

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95

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).....	73,527	3,657	15,115	19,047	14,799	9,112	11,798	7,391	4,407
Consumer unit characteristics:									
Income before taxes 1/.....	\$42,782	\$22,882	\$37,794	\$48,171	\$55,282	\$46,652	\$28,529	\$30,508	\$25,251
Income after taxes 1/.....	39,286	21,477	34,713	44,220	49,948	42,948	26,984	28,787	23,997
Age of reference person.....	46.5	22.2	30.0	39.4	49.1	59.3	73.3	69.3	79.9
Average number in consumer unit:									
Persons.....	3.1	2.9	3.4	3.7	3.2	2.6	2.3	2.4	2.2
Children under 18.....	1.0	1.0	1.4	1.6	.8	.2	.1	.2	.1
Persons 65 and over.....	.3	(2)	(2)	(2)	(2)	.1	1.6	1.6	1.8
Earners.....	1.6	1.6	1.6	1.9	2.1	1.6	.7	.8	.4
Vehicles.....	2.3	1.7	1.9	2.4	2.8	2.5	2.0	2.2	1.6
Percent distribution:									
Sex of reference person:									
Male.....	69	52	64	68	72	75	77	78	76
Female.....	31	48	36	32	28	25	23	22	24
Housing tenure:									
Homeowner.....	71	22	49	69	82	87	90	91	87
With mortgage.....	45	15	42	59	61	41	19	24	10
Without mortgage.....	26	6	7	11	21	46	71	67	77
Renter.....	29	78	51	31	18	13	10	9	13
Race of reference person:									
Black.....	12	16	14	13	11	10	8	9	7
White and other.....	88	84	86	87	89	90	92	91	93
Education of reference person:									
Elementary (1-8).....	8	3	4	4	5	12	20	17	25
High school (9-12).....	46	61	47	44	43	45	47	47	47
College.....	46	36	50	52	52	43	32	35	27
Never attended and other.....	(3)	(3)	(3)	(3)	(3)	(3)	1	1	1
At least one vehicle owned.....	92	80	88	93	94	94	93	94	91
Average annual expenditures.....	\$36,997	\$23,696	\$33,529	\$40,383	\$45,921	\$37,729	\$28,566	\$30,432	\$25,417
Food.....	5,238	3,444	4,827	5,863	6,182	5,187	4,268	4,495	3,865
Food at home.....	3,296	2,227	3,046	3,721	3,698	3,180	2,906	2,977	2,778
Cereals and bakery products.....	520	338	472	602	574	478	477	487	459
Cereals and cereal products.....	198	151	194	235	212	167	165	166	164
Bakery products.....	322	187	278	366	362	311	312	321	295

Meats, poultry, fish, and eggs.....	899	604	819	1,018	1,040	906	739	774	675
Beef.....	278	198	257	316	327	275	217	229	194
Pork.....	189	141	173	209	210	194	167	170	161
Other meats.....	120	83	106	139	132	119	105	104	105
Poultry.....	164	97	150	194	201	151	126	136	106
Fish and seafood.....	112	56	100	121	133	130	90	97	76
Eggs.....	36	30	33	39	36	36	35	36	32
Dairy products.....	349	240	333	396	387	325	307	318	289
Fresh milk and cream.....	150	109	155	170	159	134	126	128	122
Other dairy products.....	200	131	178	226	228	191	182	190	167
Fruits and vegetables.....	524	332	468	565	583	534	517	511	527
Fresh fruits.....	161	91	143	169	180	163	172	170	175
Fresh vegetables.....	160	97	136	170	188	166	156	155	157
Processed fruits.....	110	82	104	121	116	109	107	102	116
Processed vegetables.....	92	62	85	104	99	95	82	84	79
Other food at home.....	1,004	714	954	1,141	1,114	938	865	887	828
Sugar and other sweets.....	130	71	121	144	142	125	129	127	133
Fats and oils.....	96	65	88	108	101	93	96	98	92
Miscellaneous foods.....	443	355	449	522	476	373	357	363	346
Nonalcoholic beverages.....	280	206	258	314	324	278	230	235	221
Food prepared by consumer unit on out-of-town trips.....	54	18	38	55	71	68	54	65	35
Food away from home.....	1,942	1,217	1,780	2,142	2,484	2,006	1,363	1,519	1,087
Alcoholic beverages.....	288	197	296	290	333	322	224	257	166
Housing.....	11,647	7,616	11,123	13,103	13,702	11,240	8,989	9,122	8,793
Shelter.....	6,436	4,487	6,341	7,608	7,760	5,703	4,174	4,365	3,855
Owned dwellings.....	4,355	872	3,386	5,438	5,958	4,250	3,000	3,294	2,508
Mortgage interest and charges.....	2,503	549	2,367	3,645	3,484	1,945	641	847	295
Property taxes.....	1,097	155	620	1,095	1,503	1,321	1,323	1,442	1,125
Maintenance, repairs, insurance, other expenses.....	755	168	399	698	972	984	1,036	1,005	1,088
Rented dwellings.....	1,620	3,533	2,765	1,772	1,082	788	630	475	892
Other lodging.....	461	82	189	398	720	665	544	597	455
Utilities, fuels, and public services.....	2,498	1,667	2,169	2,602	2,846	2,717	2,401	2,519	2,202
Natural gas.....	315	173	257	310	362	356	348	356	336
Electricity.....	1,004	640	858	1,066	1,124	1,108	976	1,043	864
Fuel oil and other fuels.....	100	38	55	101	106	121	153	140	175
Telephone services.....	776	696	758	812	900	782	607	645	543
Water and other public services.....	302	119	240	314	354	349	317	336	285
Household operations.....	603	361	794	738	468	418	527	408	728
Personal services.....	323	296	653	478	125	47	119	45	244
Other household expenses.....	280	65	142	260	343	370	408	363	484
Housekeeping supplies.....	486	204	401	511	548	557	522	546	478
Laundry and cleaning supplies.....	133	69	122	150	140	146	121	127	111
Other household products.....	220	74	181	232	260	249	228	241	204
Postage and stationery.....	133	61	98	128	148	162	172	177	163
Household furnishings and equipment.....	1,624	898	1,419	1,644	2,079	1,846	1,365	1,284	1,531
Household textiles.....	117	34	92	109	181	149	90	111	52
Furniture.....	381	342	423	436	440	334	213	266	124
Floor coverings.....	179	42	78	95	248	254	345	95	801
Major appliances.....	181	130	165	178	215	192	172	201	123
Small appliances, miscellaneous housewares	95	59	83	91	106	127	88	95	77

Miscellaneous household equipment.....	671	291	577	734	890	790	458	516	354
Apparel and services.....	1,966	1,462	1,967	2,219	2,447	1,958	1,166	1,316	902
Men and boys.....	491	312	498	564	617	476	288	326	220
Men, 16 and over.....	367	248	348	352	503	407	260	288	210
Boys, 2 to 15.....	125	64	150	212	114	69	28	38	11
Women and girls.....	763	436	650	850	1,013	885	493	563	366
Women, 16 and over.....	629	381	506	610	889	808	457	514	352
Girls, 2 to 15.....	135	56	144	240	124	77	36	49	14
Children under 2.....	106	183	200	120	67	59	23	26	18
Footwear.....	308	243	335	378	379	228	163	171	148
Other apparel products and services.....	297	288	284	307	371	311	199	229	150
Transportation.....	7,169	5,933	6,912	7,664	8,950	7,194	4,836	5,589	3,573
Vehicle purchases (net outlay).....	3,250	3,345	3,403	3,579	3,976	3,031	1,750	2,068	1,217
Cars and trucks, new.....	1,537	1,289	1,508	1,693	1,770	1,757	936	1,088	681
Cars and trucks, used.....	1,674	2,012	1,852	1,839	2,145	1,247	813	978	536
Other vehicles.....	39	4/44	43	47	60	4/27	4/1	4/2	(5)
Gasoline and motor oil.....	1,181	858	1,099	1,282	1,451	1,212	861	989	647
Other vehicle expenses.....	2,326	1,534	2,130	2,420	3,015	2,433	1,732	1,985	1,308
Vehicle finance charges.....	308	274	368	347	399	255	108	143	48
Maintenance and repairs.....	764	460	651	791	1,020	804	616	688	495
Vehicle insurance.....	818	566	697	838	1,026	893	701	764	595
Vehicle rental, leases, licenses, other charges.....	435	233	413	443	571	481	308	390	170
Public transportation.....	412	197	280	383	508	518	493	547	402
Health care.....	1,981	721	1,263	1,761	2,058	2,319	3,291	3,212	3,424
Health insurance.....	951	311	585	790	889	1,040	1,886	1,838	1,967
Medical services.....	623	291	452	658	739	776	622	625	617
Drugs.....	312	89	158	221	299	392	680	644	742
Medical supplies.....	96	30	68	92	131	110	102	105	98
Entertainment.....	1,835	1,172	1,706	2,127	2,283	1,787	1,220	1,399	917
Fees and admissions.....	502	186	386	585	639	504	442	487	366
Television, radios, sound equipment.....	608	539	591	698	718	547	419	472	329
Pets, toys, and playground equipment.....	363	238	384	451	422	337	188	213	148
Other entertainment supplies, equipment, and services.....	362	209	346	394	504	400	170	227	74
Personal care products and services.....	466	277	423	493	571	460	419	436	388
Reading.....	180	76	136	183	212	212	196	207	176
Education.....	536	390	318	519	1,131	452	208	288	70
Tobacco products and smoking supplies.....	303	327	299	334	352	334	161	184	123
Miscellaneous.....	817	375	694	820	1,035	961	727	739	709
Cash contributions.....	1,047	146	433	825	1,586	1,371	1,546	1,571	1,502
Personal insurance and pensions.....	3,525	1,560	3,132	4,181	5,079	3,932	1,315	1,617	808
Life and other personal insurance.....	479	113	294	491	659	688	423	517	265
Pensions and Social Security.....	3,046	1,446	2,838	3,690	4,421	3,244	892	1,099	543
Sources of income and personal taxes: 1/									

Money income before taxes.....	42,782	22,882	37,794	48,171	55,282	46,652	28,529	30,508	25,251
Wages and salaries.....	33,854	19,788	34,357	42,312	47,845	34,380	6,623	8,374	3,721
Self-employment income.....	2,295	956	1,345	3,018	3,554	2,503	1,074	1,182	894
Social Security, private and government retirement.....	4,316	107	256	628	1,745	7,066	17,715	17,869	17,459
Interest, dividends, rental income, other property income.....	970	40	166	598	866	1,685	2,471	2,285	2,779
Unemployment and workers' compensation, veterans' benefits.....	324	123	304	412	393	344	175	217	106
Public assistance, supplemental security income, food stamps.....	586	1,396	880	571	442	414	297	355	200
Regular contributions for support.....	279	258	323	473	282	71	69	73	4/62
Other income.....	157	214	162	161	155	189	106	152	29
Personal taxes.....	3,496	1,405	3,080	3,951	5,334	3,704	1,545	1,721	1,253
Federal income taxes.....	2,572	1,003	2,291	2,905	3,993	2,689	1,057	1,179	855
State and local income taxes.....	723	364	697	854	1,092	733	202	232	153
Other taxes.....	201	37	92	192	248	282	286	310	246
Income after taxes.....	39,286	21,477	34,713	44,220	49,948	42,948	26,984	28,787	23,997
Addenda:									
Net change in total assets and liabilities....	-860	-724	-1,539	-1,133	-2,058	1,563	37	300	-404
Net change in total assets.....	4,384	2,710	5,589	6,845	3,435	4,209	714	1,524	-645
Net change in total liabilities.....	5,244	3,434	7,127	7,978	5,492	2,646	677	1,224	-241
Other financial information:									
Other money receipts.....	556	149	362	309	978	794	615	441	906
Mortgage principal paid on owned property...	-1,377	-163	-866	-2,051	-1,921	-1,287	-708	-832	-500
Estimated market value of owned home.....	81,803	11,665	45,313	81,593	105,781	105,082	102,567	108,306	92,940
Estimated monthly rental value of owned home	560	106	357	578	706	703	639	656	609
Gifts of goods and services.....	1,092	398	663	867	1,825	1,544	970	1,105	738
Food.....	98	18	46	68	213	142	57	45	80
Housing.....	285	146	236	236	444	343	232	246	208
Housekeeping supplies.....	43	23	35	39	56	52	42	42	42
Household textiles.....	13	4/1	8	11	21	20	13	14	4/11
Appliances and miscellaneous housewares...	30	7	26	19	41	46	34	41	21
Major appliances.....	5	4/2	3	3	10	7	7	9	4/2
Small appliances and miscellaneous housewares.....	25	4/5	24	16	31	39	27	32	19
Miscellaneous household equipment.....	70	27	44	69	104	94	65	73	50
Other housing.....	129	88	123	97	223	130	79	76	83
Apparel and services.....	277	148	229	250	331	451	224	278	128
Males, 2 and over.....	72	43	57	67	77	120	66	82	37
Females, 2 and over.....	105	35	76	89	123	216	86	111	40
Children under 2.....	46	34	55	52	53	50	21	23	17
Other apparel products and services.....	53	36	41	42	78	64	51	61	33
Jewelry and watches.....	23	24	12	16	35	26	31	35	25
All other apparel products and services.	30	4/13	29	26	43	38	20	26	8
Transportation.....	54	15	22	38	86	96	60	62	58
Health care.....	26	4/2	3	24	45	26	41	40	4/43
Entertainment.....	89	37	60	86	117	122	88	109	53
Toys, games, hobbies, and tricycles.....	35	11	24	29	44	60	32	41	18
Other entertainment.....	55	26	36	57	73	61	56	68	35
Education.....	143	4/1	8	65	427	202	84	128	4/10

All other gifts.....		121		32		58		99		162		163		183		197		160
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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.