

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95

| Item   | Total<br>five or<br>more<br>persons | Under<br>25 | 25-34    | 35-44    | 45-54    | 55-64    | 65 and<br>over |
|--|-------------------------------------|-------------|----------|----------|----------|----------|----------------|
| Number of consumer units (in thousands)..... | 10,372                              | 298         | 2,357    | 4,515    | 2,097    | 642      | 462            |
| Consumer unit characteristics:               |                                     |             |          |          |          |          |                |
| Income before taxes 1/.....                  | \$44,799                            | \$21,414    | \$33,067 | \$47,951 | \$57,310 | \$40,784 | \$35,410       |
| Income after taxes 1/.....                   | 41,466                              | 20,357      | 30,754   | 44,362   | 51,978   | 39,774   | 33,621         |
| Age of reference person.....                 | 41.4                                | 22.4        | 30.8     | 39.2     | 48.6     | 59.1     | 72.0           |
| Average number in consumer unit:             |                                     |             |          |          |          |          |                |
| Persons.....                                 | 5.7                                 | 5.6         | 5.5      | 5.5      | 5.9      | 6.0      | 5.8            |
| Children under 18.....                       | 2.9                                 | 3.2         | 3.3      | 3.1      | 2.4      | 1.9      | 2.0            |
| Persons 65 and over.....                     | .1                                  | (2)         | (2)      | .1       | .1       | .2       | 1.3            |
| Earners.....                                 | 2.2                                 | 1.6         | 1.7      | 2.2      | 2.9      | 2.8      | 2.1            |
| Vehicles.....                                | 2.5                                 | 1.2         | 1.9      | 2.5      | 3.1      | 2.8      | 2.7            |
| Percent distribution:                        |                                     |             |          |          |          |          |                |
| Sex of reference person:                     |                                     |             |          |          |          |          |                |
| Male.....                                    | 72                                  | 45          | 65       | 76       | 79       | 70       | 64             |
| Female.....                                  | 28                                  | 55          | 35       | 24       | 21       | 30       | 36             |
| Housing tenure:                              |                                     |             |          |          |          |          |                |
| Homeowner.....                               | 67                                  | 14          | 47       | 71       | 80       | 82       | 80             |
| With mortgage.....                           | 53                                  | 10          | 40       | 61       | 62       | 47       | 36             |
| Without mortgage.....                        | 14                                  | 5           | 6        | 10       | 19       | 35       | 43             |
| Renter.....                                  | 33                                  | 86          | 53       | 29       | 20       | 18       | 20             |
| Race of reference person:                    |                                     |             |          |          |          |          |                |
| Black.....                                   | 16                                  | 44          | 18       | 13       | 15       | 18       | 31             |
| White and other.....                         | 84                                  | 56          | 82       | 87       | 85       | 82       | 69             |
| Education of reference person:               |                                     |             |          |          |          |          |                |
| Elementary (1-8).....                        | 11                                  | 8           | 8        | 8        | 11       | 21       | 31             |
| High school (9-12).....                      | 47                                  | 68          | 58       | 45       | 38       | 55       | 31             |
| College.....                                 | 41                                  | 21          | 33       | 47       | 50       | 20       | 33             |
| Never attended and other.....                | 1                                   | 3           | (3)      | (3)      | 1        | 4        | 4              |
| At least one vehicle owned.....              | 90                                  | 56          | 85       | 93       | 95       | 90       | 88             |
| Average annual expenditures.....             | \$41,123                            | \$25,903    | \$31,926 | \$43,664 | \$49,745 | \$39,120 | \$36,399       |
| Food.....                                    | 6,710                               | 3,751       | 5,776    | 7,080    | 7,522    | 6,629    | 6,096          |
| Food at home.....                            | 4,670                               | 2,969       | 4,089    | 4,927    | 4,956    | 4,960    | 4,575          |
| Cereals and bakery products.....             | 745                                 | 480         | 625      | 800      | 816      | 752      | 658            |
| Cereals and cereal products.....             | 311                                 | 204         | 268      | 337      | 329      | 311      | 241            |
| Bakery products.....                         | 434                                 | 276         | 357      | 463      | 487      | 441      | 416            |

|   |        |       |        |        |        |        |        |
|---|--------|-------|--------|--------|--------|--------|--------|
| Meats, poultry, fish, and eggs.....                         | 1,341  | 759   | 1,222  | 1,379  | 1,404  | 1,607  | 1,302  |
| Beef.....   | 417    | 199   | 409    | 416    | 427    | 482    | 464    |
| Pork.....   | 275    | 197   | 270    | 282    | 249    | 361    | 267    |
| Other meats.....  | 176    | 91    | 150    | 192    | 176    | 222    | 134    |
| Poultry.....  | 254    | 135   | 207    | 268    | 295    | 282    | 223    |
| Fish and seafood.....                                       | 159    | 4/93  | 133    | 158    | 195    | 203    | 143    |
| Eggs.....   | 60     | 44    | 53     | 63     | 62     | 57     | 71     |
| Dairy products.....   | 508    | 359   | 450    | 546    | 505    | 509    | 550    |
| Fresh milk and cream.....                                   | 243    | 196   | 241    | 246    | 246    | 236    | 258    |
| Other dairy products.....                                   | 264    | 163   | 209    | 301    | 259    | 273    | 291    |
| Fruits and vegetables.....                                  | 706    | 526   | 626    | 744    | 734    | 733    | 701    |
| Fresh fruits.....   | 220    | 199   | 192    | 225    | 242    | 260    | 189    |
| Fresh vegetables.....                                       | 207    | 132   | 180    | 212    | 235    | 222    | 210    |
| Processed fruits.....                                       | 149    | 93    | 133    | 165    | 147    | 123    | 158    |
| Processed vegetables.....                                   | 129    | 102   | 121    | 143    | 110    | 128    | 144    |
| Other food at home.....                                     | 1,371  | 844   | 1,166  | 1,457  | 1,498  | 1,361  | 1,364  |
| Sugar and other sweets.....                                 | 181    | 88    | 162    | 190    | 180    | 227    | 191    |
| Fats and oils.....  | 138    | 120   | 130    | 143    | 135    | 143    | 160    |
| Miscellaneous foods.....                                    | 631    | 377   | 534    | 688    | 662    | 591    | 660    |
| Nonalcoholic beverages.....                                 | 363    | 251   | 310    | 375    | 426    | 366    | 308    |
| Food prepared by consumer unit<br>on out-of-town trips..... | 57     | 4/9   | 30     | 62     | 95     | 34     | 45     |
| Food away from home.....                                    | 2,039  | 783   | 1,687  | 2,153  | 2,566  | 1,669  | 1,521  |
| Alcoholic beverages.....                                    | 233    | 4/135 | 232    | 199    | 311    | 260    | 220    |
| Housing.....  | 12,873 | 8,542 | 10,979 | 13,752 | 14,697 | 11,345 | 10,492 |
| Shelter.....  | 7,144  | 4,651 | 6,037  | 7,801  | 8,219  | 5,643  | 5,180  |
| Owned dwellings.....  | 4,890  | 778   | 3,096  | 5,646  | 6,383  | 4,470  | 3,109  |
| Mortgage interest and charges.....                          | 3,254  | 4/483 | 2,196  | 3,809  | 4,134  | 2,850  | 1,577  |
| Property taxes.....   | 976    | 175   | 517    | 1,073  | 1,409  | 949    | 958    |
| Maintenance, repairs, insurance,<br>other expenses.....     | 660    | 4/120 | 382    | 764    | 840    | 670    | 574    |
| Rented dwellings.....                                       | 1,906  | 3,862 | 2,809  | 1,808  | 1,180  | 999    | 1,543  |
| Other lodging.....  | 348    | 4/12  | 132    | 346    | 655    | 174    | 528    |
| Utilities, fuels, and public services.....                  | 2,848  | 1,997 | 2,428  | 2,860  | 3,276  | 3,143  | 3,072  |
| Natural gas.....  | 376    | 304   | 316    | 368    | 461    | 404    | 375    |
| Electricity.....  | 1,134  | 691   | 1,001  | 1,159  | 1,238  | 1,183  | 1,321  |
| Fuel oil and other fuels.....                               | 99     | 4/22  | 61     | 103    | 126    | 138    | 123    |
| Telephone services.....                                     | 886    | 783   | 789    | 863    | 1,031  | 975    | 896    |
| Water and other public services.....                        | 353    | 198   | 261    | 367    | 421    | 443    | 357    |
| Household operations.....                                   | 629    | 411   | 586    | 736    | 564    | 302    | 693    |
| Personal services.....                                      | 405    | 358   | 484    | 496    | 250    | 125    | 240    |
| Other household expenses.....                               | 224    | 4/52  | 102    | 240    | 314    | 177    | 453    |
| Housekeeping supplies.....                                  | 560    | 401   | 443    | 626    | 559    | 670    | 492    |
| Laundry and cleaning supplies.....                          | 192    | 4/170 | 191    | 203    | 160    | 231    | 191    |
| Other household products.....                               | 247    | 4/106 | 184    | 282    | 262    | 279    | 216    |
| Postage and stationery.....                                 | 121    | 4/124 | 69     | 141    | 136    | 161    | 85     |
| Household furnishings and equipment.....                    | 1,693  | 1,082 | 1,484  | 1,729  | 2,080  | 1,587  | 1,055  |
| Household textiles.....                                     | 119    | 4/19  | 100    | 112    | 143    | 253    | 4/76   |
| Furniture.....  | 414    | 369   | 342    | 453    | 494    | 305    | 210    |
| Floor coverings.....  | 122    | 4/17  | 4/204  | 106    | 67     | 4/126  | 4/71   |
| Major appliances.....                                       | 229    | 118   | 208    | 216    | 276    | 310    | 198    |
| Small appliances, miscellaneous housewares                  | 98     | 4/96  | 79     | 111    | 93     | 124    | 52     |

|   |       |         |       |       |       |         |       |
|---|-------|---------|-------|-------|-------|---------|-------|
| Miscellaneous household equipment.....                        | 711   | 462     | 551   | 732   | 1,006 | 470     | 448   |
| Apparel and services.....                                     | 2,466 | 1,816   | 2,273 | 2,520 | 2,820 | 2,419   | 1,638 |
| Men and boys.....   | 710   | 690     | 733   | 719   | 743   | 611     | 395   |
| Men, 16 and over.....   | 355   | 4/267   | 282   | 347   | 473   | 498     | 128   |
| Boys, 2 to 15.....  | 355   | 423     | 451   | 372   | 270   | 114     | 267   |
| Women and girls.....  | 876   | 428     | 658   | 889   | 1,145 | 1,128   | 653   |
| Women, 16 and over.....                                       | 565   | 306     | 355   | 509   | 897   | 927     | 458   |
| Girls, 2 to 15.....   | 310   | 122     | 303   | 380   | 248   | 201     | 196   |
| Children under 2.....   | 172   | 293     | 213   | 172   | 125   | 182     | 52    |
| Footwear.....   | 417   | 4/205   | 423   | 447   | 413   | 303     | 4/312 |
| Other apparel products and services.....                      | 291   | 199     | 246   | 294   | 394   | 195     | 227   |
| Transportation.....   | 7,915 | 7,412   | 5,438 | 8,222 | 9,943 | 8,652   | 7,575 |
| Vehicle purchases (net outlay).....                           | 3,661 | 4/5,286 | 2,269 | 3,891 | 4,437 | 4,071   | 3,374 |
| Cars and trucks, new.....                                     | 1,443 | 4/2,243 | 1,002 | 1,557 | 1,850 | 4/1,090 | 4/697 |
| Cars and trucks, used.....                                    | 2,212 | 3,043   | 1,268 | 2,332 | 2,562 | 2,968   | 2,677 |
| Other vehicles.....   | 4/6   | (5)     | (5)   | 4/2   | 4/24  | 4/13    | (5)   |
| Gasoline and motor oil.....                                   | 1,371 | 697     | 1,097 | 1,392 | 1,744 | 1,409   | 1,249 |
| Other vehicle expenses.....                                   | 2,495 | 1,318   | 1,858 | 2,514 | 3,240 | 2,656   | 2,626 |
| Vehicle finance charges.....                                  | 351   | 4/191   | 284   | 379   | 394   | 275     | 425   |
| Maintenance and repairs.....                                  | 793   | 349     | 674   | 778   | 989   | 786     | 887   |
| Vehicle insurance.....  | 833   | 4/390   | 558   | 841   | 1,119 | 1,082   | 792   |
| Vehicle rental, leases, licenses,<br>other charges.....       | 519   | 388     | 342   | 516   | 738   | 512     | 522   |
| Public transportation.....                                    | 389   | 111     | 214   | 424   | 522   | 516     | 326   |
| Health care.....  | 1,858 | 729     | 1,284 | 1,991 | 2,180 | 2,080   | 2,451 |
| Health insurance.....   | 810   | 259     | 518   | 857   | 933   | 1,034   | 1,330 |
| Medical services.....   | 714   | 4/346   | 542   | 806   | 833   | 625     | 519   |
| Drugs.....  | 236   | 4/113   | 163   | 226   | 278   | 310     | 483   |
| Medical supplies.....   | 98    | 4/10    | 61    | 102   | 136   | 110     | 119   |
| Entertainment.....  | 2,013 | 1,098   | 1,520 | 2,311 | 2,447 | 1,260   | 1,346 |
| Fees and admissions.....                                      | 520   | 89      | 328   | 608   | 724   | 240     | 383   |
| Television, radios, sound equipment.....                      | 699   | 530     | 548   | 761   | 854   | 505     | 546   |
| Pets, toys, and playground equipment.....                     | 434   | 324     | 435   | 474   | 427   | 345     | 269   |
| Other entertainment supplies, equipment,<br>and services..... | 361   | 155     | 209   | 467   | 441   | 171     | 148   |
| Personal care products and services.....                      | 503   | 397     | 358   | 508   | 658   | 582     | 553   |
| Reading.....  | 157   | 40      | 103   | 175   | 199   | 145     | 163   |
| Education.....  | 668   | 4/135   | 291   | 675   | 1,261 | 365     | 579   |
| Tobacco products and smoking supplies.....                    | 354   | 216     | 322   | 350   | 362   | 544     | 348   |
| Miscellaneous.....  | 825   | 126     | 505   | 791   | 1,169 | 1,121   | 1,276 |
| Cash contributions.....                                       | 905   | 4/298   | 355   | 964   | 1,409 | 770     | 1,421 |
| Personal insurance and pensions.....                          | 3,643 | 1,207   | 2,488 | 4,126 | 4,768 | 2,947   | 2,243 |
| Life and other personal insurance.....                        | 504   | 4/121   | 334   | 546   | 631   | 510     | 617   |
| Pensions and Social Security.....                             | 3,139 | 1,086   | 2,154 | 3,579 | 4,136 | 2,437   | 1,626 |

Sources of income and personal taxes: 1/

|  |        |         |        |        |         |        |        |
|--|--------|---------|--------|--------|---------|--------|--------|
| Money income before taxes.....                                       | 44,799 | 21,414  | 33,067 | 47,951 | 57,310  | 40,784 | 35,410 |
| Wages and salaries.....  | 37,751 | 15,782  | 28,041 | 41,425 | 49,595  | 32,295 | 17,809 |
| Self-employment income.....  | 2,543  | 4/1,340 | 1,645  | 3,224  | 2,868   | 1,349  | 989    |
| Social Security, private and government<br>retirement.....           | 1,693  | (5)     | 572    | 768    | 1,550   | 4,637  | 13,396 |
| Interest, dividends, rental income, other<br>property income.....    | 492    | 4/0     | 43     | 678    | 733     | 102    | 561    |
| Unemployment and workers' compensation,<br>veterans' benefits.....   | 420    | 4/154   | 410    | 394    | 527     | 533    | 263    |
| Public assistance, supplemental security<br>income, food stamps..... | 1,335  | 3,849   | 1,954  | 905    | 1,140   | 1,737  | 1,573  |
| Regular contributions for support.....                               | 347    | 4/138   | 293    | 345    | 540     | 4/49   | 4/344  |
| Other income.....  | 219    | 4/151   | 109    | 210    | 356     | 4/83   | 4/475  |
| Personal taxes.....  | 3,333  | 1,056   | 2,313  | 3,588  | 5,331   | 1,010  | 1,789  |
| Federal income taxes.....  | 2,405  | 948     | 1,703  | 2,559  | 3,959   | 489    | 1,188  |
| State and local income taxes.....                                    | 752    | 100     | 510    | 833    | 1,138   | 427    | 297    |
| Other taxes.....   | 176    | 4/9     | 99     | 196    | 234     | 4/94   | 304    |
| Income after taxes.....  | 41,466 | 20,357  | 30,754 | 44,362 | 51,978  | 39,774 | 33,621 |
| Addenda:   |        |         |        |        |         |        |        |
| Net change in total assets and liabilities....                       | -101   | -1,275  | 1,464  | 1,179  | -3,707  | 1,663  | -5,931 |
| Net change in total assets.....                                      | 5,237  | 2,143   | 4,273  | 7,193  | 4,353   | 3,569  | -628   |
| Net change in total liabilities.....                                 | 5,339  | 3,418   | 2,809  | 6,015  | 8,060   | 1,906  | 5,303  |
| Other financial information:   |        |         |        |        |         |        |        |
| Other money receipts.....  | 269    | 4/26    | 175    | 271    | 478     | 4/88   | 183    |
| Mortgage principal paid on owned property...                         | -1,889 | 4/-118  | -1,919 | -2,388 | -1,556  | -1,096 | -609   |
| Estimated market value of owned home.....                            | 77,342 | 4/8,897 | 41,270 | 84,023 | 109,799 | 81,363 | 87,252 |
| Estimated monthly rental value of owned home                         | 544    | 4/85    | 325    | 595    | 713     | 635    | 555    |
| Gifts of goods and services.....                                     | 685    | 598     | 452    | 713    | 929     | 640    | 665    |
| Food.....  | 43     | 4/1     | 20     | 34     | 103     | 4/9    | 4/46   |
| Housing.....   | 187    | 4/241   | 101    | 226    | 226     | 118    | 170    |
| Housekeeping supplies.....   | 31     | 4/20    | 15     | 38     | 38      | 4/33   | 4/15   |
| Household textiles.....  | 9      | (5)     | 4/4    | 4/13   | 4/9     | 4/4    | 4/11   |
| Appliances and miscellaneous housewares...                           | 18     | 4/6     | 4/5    | 28     | 19      | 4/15   | 4/5    |
| Major appliances.....  | 3      | (5)     | 4/1    | 4/2    | 4/6     | 4/6    | (5)    |
| Small appliances and miscellaneous<br>housewares.....                | 16     | 4/6     | 4/5    | 25     | 13      | 4/8    | 4/5    |
| Miscellaneous household equipment.....                               | 43     | 4/164   | 12     | 60     | 39      | 4/20   | 4/53   |
| Other housing.....   | 85     | 4/51    | 65     | 87     | 122     | 4/46   | 4/86   |
| Apparel and services.....  | 215    | 244     | 202    | 212    | 240     | 233    | 145    |
| Males, 2 and over.....   | 42     | 4/88    | 31     | 41     | 66      | 4/13   | 4/24   |
| Females, 2 and over.....   | 82     | 4/121   | 74     | 80     | 77      | 124    | 4/95   |
| Children under 2.....  | 64     | 4/34    | 54     | 70     | 68      | 79     | 16     |
| Other apparel products and services.....                             | 27     | 4/1     | 42     | 21     | 28      | 4/17   | 4/10   |
| Jewelry and watches.....   | 8      | 4/1     | 4/6    | 7      | 13      | 4/2    | 4/10   |
| All other apparel products and services.                             | 19     | (5)     | 4/36   | 14     | 4/16    | 4/15   | 4/0    |
| Transportation.....  | 34     | 13      | 14     | 33     | 72      | 12     | 16     |
| Health care.....   | 10     | 4/3     | 4/4    | 4/4    | 34      | 4/8    | 4/9    |
| Entertainment.....   | 84     | 4/45    | 53     | 112    | 67      | 114    | 4/28   |
| Toys, games, hobbies, and tricycles.....                             | 22     | 4/8     | 23     | 26     | 17      | 4/29   | 4/11   |
| Other entertainment.....   | 62     | 4/37    | 31     | 86     | 50      | 85     | 18     |
| Education.....   | 44     | (5)     | 4/2    | 33     | 97      | 4/26   | 4/170  |

|                      |    |      |    |    |    |     |    |
|----------------------|----|------|----|----|----|-----|----|
| All other gifts..... | 69 | 4/51 | 56 | 60 | 88 | 120 | 80 |
|----------------------|----|------|----|----|----|-----|----|

---

- 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.