <sup>2</sup> )	.3
Earners .....	1.7	1.2	2.0	1.7	1.9	2.6	2.3	1.1	.9
Vehicles .....	2.6	2.4	2.7	2.2	2.6	3.4	2.8	1.1	1.3
Percent distribution:									
Sex of reference person:									
Male .....	75	77	74	73	74	75	73	12	42
Female .....	25	23	26	27	26	25	27	88	58
Housing tenure:									
Homeowner .....	81	83	79	67	79	88	77	36	47
With mortgage .....	53	40	64	58	67	60	53	29	22
Without mortgage .....	28	43	16	9	12	28	25	7	26
Renter .....	19	17	21	33	21	12	23	64	53
Race of reference person:									
Black .....	8	5	9	8	9	10	12	34	14
White and other .....	92	95	91	92	91	90	88	66	86
Education of reference person:									
Elementary (1-8) .....	6	6	5	4	4	8	9	4	8
High school (9-12) .....	37	38	35	29	37	35	48	50	39
College .....	57	55	60	67	59	56	42	47	52
Never attended and other .....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	1	( <sup>4</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	97	96	97	95	97	97	96	73	76
Average annual expenditures .....	\$44,974	\$39,900	\$48,771	\$43,601	\$48,829	\$52,370	\$46,922	\$26,567	\$24,681
Food .....									
Food at home .....	6,100	4,974	6,854	5,699	6,969	7,466	7,251	4,133	3,232
Cereals and bakery products .....	3,545	2,809	3,964	3,399	4,052	4,203	4,796	2,589	1,811
Cereals and cereal products .....	541	413	626	503	663	640	683	407	276
Bakery products .....	186	129	225	167	249	217	241	152	94
Meats, poultry, fish, and eggs .....	355	285	401	335	414	423	442	254	182
Beef .....	937	740	1,012	791	1,014	1,175	1,521	682	451
Pork .....	294	234	313	220	305	400	489	186	125
Other meats .....	185	151	192	149	192	222	329	150	94
Poultry .....	120	94	131	101	135	143	188	82	58
Fish and seafood .....	176	129	203	160	208	225	256	140	85
Eggs .....	123	100	132	128	130	138	192	95	65
Dairy products .....	39	31	42	33	42	47	67	28	24
Fresh milk and cream .....	386	294	450	384	479	437	466	284	194
Other dairy products .....	155	108	185	158	200	172	217	114	76
Fruits and vegetables .....	231	186	265	226	279	265	249	169	119
Fresh fruits .....	599	513	646	604	639	692	754	419	315
Fresh vegetables .....	187	165	201	180	207	205	214	129	102
Processed fruits .....	185	163	192	181	184	219	260	116	97
Processed vegetables .....	126	101	141	151	132	154	160	101	70
	100	83	111	92	117	114	120	74	46

See footnotes at end of table.

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Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Other food at home .....	\$1,082	\$850	\$1,230	\$1,117	\$1,257	\$1,258	\$1,372	\$798	\$576
Sugar and other sweets .....	137	114	152	112	169	147	160	101	74
Fats and oils .....	98	80	103	88	105	110	157	70	51
Miscellaneous foods .....	489	360	580	611	584	548	593	373	259
Nonalcoholic beverages .....	289	228	323	253	330	360	397	229	156
Food prepared by consumer unit on out-of-town trips .....	70	68	73	52	70	94	65	25	36
Food away from home .....	2,555	2,165	2,890	2,300	2,917	3,263	2,455	1,543	1,421
Alcoholic beverages .....	328	379	291	338	266	308	295	191	302
Housing .....	14,319	12,908	15,368	15,945	15,583	14,520	14,835	9,869	8,627
Shelter .....	7,998	7,020	8,775	9,085	9,013	8,064	8,020	5,574	5,148
Owned dwellings .....	5,987	5,053	6,785	6,620	7,040	6,372	5,623	2,450	2,268
Mortgage interest and charges .....	3,565	2,521	4,415	4,753	4,645	3,699	3,457	1,600	1,151
Property taxes .....	1,390	1,356	1,424	1,100	1,424	1,653	1,346	535	604
Maintenance, repairs, insurance, other expenses .....	1,032	1,177	946	768	971	1,021	820	315	512
Rented dwellings .....	1,374	1,241	1,418	2,188	1,398	914	1,807	2,980	2,607
Other lodging .....	637	726	573	276	575	777	589	144	273
Utilities, fuels, and public services .....	2,899	2,629	3,048	2,571	3,062	3,354	3,373	2,231	1,793
Natural gas .....	336	302	357	295	363	388	384	277	217
Electricity .....	1,127	1,033	1,170	941	1,191	1,288	1,348	859	666
Fuel oil and other fuels .....	107	110	107	83	99	141	91	55	61
Telephone services .....	954	850	1,013	937	1,005	1,083	1,124	829	669
Water and other public services .....	375	333	401	315	404	455	425	211	180
Household operations .....	705	423	913	1,832	865	360	819	713	316
Personal services .....	349	37	591	1,523	523	71	407	532	104
Other household expenses .....	355	386	322	309	343	289	412	181	213
Housekeeping supplies .....	646	671	623	519	639	668	664	267	300
Laundry and cleaning supplies .....	156	137	161	120	162	192	228	85	72
Other household products .....	324	372	298	249	313	302	234	115	131
Postage and stationery .....	166	162	164	150	164	175	202	66	97
Household furnishings and equipment .....	2,071	2,165	2,009	1,938	2,003	2,074	1,959	1,084	1,069
Household textiles .....	134	133	131	110	140	127	164	63	74
Furniture .....	504	502	508	692	479	439	480	311	224
Floor coverings .....	189	292	131	67	150	138	58	40	103
Major appliances .....	196	189	200	184	184	241	209	172	122
Small appliances, miscellaneous housewares .....	105	104	105	72	103	135	106	45	53
Miscellaneous household equipment .....	944	945	934	813	947	993	991	452	493
Apparel and services .....	2,057	1,559	2,432	2,081	2,522	2,503	2,282	1,789	1,158
Men and boys .....	538	388	644	426	691	709	640	245	241
Men, 16 and over .....	416	367	451	311	419	622	447	94	214
Boys, 2 to 15 .....	122	21	193	115	271	87	193	151	27
Women and girls .....	768	621	897	662	953	956	709	869	467
Women, 16 and over .....	624	592	661	549	608	855	559	637	435
Girls, 2 to 15 .....	144	28	236	112	345	101	150	231	32
Children under 2 .....	105	37	151	457	94	39	171	77	31
Footwear .....	332	230	404	234	458	421	414	401	196
Other apparel products and services .....	315	282	336	303	326	379	348	198	223
Transportation .....	8,799	7,275	9,946	8,079	9,538	12,113	9,291	4,166	4,168
Vehicle purchases (net outlay) .....	4,065	3,081	4,857	3,701	4,661	6,081	4,014	1,727	1,731
Cars and trucks, new .....	2,026	1,613	2,391	1,796	2,170	3,268	1,775	5432	697
Cars and trucks, used .....	1,999	1,448	2,415	1,768	2,457	2,785	2,175	1,258	972
Other vehicles .....	40	521	51	5137	533	528	564	537	63
Gasoline and motor oil .....	1,326	1,125	1,454	1,190	1,418	1,714	1,556	703	665

See footnotes at end of table.

**Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — Continued**

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Other vehicle expenses .....	\$2,874	\$2,434	\$3,170	\$2,819	\$3,010	\$3,750	\$3,261	\$1,511	\$1,448
Vehicle finance charges .....	441	326	520	512	491	585	538	190	181
Maintenance and repairs .....	784	705	829	644	845	927	910	556	469
Vehicle insurance .....	952	824	1,037	822	911	1,452	1,062	466	505
Vehicle rental, leases, licenses, other charges .....	697	579	784	842	764	785	751	298	293
Public transportation .....	535	635	466	369	450	568	461	225	324
Health care .....	2,469	2,881	2,152	1,685	2,110	2,569	2,379	1,027	1,304
Health insurance .....	1,192	1,376	1,036	905	984	1,237	1,251	492	617
Medical services .....	717	768	698	520	713	793	573	303	352
Drugs .....	425	586	291	187	280	390	454	178	268
Medical supplies .....	135	151	126	74	133	150	102	54	66
Entertainment .....	2,239	1,986	2,429	1,976	2,622	2,360	2,334	1,199	1,189
Fees and admissions .....	595	560	646	445	730	614	448	250	289
Television, radios, sound equipment .....	648	577	678	515	724	698	829	501	394
Pets, toys, and playground equipment .....	438	393	477	455	539	367	413	251	201
Other entertainment supplies, equipment, and services .....	559	457	629	560	628	681	645	197	305
Personal care products and services .....	483	464	501	425	491	578	467	402	294
Reading .....	200	220	189	164	192	200	163	87	122
Education .....	738	448	997	372	931	1,576	544	367	408
Tobacco products and smoking supplies .....	293	247	308	198	316	369	443	222	255
Miscellaneous .....	981	940	964	810	958	1,086	1,322	763	719
Cash contributions .....	1,337	1,629	1,112	962	1,060	1,325	1,272	527	903
Personal insurance and pensions .....	4,632	3,991	5,229	4,867	5,271	5,397	4,042	1,825	2,000
Life and other personal insurance .....	595	632	567	444	604	577	579	182	178
Pensions and Social Security .....	4,038	3,359	4,662	4,423	4,667	4,820	3,463	1,643	1,822
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	55,345	49,395	59,653	55,800	58,775	64,243	58,458	24,530	27,009
Wages and salaries .....	44,973	34,093	53,136	51,687	53,022	54,413	48,550	19,921	19,717
Self-employment income .....	3,171	2,998	3,527	3,088	3,751	3,373	1,566	769	1,292
Social Security, private and government retirement .....	5,348	10,046	1,473	<sup>5</sup> 95	606	4,270	6,374	768	4,273
Interest, dividends, rental income, other property income .....	1,064	1,739	619	336	449	1,178	382	131	740
Unemployment and workers' compensation, veterans' benefits .....	229	203	235	89	254	300	338	139	156
Public assistance, supplemental security income, food stamps .....	202	108	208	193	176	284	705	1,298	349
Regular contributions for support .....	122	53	158	<sup>5</sup> 45	239	69	262	1,277	282
Other income .....	237	155	297	268	279	356	281	227	200
Personal taxes .....	4,359	4,068	4,703	4,921	4,390	5,200	3,540	1,381	2,173
Federal income taxes .....	3,316	3,081	3,598	3,790	3,335	4,011	2,609	1,016	1,633
State and local income taxes .....	821	752	900	964	868	923	641	288	442
Other taxes .....	223	235	204	168	187	266	291	77	98
Income after taxes .....	50,986	45,327	54,951	50,879	54,386	59,043	54,918	23,149	24,836

See footnotes at end of table.

**Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — Continued**

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Addenda:									
Net change in total assets and liabilities .....	- \$3,485	- \$1,215	- \$5,563	- \$5,337	- \$4,493	- \$7,937	- \$1,620	- \$3,337	\$311
Net change in total assets .....	8,083	8,533	8,188	14,820	9,067	1,675	4,818	676	4,392
Net change in total liabilities .....	11,568	9,748	13,751	20,157	13,560	9,612	6,438	4,013	4,082
Other financial information:									
Other money receipts .....	610	948	407	995	267	280	147	210	310
Mortgage principal paid on owned property .....	-1,699	-1,466	-1,902	-1,192	-2,102	-1,991	-1,586	-615	-545
Estimated market value of owned home ....	109,174	110,094	108,956	88,736	109,203	122,760	105,542	43,931	49,063
Estimated monthly rental value of owned home .....	762	760	767	666	767	840	733	323	361
Gifts of goods and services .....	1,334	1,544	1,193	834	1,148	1,541	1,143	595	793
Food .....	116	138	110	35	121	141	30	32	52
Housing .....	402	432	381	369	335	487	378	198	217
Housekeeping supplies .....	53	55	53	45	54	55	39	23	29
Household textiles .....	23	25	20	<sup>5</sup> 14	14	35	32	<sup>5</sup> 1	10
Appliances and miscellaneous housewares .....	40	46	36	18	31	62	30	21	17
Major appliances .....	9	11	7	<sup>5</sup> 3	7	10	<sup>5</sup> 6	<sup>5</sup> 15	4
Small appliances and miscellaneous housewares .....	31	35	29	15	23	52	24	<sup>5</sup> 5	13
Miscellaneous household equipment .....	89	103	72	72	58	101	130	29	53
Other housing .....	197	202	200	220	177	234	147	125	108
Apparel and services .....	254	256	246	262	198	332	308	160	195
Males, 2 and over .....	70	76	58	54	43	92	122	19	52
Females, 2 and over .....	100	108	99	98	87	124	67	49	58
Children under 2 .....	42	29	52	84	49	35	46	30	21
Other apparel products and services .....	42	43	37	26	20	82	72	63	64
Jewelry and watches .....	16	19	14	12	8	29	22	18	38
All other apparel products and services .....	26	24	23	<sup>5</sup> 14	12	53	<sup>5</sup> 51	<sup>5</sup> 44	27
Transportation .....	63	85	50	20	64	40	36	26	35
Health care .....	25	34	17	<sup>5</sup> 5	15	31	<sup>5</sup> 34	<sup>5</sup> 24	55
Entertainment .....	112	147	75	59	75	85	173	37	58
Toys, games, hobbies, and tricycles .....	37	52	22	33	18	25	49	13	24
Other entertainment .....	75	94	52	26	58	60	124	24	34
Education .....	225	286	201	<sup>5</sup> 27	216	293	<sup>5</sup> 57	46	79
All other gifts .....	136	167	113	56	124	133	126	71	103

<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.