

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

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).....	68,773	3,263	16,027	16,877	11,634	9,398	11,575	7,718	3,857
Consumer unit characteristics:									
Income before taxes 1/.....	\$35,094	\$21,105	\$32,141	\$41,130	\$44,324	\$37,208	\$24,211	\$25,840	\$20,899
Income after taxes 1/.....	32,093	19,768	29,561	37,472	40,043	33,555	22,796	24,377	19,581
Average number of persons in consumer unit....	3.2	2.9	3.3	3.8	3.3	2.6	2.3	2.4	2.2
Age of reference person.....	46.4	22.1	29.9	39.4	49.2	59.5	72.5	69.0	79.5
Average number in consumer unit:									
Earners.....	1.7	1.7	1.7	2.0	2.2	1.7	.7	.8	.4
Vehicles.....	2.4	1.7	2.1	2.6	2.9	2.6	1.9	2.1	1.6
Children under 18.....	1.0	.9	1.4	1.6	.8	.2	.1	.1	.1
Persons 65 and over.....	.3	(2)	(2)	(2)	.1	.1	1.6	1.6	1.8
Percent distribution:									
Sex of reference person:									
Male.....	75	63	71	74	74	81	79	79	79
Female.....	25	37	29	26	26	19	21	21	21
Housing tenure:									
Percent homeowner.....	71	19	51	73	79	88	85	86	83
Homeowner with mortgage.....	46	13	45	65	60	43	20	25	10
Homeowner without mortgage.....	24	6	6	8	19	44	65	61	73
Renter.....	29	81	49	27	21	12	15	14	17
Race of reference person:									
Black.....	11	12	12	11	11	9	9	9	7
White and other.....	89	88	88	89	89	91	91	91	93
Education of reference person:									
Elementary (1-8).....	10	4	4	5	8	16	27	21	38
High school (9-12).....	46	61	48	40	49	49	44	47	37
College.....	43	35	48	55	43	34	28	30	22
Never attended and other.....	1	(3)	(3)	(3)	1	1	2	1	2
At least one vehicle owned.....	92	82	89	93	93	95	91	94	86
Average annual expenditures.....	\$30,961	\$21,850	\$28,450	\$36,538	\$37,408	\$30,203	\$22,969	\$24,560	\$19,769
Food.....	4,641	3,328	4,189	5,351	5,602	4,668	3,593	3,854	3,063
Food at home.....	2,731	1,901	2,470	3,084	3,133	2,800	2,355	2,463	2,135
Cereals and bakery products.....	404	277	362	470	451	409	356	358	352

Cereals and cereal products.....	146	114	139	174	158	135	123	124	120
Bakery products.....	258	163	223	295	293	273	233	234	232
Meats, poultry, fish, and eggs.....	713	454	613	785	845	766	649	681	584
Beef.....	239	171	208	263	287	257	205	207	202
Pork.....	140	80	120	146	169	149	143	154	122
Other meats.....	105	64	91	124	120	110	86	94	71
Poultry.....	111	67	97	124	133	115	103	109	91
Fish and seafood.....	81	42	65	89	93	97	78	82	68
Eggs.....	36	30	31	38	44	38	33	35	30
Dairy products.....	348	258	332	397	391	344	284	294	262
Fresh milk and cream.....	170	134	167	193	187	159	140	143	135
Other dairy products.....	178	124	165	204	204	185	144	152	127
Fruits and vegetables.....	463	288	391	508	525	500	463	486	416
Fresh fruits.....	145	83	112	156	165	164	160	170	141
Fresh vegetables.....	141	78	116	153	163	159	140	145	130
Processed fruits.....	103	71	92	116	113	102	99	104	89
Processed vegetables.....	75	57	71	82	84	75	64	68	57
Other food at home.....	802	624	772	925	922	781	604	644	520
Sugar and other sweets.....	100	70	92	114	108	102	88	97	71
Fats and oils.....	69	40	60	76	78	73	67	70	59
Miscellaneous foods.....	350	321	370	407	386	309	238	252	208
Nonalcoholic beverages.....	246	178	223	282	303	247	183	193	163
Food prepared by consumer unit on out-of-town trips.....	38	15	29	46	46	50	28	32	19
Food away from home.....	1,911	1,427	1,719	2,267	2,469	1,868	1,238	1,390	928
Alcoholic beverages.....	275	233	315	279	305	284	181	204	133
Housing.....	9,442	6,494	9,457	11,306	10,785	8,638	6,839	7,254	6,006
Shelter.....	5,139	3,924	5,316	6,489	5,877	4,340	3,175	3,363	2,797
Owned dwellings.....	3,289	682	2,885	4,606	3,988	3,157	2,064	2,256	1,680
Mortgage interest.....	2,058	503	2,230	3,373	2,503	1,376	447	570	202
Property taxes.....	640	72	336	666	808	911	795	833	717
Maintenance, repairs, insurance, other expenses.....	590	107	318	566	677	870	822	852	761
Rented dwellings.....	1,304	3,135	2,106	1,236	1,022	536	684	637	777
Other lodging.....	546	107	325	647	866	647	427	470	341
Utilities, fuels, and public services.....	2,047	1,263	1,764	2,230	2,395	2,167	1,945	2,023	1,790
Natural gas.....	275	136	223	285	311	314	305	323	267
Electricity.....	842	509	727	941	977	880	785	804	746
Fuel oil and other fuels.....	115	33	71	109	128	157	158	156	163
Telephone.....	605	504	578	649	734	590	488	526	413
Water and other public services.....	210	82	164	246	244	226	210	213	202
Household operations.....	515	259	690	637	412	378	383	378	393
Personal services.....	254	200	544	349	97	60	45	46	43
Other household expenses.....	261	59	146	288	316	318	338	332	349
Housekeeping supplies.....	448	256	400	494	506	451	452	478	398
Laundry and cleaning supplies.....	127	97	122	140	147	124	102	106	94
Other household products.....	188	75	164	220	209	186	194	188	205
Postage and stationery.....	134	84	114	134	150	141	157	184	100
Household furnishings and equipment.....	1,292	792	1,287	1,456	1,595	1,301	884	1,011	627
Household textiles.....	121	42	110	124	151	135	114	126	91
Furniture.....	379	322	421	445	436	339	215	249	149

Floor coverings.....	84	4/30	58	89	127	131	43	51	28
Major appliances.....	189	122	182	211	199	218	152	162	134
Small appliances, miscellaneous housewares	75	47	61	96	95	70	58	68	37
Miscellaneous household equipment.....	444	229	456	490	587	408	301	357	188
Apparel and services.....	1,770	1,352	1,650	2,219	2,221	1,614	1,059	1,222	728
Men and boys.....	462	268	419	587	570	477	265	309	176
Men, 16 and over.....	361	242	312	398	479	426	231	278	136
Boys, 2 to 15.....	100	26	107	188	91	50	34	31	40
Women and girls.....	710	485	586	916	933	656	461	534	314
Women, 16 and over.....	584	450	454	665	808	612	434	504	291
Girls, 2 to 15.....	126	35	132	251	125	44	27	29	22
Children under 2.....	89	146	169	83	62	49	25	31	13
Footwear.....	221	180	199	273	280	182	158	174	125
Other apparel products and services.....	289	272	277	360	375	250	150	174	101
Transportation.....	6,060	5,564	5,717	7,030	7,471	5,564	4,243	4,789	3,151
Vehicle purchases (net outlay).....	2,802	3,168	2,801	3,299	3,348	2,244	1,878	2,091	1,452
Cars and trucks, new.....	1,522	1,436	1,511	1,771	1,748	1,310	1,142	1,296	835
Cars and trucks, used.....	1,253	1,725	1,257	1,501	1,542	917	735	794	617
Other vehicles.....	27	4/8	33	27	58	17	4/1	4/1	(5)
Gasoline and motor oil.....	1,125	866	1,027	1,275	1,408	1,159	800	917	567
Other vehicle expenses.....	1,837	1,386	1,670	2,157	2,297	1,820	1,279	1,452	932
Vehicle finance charges.....	354	308	403	425	452	281	156	208	54
Maintenance and repairs.....	640	434	546	775	767	658	490	542	385
Vehicle insurance.....	632	524	513	678	841	690	506	551	417
Vehicle rental, licenses, other charges...	210	121	208	278	237	191	127	152	77
Public transportation.....	297	143	219	299	418	341	286	329	201
Health care.....	1,538	730	958	1,409	1,456	1,885	2,559	2,290	3,100
Health insurance.....	568	212	342	475	495	671	1,108	1,049	1,227
Medical services.....	611	403	423	655	603	733	777	660	1,012
Drugs.....	266	79	143	192	250	381	519	472	613
Medical supplies.....	92	37	51	87	108	100	154	109	248
Entertainment.....	1,605	1,150	1,497	2,146	1,898	1,422	949	1,084	679
Fees and admissions.....	412	204	303	553	512	423	305	348	219
Television, radios, sound equipment.....	477	415	480	615	535	395	300	342	215
Pets, toys, and playground equipment.....	293	216	332	361	306	248	183	202	145
Other entertainment supplies, equipment, and services.....	424	315	382	617	545	357	161	191	99
Personal care products and services.....	404	278	359	459	495	408	327	355	272
Reading.....	169	88	139	190	196	184	166	179	138
Education.....	389	369	214	532	797	295	94	109	64
Tobacco products and smoking supplies.....	290	282	280	306	348	321	203	233	142
Miscellaneous.....	690	339	573	865	832	676	566	620	457
Cash contributions.....	872	183	462	830	1,163	1,226	1,113	1,051	1,238
Personal insurance and pensions.....	2,815	1,461	2,641	3,616	3,837	3,021	1,076	1,315	599
Life and other personal insurance.....	411	117	290	497	499	467	400	414	373
Pensions and Social Security.....	2,405	1,344	2,351	3,119	3,338	2,554	676	901	226

Sources of income and personal taxes: 1/									
Money income before taxes.....	35,094	21,105	32,141	41,130	44,324	37,208	24,211	25,840	20,899
Wages and salaries.....	27,004	18,774	28,728	35,396	37,141	26,478	5,827	7,752	1,911
Self-employment income.....	2,609	597	1,814	3,648	4,047	2,828	1,269	1,606	583
Social Security, private and government retirement.....	3,367	106	182	444	1,255	5,304	13,370	13,262	13,591
Interest, dividends, rental income, other property income.....	1,130	53	294	509	755	1,876	3,266	2,664	4,491
Unemployment and workers' compensation, veterans' benefits.....	271	122	250	250	402	325	209	263	99
Public assistance, supplemental security income, food stamps.....	366	780	526	368	285	255	189	234	96
Regular contributions for support.....	253	497	227	412	337	61	58	32	4/113
Other income.....	93	177	119	103	102	80	23	27	4/15
Personal taxes.....	3,001	1,337	2,580	3,658	4,281	3,653	1,415	1,463	1,318
Federal income taxes.....	2,374	1,037	2,020	2,902	3,393	2,921	1,112	1,142	1,051
State and local income taxes.....	560	290	522	678	806	650	222	234	198
Other taxes.....	67	10	38	79	82	81	81	87	70
Income after taxes.....	32,093	19,768	29,561	37,472	40,043	33,555	22,796	24,377	19,581
Addenda:									
Net change in total assets and liabilities....	364	-1,283	425	-292	-662	2,873	692	1,163	-251
Net change in total assets.....	4,791	3,555	7,721	6,304	2,451	4,566	1,413	2,185	-132
Net change in total liabilities.....	4,428	4,838	7,296	6,596	3,113	1,692	721	1,022	119
Other financial information:									
Other money receipts.....	440	73	235	555	352	429	754	1,054	155
Mortgage principal paid on owned property...	-615	-89	-470	-901	-932	-594	-243	-320	-88
Estimated market value of owned home.....	72,105	9,459	43,036	81,351	88,123	91,577	84,620	87,836	78,185
Estimated monthly rental value of owned home	433	82	292	497	532	519	467	487	426
Gifts of goods and services, total.....	906	436	583	792	1,491	1,200	820	807	844
Clothing, males 2 and over.....	76	26	54	54	91	153	74	85	53
Clothing, females 2 and over.....	87	63	68	76	135	108	70	76	56
Clothing, children under 2.....	37	34	40	37	48	40	22	28	11
Jewelry and watches.....	17	10	11	18	29	18	12	15	4
Small appliances and miscellaneous housewares.....	21	12	19	20	28	20	18	23	6
Household textiles.....	11	4/4	8	7	14	17	13	14	4/11
All other gifts.....	658	286	383	579	1,147	844	611	566	702

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.