

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989-90

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).....	69,480	3,421	15,906	17,329	12,159	9,310	11,356	7,466	3,889
Consumer unit characteristics:									
Income before taxes 1/.....	\$36,900	\$20,674	\$34,077	\$43,268	\$46,348	\$40,227	\$24,465	\$26,125	\$21,311
Income after taxes 1/.....	33,603	19,418	31,204	39,017	42,016	36,050	23,052	24,560	20,187
Average number of persons in consumer unit....	3.2	2.8	3.3	3.7	3.3	2.7	2.3	2.4	2.2
Age of reference person.....	46.2	22.1	29.9	39.5	49.2	59.6	72.6	69.0	79.4
Average number in consumer unit:									
Earners.....	1.7	1.6	1.7	1.9	2.2	1.7	.7	.8	.4
Vehicles.....	2.4	1.6	2.1	2.5	2.9	2.6	2.0	2.2	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.....	74	59	70	74	73	79	79	80	78
Female.....	26	41	30	26	27	21	21	20	22
Housing tenure:									
Percent homeowner.....	70	15	51	73	79	87	87	88	86
Homeowner with mortgage.....	47	11	45	64	61	44	20	25	10
Homeowner without mortgage.....	24	4	6	9	18	43	67	63	77
Renter.....	30	85	49	27	21	13	13	12	14
Race of reference person:									
Black.....	11	15	12	12	11	10	8	8	8
White and other.....	89	85	88	88	89	90	92	92	92
Education of reference person:									
Elementary (1-8).....	10	4	4	5	8	16	26	21	36
High school (9-12).....	45	60	47	39	46	48	46	50	38
College.....	44	36	49	56	46	36	27	29	24
Never attended and other.....	(3)	(3)	(3)	(3)	(3)	(3)	1	1	1
At least one vehicle owned.....	92	82	90	93	94	94	92	94	87
Average annual expenditures.....	\$32,400	\$22,180	\$29,557	\$37,805	\$39,429	\$32,379	\$23,603	\$25,087	\$20,728
Food.....	4,979	3,543	4,425	5,755	5,964	5,015	3,869	4,081	3,449
Food at home.....	2,945	2,010	2,651	3,393	3,335	2,961	2,503	2,567	2,375
Cereals and bakery products.....	438	284	387	518	480	436	386	382	394
Cereals and cereal products.....	158	113	149	193	164	148	131	129	134

Bakery products.....	280	171	238	325	317	288	255	253	260
Meats, poultry, fish, and eggs.....	786	492	688	864	938	833	689	730	606
Beef.....	261	174	240	282	314	265	227	248	185
Pork.....	154	98	131	164	191	167	137	146	118
Other meats.....	115	73	101	129	140	122	93	103	75
Poultry.....	125	67	111	139	147	134	112	116	104
Fish and seafood.....	93	50	72	109	104	106	86	83	91
Eggs.....	38	30	34	41	43	39	34	35	34
Dairy products.....	361	258	344	423	397	343	296	300	288
Fresh milk and cream.....	174	131	172	201	186	157	145	147	140
Other dairy products.....	188	128	172	222	211	187	151	152	148
Fruits and vegetables.....	484	293	413	540	529	515	482	485	477
Fresh fruits.....	149	73	119	159	162	173	165	163	169
Fresh vegetables.....	145	91	120	161	165	160	138	143	128
Processed fruits.....	108	69	95	125	114	102	108	106	113
Processed vegetables.....	82	59	78	94	89	80	71	72	68
Other food at home.....	876	683	818	1,048	990	834	650	670	610
Sugar and other sweets.....	109	73	96	130	122	108	92	96	85
Fats and oils.....	77	47	64	90	88	78	72	74	67
Miscellaneous foods.....	393	364	393	483	431	334	266	272	254
Nonalcoholic beverages.....	255	182	232	297	303	256	189	192	185
Food prepared by consumer unit on out-of-town trips.....	41	17	33	48	47	57	31	37	19
Food away from home.....	2,034	1,533	1,774	2,362	2,628	2,054	1,366	1,514	1,075
Alcoholic beverages.....	295	265	320	329	311	296	194	226	131
Housing.....	9,871	6,633	9,853	11,730	11,395	9,085	7,040	7,420	6,306
Shelter.....	5,416	4,000	5,659	6,646	6,364	4,567	3,305	3,492	2,948
Owned dwellings.....	3,469	574	3,099	4,737	4,298	3,280	2,193	2,337	1,916
Mortgage interest.....	2,181	431	2,406	3,427	2,764	1,427	487	639	195
Property taxes.....	684	56	346	749	834	958	863	891	809
Maintenance, repairs, insurance, other expenses.....	604	87	347	562	700	894	843	807	912
Rented dwellings.....	1,352	3,290	2,228	1,268	1,067	579	608	582	659
Other lodging.....	594	136	332	641	998	708	504	573	373
Utilities, fuels, and public services.....	2,125	1,275	1,828	2,295	2,491	2,286	2,011	2,075	1,887
Natural gas.....	282	144	228	292	324	323	304	327	260
Electricity.....	867	502	742	947	1,003	946	820	837	787
Fuel oil and other fuels.....	116	31	73	119	125	155	159	145	186
Telephone.....	637	517	613	682	781	619	499	532	437
Water and other public services.....	222	81	172	256	258	244	229	234	217
Household operations.....	543	267	737	672	396	413	420	408	443
Personal services.....	286	202	599	398	96	69	80	58	122
Other household expenses.....	257	65	138	274	300	343	340	350	321
Housekeeping supplies.....	478	264	411	543	530	519	447	451	441
Laundry and cleaning supplies.....	134	88	131	151	149	136	106	105	108
Other household products.....	205	85	168	246	218	227	199	193	212
Postage and stationery.....	139	91	112	145	163	157	142	153	121
Household furnishings and equipment.....	1,310	827	1,217	1,573	1,614	1,300	856	995	587
Household textiles.....	125	46	99	136	166	149	109	136	55
Furniture.....	366	359	389	432	415	351	197	222	149
Floor coverings.....	99	13	64	130	151	117	55	61	44

Major appliances.....	177	128	165	192	192	211	140	149	122
Small appliances, miscellaneous housewares	74	34	68	84	94	73	58	69	38
Miscellaneous household equipment.....	468	245	433	600	596	399	296	357	179
Apparel and services.....	1,861	1,387	1,685	2,343	2,288	1,774	1,100	1,251	802
Men and boys.....	464	328	412	598	601	441	238	278	160
Men, 16 and over.....	369	301	293	427	519	401	213	251	136
Boys, 2 to 15.....	96	27	119	171	82	40	26	26	24
Women and girls.....	768	447	611	971	961	798	535	618	369
Women, 16 and over.....	647	411	484	731	850	757	506	587	346
Girls, 2 to 15.....	120	36	127	239	111	40	28	31	23
Children under 2.....	94	172	175	84	68	55	27	31	20
Footwear.....	244	148	218	318	285	226	161	168	148
Other apparel products and services.....	291	292	269	371	373	254	139	156	105
Transportation.....	6,098	5,432	5,677	6,817	7,659	6,024	4,174	4,544	3,463
Vehicle purchases (net outlay).....	2,683	2,992	2,596	3,020	3,333	2,450	1,692	1,726	1,626
Cars and trucks, new.....	1,447	1,329	1,319	1,643	1,819	1,433	979	1,046	849
Cars and trucks, used.....	1,208	1,641	1,234	1,349	1,480	993	712	678	777
Other vehicles.....	27	4/22	43	28	34	4/25	4/1	4/1	(5)
Gasoline and motor oil.....	1,197	914	1,117	1,327	1,484	1,250	847	966	617
Other vehicle expenses.....	1,911	1,369	1,752	2,160	2,434	1,925	1,342	1,525	990
Vehicle finance charges.....	363	310	407	436	470	295	149	194	63
Maintenance and repairs.....	659	448	565	752	820	689	510	576	382
Vehicle insurance.....	667	491	551	699	885	743	537	578	459
Vehicle rental, licenses, other charges...	222	120	229	273	259	197	145	176	86
Public transportation.....	307	156	212	310	408	399	294	328	230
Health care.....	1,637	534	1,060	1,501	1,638	2,035	2,657	2,461	3,037
Health insurance.....	630	175	400	520	589	761	1,195	1,154	1,273
Medical services.....	630	232	453	681	674	781	748	693	854
Drugs.....	278	84	149	200	257	383	573	515	686
Medical supplies.....	99	43	58	100	119	110	140	99	223
Entertainment.....	1,665	1,076	1,512	2,119	2,031	1,643	986	1,106	757
Fees and admissions.....	427	205	317	566	497	431	356	398	274
Television, radios, sound equipment.....	502	436	509	611	599	418	314	358	230
Pets, toys, and playground equipment.....	312	213	334	387	354	268	189	202	164
Other entertainment supplies, equipment, and services.....	424	222	352	555	582	526	128	148	90
Personal care products and services.....	424	291	361	471	510	457	357	376	319
Reading.....	172	90	141	192	196	185	173	186	147
Education.....	421	426	261	542	826	359	75	87	52
Tobacco products and smoking supplies.....	310	323	290	328	362	357	212	242	156
Miscellaneous.....	710	440	636	872	848	705	505	563	392
Cash contributions.....	930	237	490	896	1,353	1,149	1,174	1,134	1,250
Personal insurance and pensions.....	3,028	1,504	2,845	3,910	4,048	3,296	1,087	1,410	466
Life and other personal insurance.....	432	118	277	524	583	504	380	462	222
Pensions and Social Security.....	2,597	1,386	2,568	3,386	3,466	2,792	707	948	244

Sources of income and personal taxes: 1/									
Money income before taxes.....	36,900	20,674	34,077	43,268	46,348	40,227	24,465	26,125	21,311
Wages and salaries.....	28,420	18,360	30,280	37,139	38,934	28,176	5,816	7,768	2,105
Self-employment income.....	2,903	430	2,191	3,915	4,311	3,747	1,117	1,415	551
Social Security, private and government retirement.....	3,470	121	159	539	1,312	5,574	13,934	13,831	14,129
Interest, dividends, rental income, other property income.....	1,122	80	245	605	814	1,979	3,073	2,509	4,145
Unemployment and workers' compensation, veterans' benefits.....	247	244	207	242	314	275	225	289	103
Public assistance, supplemental security income, food stamps.....	393	942	615	305	295	334	192	211	156
Regular contributions for support.....	244	325	272	406	263	69	55	50	4/64
Other income.....	99	172	108	118	104	72	53	51	4/57
Personal taxes.....	3,297	1,256	2,873	4,251	4,331	4,177	1,413	1,565	1,124
Federal income taxes.....	2,599	959	2,253	3,378	3,397	3,319	1,101	1,234	848
State and local income taxes.....	620	285	587	774	843	752	218	248	161
Other taxes.....	78	12	34	100	92	105	94	83	114
Income after taxes.....	33,603	19,418	31,204	39,017	42,016	36,050	23,052	24,560	20,187
Addenda:									
Net change in total assets and liabilities....	-205	-827	407	-1,057	-641	-591	1,210	1,286	1,065
Net change in total assets.....	4,180	2,615	6,435	5,517	3,478	1,738	2,205	2,753	1,154
Net change in total liabilities.....	4,385	3,442	6,028	6,574	4,119	2,329	995	1,467	89
Other financial information:									
Other money receipts.....	396	85	203	569	414	371	498	704	101
Mortgage principal paid on owned property...	-666	-76	-550	-918	-996	-653	-277	-370	-100
Estimated market value of owned home.....	76,377	6,991	42,982	84,420	95,158	98,221	93,762	99,588	82,577
Estimated monthly rental value of owned home	453	64	302	513	561	551	494	516	452
Gifts of goods and services, total.....	960	439	603	868	1,747	1,169	743	827	580
Clothing, males 2 and over.....	71	27	55	59	101	102	65	70	53
Clothing, females 2 and over.....	97	54	66	95	143	106	99	118	60
Clothing, children under 2.....	40	40	50	34	54	39	22	28	11
Jewelry and watches.....	17	20	11	18	29	20	10	13	5
Small appliances and miscellaneous housewares.....	20	6	16	18	27	27	17	23	7
Household textiles.....	11	4/4	8	7	17	17	10	14	4/4
All other gifts.....	705	287	398	636	1,377	856	520	561	441

- 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.