

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991-92

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).....	70,854	3,433	15,480	18,005	12,770	9,529	11,637	7,582	4,055
Consumer unit characteristics:									
Income before taxes 1/.....	\$40,182	\$21,335	\$36,448	\$46,123	\$51,855	\$43,561	\$27,098	\$28,629	\$24,215
Income after taxes 1/.....	36,496	20,230	33,322	41,561	46,907	39,107	25,122	26,824	21,916
Age of reference person.....	46.4	22.0	30.0	39.4	49.1	59.4	72.8	69.0	79.7
Average number in consumer unit:									
Persons.....	3.2	2.9	3.4	3.7	3.2	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)	(2)	.1	1.7	1.6	1.8
Earners.....	1.6	1.6	1.7	1.9	2.1	1.7	.7	.8	.4
Vehicles.....	2.3	1.6	2.0	2.4	2.8	2.6	2.0	2.2	1.7
Percent distribution:									
Sex of reference person:									
Male.....	73	56	68	71	73	82	79	80	76
Female.....	27	44	32	29	27	18	21	20	24
Housing tenure:									
Percent homeowner.....	70	18	52	69	80	87	88	88	86
With mortgage.....	46	14	45	61	61	44	19	24	8
Without mortgage.....	24	4	7	9	19	43	69	64	78
Renter.....	30	82	48	31	20	13	12	12	14
Race of reference person:									
Black.....	11	17	12	12	11	10	9	9	9
White and other.....	89	83	88	88	89	90	91	91	91
Education of reference person:									
Elementary (1-8).....	9	5	4	4	8	14	23	20	30
High school (9-12).....	45	61	47	40	44	47	47	48	44
College.....	45	34	49	56	48	38	29	31	24
Never attended and other.....	(3)	(3)	(3)	(3)	(3)	(3)	1	1	2
At least one vehicle owned.....	92	81	90	92	94	94	92	94	89
Average annual expenditures.....	\$34,392	\$22,155	\$31,827	\$39,432	\$41,036	\$35,556	\$25,474	\$27,308	\$21,985
Food.....	5,058	3,405	4,744	5,856	5,772	4,935	4,095	4,374	3,544
Food at home.....	3,189	2,160	2,954	3,672	3,481	3,130	2,819	2,945	2,568
Cereals and bakery products.....	491	320	457	574	526	469	443	461	406
Cereals and cereal products.....	174	125	174	210	182	148	147	153	135

Bakery products.....	317	195	283	363	345	321	296	308	271
Meats, poultry, fish, and eggs.....	852	577	766	969	954	861	753	789	681
Beef.....	270	193	250	315	298	258	230	236	217
Pork.....	184	118	164	202	204	195	176	185	158
Other meats.....	119	73	106	139	138	116	104	110	91
Poultry.....	147	108	136	167	166	143	123	134	103
Fish and seafood.....	96	57	78	108	110	114	87	90	80
Eggs.....	35	28	32	37	38	35	34	34	32
Dairy products.....	357	241	345	421	380	332	306	313	292
Fresh milk and cream.....	158	122	158	186	159	140	139	135	146
Other dairy products.....	199	119	187	235	222	193	167	178	146
Fruits and vegetables.....	509	298	442	571	547	520	521	533	496
Fresh fruits.....	154	80	127	178	162	165	162	162	162
Fresh vegetables.....	151	92	133	162	168	159	152	157	143
Processed fruits.....	116	63	102	133	119	112	124	125	121
Processed vegetables.....	88	64	79	99	99	85	82	88	70
Other food at home.....	981	725	944	1,137	1,072	948	797	849	694
Sugar and other sweets.....	122	72	109	140	127	128	117	128	95
Fats and oils.....	87	56	71	97	94	95	89	94	81
Miscellaneous foods.....	458	383	475	541	492	408	338	359	296
Nonalcoholic beverages.....	262	193	248	305	297	249	207	214	192
Food prepared by consumer unit on out-of-town trips.....	51	21	40	54	62	69	46	55	30
Food away from home.....	1,869	1,245	1,790	2,183	2,291	1,805	1,276	1,429	976
Alcoholic beverages.....	266	235	269	275	297	298	199	230	137
Housing.....	10,551	6,818	10,688	12,374	11,735	10,261	7,607	7,940	6,970
Shelter.....	5,846	4,047	6,282	7,155	6,525	5,304	3,468	3,690	3,053
Owned dwellings.....	3,970	708	3,711	5,164	4,845	3,952	2,482	2,677	2,118
Mortgage interest and charges.....	2,414	457	2,729	3,529	3,002	1,906	621	813	261
Property taxes.....	921	162	609	970	1,144	1,194	1,014	1,015	1,013
Maintenance, repairs, insurance, other expenses.....	635	89	373	665	699	852	848	849	844
Rented dwellings.....	1,478	3,235	2,413	1,616	1,036	710	616	599	649
Other lodging.....	398	104	158	375	644	642	370	414	286
Utilities, fuels, and public services.....	2,242	1,446	1,960	2,354	2,592	2,440	2,130	2,215	1,970
Natural gas.....	287	159	240	301	326	320	296	296	295
Electricity.....	926	577	797	988	1,060	1,004	896	945	805
Fuel oil and other fuels.....	109	42	78	99	114	141	157	150	171
Telephone services.....	657	577	632	683	796	673	505	535	447
Water and other public services.....	262	91	213	284	296	302	275	288	252
Household operations.....	560	264	710	721	419	425	466	347	690
Personal services.....	292	220	571	431	80	66	146	57	313
Other household expenses.....	268	44	139	290	339	359	320	290	377
Housekeeping supplies.....	505	243	427	561	576	543	499	524	448
Laundry and cleaning supplies.....	141	90	129	161	170	138	116	124	100
Other household products.....	229	97	177	251	268	259	240	263	194
Postage and stationery.....	134	56	121	149	138	146	143	137	155
Household furnishings and equipment.....	1,398	818	1,309	1,582	1,623	1,549	1,044	1,164	809
Household textiles.....	117	67	91	131	147	136	99	117	63
Furniture.....	367	306	391	424	450	359	183	202	149
Floor coverings.....	105	8	109	91	93	153	128	165	56

Major appliances.....	161	105	144	179	160	174	165	168	160
Small appliances, miscellaneous housewares	98	56	74	93	122	146	85	86	82
Miscellaneous household equipment.....	549	275	500	664	651	581	383	426	299
Apparel and services.....	2,019	1,542	1,962	2,457	2,450	1,882	1,211	1,332	973
Men and boys.....	523	338	515	649	673	480	270	306	199
Men, 16 and over.....	414	288	381	469	585	398	236	260	187
Boys, 2 to 15.....	110	50	134	179	89	82	34	45	12
Women and girls.....	805	464	675	1,023	995	806	547	611	420
Women, 16 and over.....	675	422	536	781	864	743	514	568	405
Girls, 2 to 15.....	131	42	139	241	130	63	33	43	15
Children under 2.....	102	250	175	107	63	55	31	37	18
Footwear.....	280	213	282	317	337	249	203	201	208
Other apparel products and services.....	308	277	315	362	382	291	160	176	128
Transportation.....	6,223	5,318	5,790	6,769	7,545	6,519	4,529	5,170	3,330
Vehicle purchases (net outlay).....	2,644	2,822	2,581	2,876	3,072	2,669	1,827	2,169	1,187
Cars and trucks, new.....	1,364	1,011	1,204	1,510	1,418	1,572	1,226	1,393	914
Cars and trucks, used.....	1,250	1,685	1,363	1,331	1,598	1,092	597	770	274
Other vehicles.....	30	126	14	35	57	4/5	4/4	4/7	(5)
Gasoline and motor oil.....	1,177	902	1,098	1,287	1,438	1,226	868	968	680
Other vehicle expenses.....	2,075	1,432	1,868	2,272	2,635	2,214	1,506	1,673	1,193
Vehicle finance charges.....	333	301	391	378	426	290	129	167	57
Maintenance and repairs.....	716	525	611	781	855	835	565	624	453
Vehicle insurance.....	732	484	615	764	968	805	594	634	521
Vehicle rental, leases, licenses, other charges.....	293	121	251	349	386	284	218	248	162
Public transportation.....	327	161	243	334	400	410	328	359	269
Health care.....	1,816	569	1,206	1,651	1,861	2,092	2,979	2,862	3,201
Health insurance.....	780	235	511	663	708	885	1,469	1,374	1,646
Medical services.....	632	200	479	677	719	718	727	763	661
Drugs.....	295	101	150	210	296	384	604	571	668
Medical supplies.....	110	33	65	101	137	104	178	154	226
Entertainment.....	1,732	1,078	1,744	2,053	2,103	1,795	954	1,085	707
Fees and admissions.....	425	152	309	550	536	479	300	328	248
Television, radios, sound equipment.....	545	494	543	647	648	496	331	364	271
Pets, toys, and playground equipment.....	326	209	355	387	370	326	182	214	121
Other entertainment supplies, equipment, and services.....	436	222	537	470	548	493	140	180	67
Personal care products and services.....	460	309	410	511	537	466	405	410	396
Reading.....	180	77	141	194	208	215	182	187	172
Education.....	485	358	294	604	945	472	99	79	137
Tobacco products and smoking supplies.....	320	338	305	341	396	341	198	243	114
Miscellaneous.....	912	451	761	1,123	1,117	970	648	667	611
Cash contributions.....	1,028	175	441	1,004	1,356	1,590	1,280	1,353	1,143
Personal insurance and pensions.....	3,345	1,482	3,073	4,221	4,713	3,722	1,089	1,377	550
Life and other personal insurance.....	448	95	277	488	629	619	379	441	263
Pensions and Social Security.....	2,897	1,387	2,796	3,733	4,084	3,103	709	935	287

Sources of income and personal taxes: 1/									
Money income before taxes.....	40,182	21,335	36,448	46,123	51,855	43,561	27,098	28,629	24,215
Wages and salaries.....	30,656	18,644	32,355	39,140	42,407	31,278	6,399	8,208	2,993
Self-employment income.....	3,212	417	1,864	4,417	5,981	3,178	1,186	1,527	544
Social Security, private and government retirement.....	3,816	4/89	290	468	1,287	6,308	15,464	15,044	16,254
Interest, dividends, rental income, other property income.....	1,215	93	338	650	899	1,749	3,507	3,263	3,966
Unemployment and workers' compensation, veterans' benefits.....	351	173	367	385	439	403	201	242	126
Public assistance, supplemental security income, food stamps.....	532	1,355	752	487	444	469	201	203	198
Regular contributions for support.....	279	329	323	446	293	106	71	62	4/88
Other income.....	119	237	159	129	105	70	69	81	46
Personal taxes.....	3,685	1,105	3,126	4,561	4,948	4,453	1,976	1,805	2,299
Federal income taxes.....	2,781	847	2,343	3,438	3,811	3,335	1,452	1,300	1,738
State and local income taxes.....	738	250	696	957	950	839	311	289	353
Other taxes.....	167	7	87	167	187	279	213	216	207
Income after taxes.....	36,496	20,230	33,322	41,561	46,907	39,107	25,122	26,824	21,916
Addenda:									
Net change in total assets and liabilities....	-638	-466	-2,094	-1,750	-728	3,672	-464	-1,596	1,653
Net change in total assets.....	3,630	2,408	4,837	5,443	3,142	3,765	6	-930	1,755
Net change in total liabilities.....	4,268	2,874	6,931	7,193	3,870	93	470	667	102
Other financial information:									
Other money receipts.....	389	87	209	342	481	966	220	220	221
Mortgage principal paid on owned property...	-962	-143	-571	-1,394	-1,356	-1,212	-415	-505	-246
Estimated market value of owned home.....	78,931	10,202	47,171	83,101	97,128	104,456	94,132	94,419	93,596
Estimated monthly rental value of owned home	483	72	332	512	582	593	561	571	542
Gifts of goods and services.....	1,082	447	658	951	1,770	1,570	890	1,004	666
Food.....	93	17	34	93	186	123	71	89	38
Housing.....	310	169	234	297	459	411	235	266	174
Housekeeping supplies.....	44	19	35	48	56	49	38	40	35
Household textiles.....	16	4/3	8	16	24	31	9	10	4/6
Appliances and miscellaneous housewares...	34	9	18	25	42	73	37	41	29
Major appliances.....	6	4/1	1	5	11	11	9	6	13
Small appliances and miscellaneous housewares.....	28	8	17	21	31	62	28	34	16
Miscellaneous household equipment.....	81	35	72	89	85	97	77	95	43
Other housing.....	136	102	101	119	252	160	74	82	61
Apparel and services.....	275	190	218	245	326	429	241	293	137
Males, 2 and over.....	82	51	65	62	95	147	76	89	49
Females, 2 and over.....	103	61	62	104	128	149	103	128	52
Children under 2.....	43	43	52	42	44	48	27	33	16
Other apparel products and services.....	48	35	39	37	59	85	35	43	20
Jewelry and watches.....	22	11	20	19	32	34	12	15	7
All other apparel products and services.	25	24	19	18	27	51	23	28	13
Transportation.....	57	4	34	37	116	79	55	68	30

Health care.....	20	4/1	5	16	36	32	24	26	20
Entertainment.....	75	26	61	67	89	126	66	83	34
Toys, games, hobbies, and tricycles.....	31	10	22	27	30	64	29	38	11
Other entertainment.....	44	16	39	40	59	62	37	44	23
Education.....	138	4/5	8	100	396	237	43	29	4/71
All other gifts.....	112	34	64	96	162	133	155	150	163

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- 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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