

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91

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).....	70,228	3,358	15,749	17,816	12,509	9,558	11,239	7,406	3,832
Consumer unit characteristics:									
Income before taxes 1/.....	\$38,663	\$20,508	\$35,765	\$43,846	\$50,388	\$42,066	\$25,326	\$27,302	\$21,625
Income after taxes 1/.....	35,121	19,440	32,666	39,419	45,710	37,806	23,531	25,648	19,566
Age of reference person.....	46.3	22.1	29.9	39.5	49.2	59.5	72.6	69.1	79.5
Average number in consumer unit:									
Persons.....	3.2	2.8	3.4	3.7	3.3	2.7	2.3	2.4	2.2
Children under 18.....	1.0	.9	1.4	1.6	.8	.3	.1	.1	.1
Persons 65 and over.....	.3	(2)	(2)	(2)	.1	.1	1.7	1.6	1.8
Earners.....	1.7	1.6	1.7	1.9	2.2	1.7	.7	.8	.4
Vehicles.....	2.3	1.6	2.0	2.4	2.8	2.6	2.0	2.2	1.6
Percent distribution:									
Sex of reference person:									
Male.....	73	56	71	72	73	80	78	79	76
Female.....	27	44	29	28	27	20	22	21	24
Housing tenure:									
Percent homeowner.....	71	16	52	71	80	86	88	89	88
With mortgage.....	47	13	46	61	63	43	20	25	9
Without mortgage.....	24	3	6	9	17	43	69	63	79
Renter.....	29	84	48	29	20	14	12	11	12
Race of reference person:									
Black.....	11	17	12	12	12	11	8	9	8
White and other.....	89	83	88	88	88	89	92	91	92
Education of reference person:									
Elementary (1-8).....	9	4	4	4	8	15	24	19	32
High school (9-12).....	46	63	47	40	45	46	48	51	43
College.....	45	33	49	56	47	39	27	29	23
Never attended and other.....	(3)	(3)	(3)	(3)	(3)	1	1	1	2
At least one vehicle owned.....	92	80	91	93	94	94	92	94	87
Average annual expenditures.....	\$33,514	\$22,187	\$31,003	\$38,326	\$40,698	\$34,397	\$24,077	\$25,907	\$20,514
Food.....	5,054	3,492	4,644	5,885	5,892	4,952	3,953	4,177	3,510
Food at home.....	3,099	2,091	2,874	3,606	3,428	2,997	2,643	2,727	2,476
Cereals and bakery products.....	465	307	422	558	505	435	410	419	391

Cereals and cereal products.....	166	118	164	205	173	145	134	134	134
Bakery products.....	299	188	258	353	331	290	276	285	257
Meats, poultry, fish, and eggs.....	842	551	771	943	970	854	721	760	642
Beef.....	276	189	261	314	308	262	237	258	196
Pork.....	171	113	150	187	199	177	153	158	144
Other meats.....	122	80	111	135	148	123	102	107	91
Poultry.....	138	84	129	154	163	140	111	119	94
Fish and seafood.....	99	55	84	114	114	115	83	82	85
Eggs.....	37	30	35	40	39	36	34	35	32
Dairy products.....	355	237	351	416	380	328	294	301	280
Fresh milk and cream.....	162	119	166	189	167	141	137	140	131
Other dairy products.....	193	119	184	227	213	187	157	161	150
Fruits and vegetables.....	499	280	441	565	535	503	498	500	494
Fresh fruits.....	155	67	133	174	163	166	163	159	171
Fresh vegetables.....	146	90	126	163	162	153	140	146	127
Processed fruits.....	112	65	102	129	118	101	117	115	121
Processed vegetables.....	86	59	81	98	92	83	78	80	74
Other food at home.....	938	717	889	1,124	1,038	878	721	747	669
Sugar and other sweets.....	117	74	103	139	130	117	101	106	92
Fats and oils.....	85	51	71	99	94	85	81	83	75
Miscellaneous foods.....	428	382	434	527	455	363	304	314	285
Nonalcoholic beverages.....	261	190	244	308	304	247	197	199	192
Food prepared by consumer unit on out-of-town trips.....	47	20	38	51	56	66	38	45	25
Food away from home.....	1,956	1,401	1,771	2,278	2,464	1,955	1,310	1,450	1,034
Alcoholic beverages.....	308	290	326	343	339	297	209	250	127
Housing.....	10,129	6,686	10,249	11,765	11,515	9,764	7,170	7,478	6,571
Shelter.....	5,490	3,949	5,935	6,565	6,310	4,804	3,289	3,490	2,902
Owned dwellings.....	3,713	647	3,518	4,766	4,618	3,579	2,340	2,479	2,071
Mortgage interest and charges.....	2,293	461	2,675	3,274	2,959	1,663	546	712	226
Property taxes.....	804	105	474	861	985	1,080	948	969	906
Maintenance, repairs, insurance, other expenses.....	616	81	368	632	674	836	847	798	939
Rented dwellings.....	1,381	3,160	2,261	1,439	1,020	656	545	537	561
Other lodging.....	395	141	157	360	672	570	404	473	270
Utilities, fuels, and public services.....	2,219	1,391	1,913	2,336	2,620	2,429	2,083	2,163	1,929
Natural gas.....	284	152	231	294	330	320	299	309	279
Electricity.....	908	527	782	960	1,054	1,014	863	900	791
Fuel oil and other fuels.....	117	42	75	109	129	152	167	154	191
Telephone services.....	667	579	632	704	826	672	504	540	436
Water and other public services.....	243	91	194	269	280	272	250	259	232
Household operations.....	540	293	699	670	382	445	443	359	605
Personal services.....	283	231	577	399	71	71	119	33	286
Other household expenses.....	257	61	122	271	312	375	324	327	319
Housekeeping supplies.....	494	259	423	552	542	570	455	464	439
Laundry and cleaning supplies.....	140	83	131	161	158	147	110	109	111
Other household products.....	217	100	169	247	241	270	200	212	174
Postage and stationery.....	137	76	123	145	143	153	146	142	153
Household furnishings and equipment.....	1,387	795	1,278	1,642	1,661	1,516	900	1,002	697
Household textiles.....	121	55	88	137	166	148	92	113	48
Furniture.....	361	327	369	410	440	385	170	180	151

Floor coverings.....	119	14	115	130	144	167	73	80	59
Major appliances.....	169	105	159	182	176	204	147	154	134
Small appliances, miscellaneous housewares	92	50	75	94	114	116	79	81	74
Miscellaneous household equipment.....	525	244	473	689	622	496	338	393	232
Apparel and services.....	1,965	1,446	1,802	2,455	2,442	1,838	1,155	1,316	837
Men and boys.....	485	326	445	635	612	450	243	282	165
Men, 16 and over.....	383	287	316	454	531	404	214	243	156
Boys, 2 to 15.....	102	38	129	181	81	46	29	39	9
Women and girls.....	805	430	661	1,016	1,022	796	552	657	342
Women, 16 and over.....	679	381	531	769	912	747	521	619	326
Girls, 2 to 15.....	125	49	130	247	110	49	30	38	16
Children under 2.....	100	230	176	96	70	59	28	33	20
Footwear.....	274	154	241	343	348	250	186	184	190
Other apparel products and services.....	301	306	279	364	390	283	146	160	119
Transportation.....	6,102	5,367	5,767	6,655	7,579	6,193	4,191	4,769	3,074
Vehicle purchases (net outlay).....	2,581	2,851	2,597	2,814	3,130	2,405	1,646	1,855	1,242
Cars and trucks, new.....	1,373	1,101	1,255	1,482	1,665	1,338	1,153	1,283	902
Cars and trucks, used.....	1,183	1,628	1,310	1,310	1,442	1,055	491	570	340
Other vehicles.....	25	122	32	22	24	4/12	4/1	4/2	(5)
Gasoline and motor oil.....	1,212	946	1,145	1,324	1,492	1,264	853	979	610
Other vehicle expenses.....	1,983	1,397	1,800	2,178	2,554	2,079	1,390	1,602	978
Vehicle finance charges.....	356	313	410	402	464	313	134	176	53
Maintenance and repairs.....	694	497	578	767	860	788	532	614	374
Vehicle insurance.....	690	474	575	735	916	746	544	594	446
Vehicle rental, leases, licenses, other charges.....	244	112	237	274	314	233	179	218	105
Public transportation.....	325	173	225	339	403	445	302	332	243
Health care.....	1,719	538	1,140	1,565	1,830	1,988	2,778	2,702	2,927
Health insurance.....	696	195	460	586	664	790	1,303	1,251	1,405
Medical services.....	641	209	466	678	761	715	761	792	702
Drugs.....	282	94	151	197	273	383	579	529	676
Medical supplies.....	101	40	64	104	131	100	134	130	143
Entertainment.....	1,677	1,051	1,661	1,947	2,082	1,770	930	1,074	650
Fees and admissions.....	430	185	328	561	517	435	338	380	257
Television, radios, sound equipment.....	523	482	526	611	639	462	312	355	227
Pets, toys, and playground equipment.....	321	210	345	393	370	311	163	190	112
Other entertainment supplies, equipment, and services.....	403	174	462	383	555	561	117	150	55
Personal care products and services.....	444	282	381	500	533	463	378	387	359
Reading.....	176	83	141	194	203	200	176	189	152
Education.....	470	434	319	554	895	491	69	75	56
Tobacco products and smoking supplies.....	323	343	305	339	388	358	213	252	138
Miscellaneous.....	946	476	802	1,160	1,190	980	652	716	527
Cash contributions.....	958	215	434	973	1,364	1,336	1,114	1,109	1,123
Personal insurance and pensions.....	3,243	1,485	3,032	3,992	4,449	3,767	1,090	1,414	463
Life and other personal insurance.....	442	93	272	481	647	594	367	446	214

Pensions and Social Security.....	2,801	1,392	2,760	3,511	3,802	3,173	723	968	249
Sources of income and personal taxes: 1/									
Money income before taxes.....	38,663	20,508	35,765	43,846	50,388	42,066	25,326	27,302	21,625
Wages and salaries.....	29,876	17,886	31,817	37,709	41,937	29,854	6,084	8,127	2,257
Self-employment income.....	3,044	440	2,146	3,693	5,304	3,865	1,087	1,365	567
Social Security, private and government retirement.....	3,540	106	201	553	1,219	5,736	14,621	14,501	14,846
Interest, dividends, rental income, other property income.....	1,122	92	265	690	950	1,698	3,038	2,783	3,516
Unemployment and workers' compensation, veterans' benefits.....	275	260	240	299	352	343	160	185	115
Public assistance, supplemental security income, food stamps.....	451	1,237	693	364	304	407	193	179	217
Regular contributions for support.....	254	318	273	424	243	103	74	87	4/50
Other income.....	100	167	131	115	80	59	68	74	4/56
Personal taxes.....	3,542	1,067	3,100	4,427	4,678	4,259	1,795	1,654	2,059
Federal income taxes.....	2,735	795	2,376	3,426	3,645	3,284	1,383	1,262	1,611
State and local income taxes.....	687	262	669	858	894	785	284	270	310
Other taxes.....	119	10	55	144	139	190	127	121	138
Income after taxes.....	35,121	19,440	32,666	39,419	45,710	37,806	23,531	25,648	19,566
Addenda:									
Net change in total assets and liabilities....	145	-721	-1,010	-859	454	3,325	565	-359	2,350
Net change in total assets.....	3,749	2,244	5,089	4,538	3,705	3,613	1,233	812	2,045
Net change in total liabilities.....	3,604	2,965	6,099	5,397	3,251	288	668	1,172	-305
Other financial information:									
Other money receipts.....	336	109	159	412	459	546	219	270	119
Mortgage principal paid on owned property...	-712	-91	-584	-914	-1,087	-747	-311	-403	-132
Estimated market value of owned home.....	78,479	8,432	45,812	82,598	98,448	105,444	93,496	97,428	85,898
Estimated monthly rental value of owned home	471	68	326	500	581	583	532	547	502
Gifts of goods and services.....	1,044	447	636	959	1,800	1,406	781	907	533
Food.....	104	31	38	102	208	136	76	85	57
Housing.....	282	127	213	273	440	348	207	234	153
Housekeeping supplies.....	42	16	37	47	48	49	39	42	34
Household textiles.....	15	4/4	10	11	21	28	10	13	4/3
Appliances and miscellaneous housewares...	32	10	19	25	41	60	30	38	16
Major appliances.....	6	4/0	2	5	11	11	6	7	4/5
Small appliances and miscellaneous housewares.....	25	10	17	20	30	49	24	31	11
Miscellaneous household equipment.....	70	19	64	73	83	87	60	71	38
Other housing.....	123	79	83	117	246	124	67	70	62
Apparel and services.....	268	187	210	243	374	337	235	290	126
Males 2 and over.....	73	40	58	58	100	110	65	74	46
Females 2 and over.....	107	56	65	109	154	115	120	154	52
Children under 2.....	42	38	51	37	50	47	22	28	12
Other apparel products and services.....	46	52	36	38	70	65	28	34	17
Jewelry and watches.....	21	25	19	21	31	24	11	14	5
All other apparel products and services.	25	27	17	18	39	41	17	21	11

Transportation.....	57	9	31	44	116	86	38	45	23
Health care.....	28	4/2	6	32	60	35	21	25	4/14
Entertainment.....	74	31	62	63	94	124	58	72	33
Toys, games, hobbies, and tricycles.....	30	10	22	25	29	64	25	31	13
Other entertainment.....	45	20	40	38	65	60	33	40	20
Education.....	124	4/5	6	92	374	218	15	17	4/12
All other gifts.....	107	55	69	110	134	122	130	138	115

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.

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