

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995-96

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).....	74,328	3,263	14,885	19,387	15,216	9,463	12,114	7,640	4,474
Consumer unit characteristics:									
Income before taxes 1/.....	\$44,128	\$23,384	\$40,444	\$49,690	\$57,083	\$45,424	\$28,626	\$31,111	\$24,485
Income after taxes 1/.....	40,548	22,023	37,051	45,639	51,861	41,718	27,056	29,213	23,462
Age of reference person.....	46.8	22.0	30.0	39.4	49.1	59.3	73.3	69.3	80.0
Average number in consumer unit:									
Persons.....	3.1	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	.2	.1
Persons 65 and over.....	.3	(2)	(2)	(2)	.1	.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	1.6	1.9	2.3	2.8	2.6	2.0	2.2	1.6
Percent distribution:									
Sex of reference person:									
Male.....	68	48	63	66	71	74	77	76	77
Female.....	32	52	37	34	29	26	23	24	23
Housing tenure:									
Homeowner.....	71	21	51	68	82	87	89	90	89
With mortgage.....	45	15	44	57	62	42	19	23	11
Without mortgage.....	26	6	6	12	20	45	71	67	78
Renter.....	29	79	49	32	18	13	11	10	11
Race of reference person:									
Black.....	12	17	15	14	11	10	8	9	7
White and other.....	88	83	85	86	89	90	92	91	93
Education of reference person:									
Elementary (1-8).....	8	4	4	4	6	11	19	16	24
High school (9-12).....	45	62	45	44	40	44	46	46	45
College.....	47	34	51	52	54	45	34	37	30
Never attended and other.....	(3)	(3)	(3)	(3)	(3)	1	1	1	1
At least one vehicle owned.....	91	80	88	91	93	94	91	93	89
Average annual expenditures.....	\$38,298	\$23,835	\$35,186	\$41,978	\$46,896	\$38,729	\$29,234	\$31,641	\$25,119
Food.....	5,381	3,535	4,880	6,063	6,268	5,403	4,375	4,776	3,688
Food at home.....	3,384	2,241	3,072	3,805	3,753	3,351	3,041	3,265	2,656
Cereals and bakery products.....	531	344	474	615	582	510	479	512	424
Cereals and cereal products.....	200	148	195	237	209	173	168	180	148
Bakery products.....	331	196	279	378	373	337	311	332	276

Meats, poultry, fish, and eggs.....	898	581	810	999	1,017	914	793	868	664
Beef.....	270	200	248	305	303	271	225	248	186
Pork.....	187	112	174	207	204	183	178	191	156
Other meats.....	122	79	108	141	134	133	101	106	92
Poultry.....	170	107	155	186	202	169	147	165	116
Fish and seafood.....	110	55	91	117	136	118	103	117	80
Eggs.....	38	27	33	42	38	40	39	41	35
Dairy products.....	363	241	342	419	389	346	317	340	278
Fresh milk and cream.....	153	108	154	182	155	139	129	138	113
Other dairy products.....	209	133	188	237	234	207	188	202	165
Fruits and vegetables.....	558	343	485	599	615	582	565	594	517
Fresh fruits.....	174	94	147	182	191	185	190	200	173
Fresh vegetables.....	168	98	135	180	192	187	169	177	154
Processed fruits.....	121	83	113	133	127	119	119	123	114
Processed vegetables.....	95	69	89	104	104	91	88	94	76
Other food at home.....	1,035	731	961	1,173	1,150	999	886	952	773
Sugar and other sweets.....	135	74	120	149	143	138	139	141	135
Fats and oils.....	98	57	86	107	105	104	101	109	86
Miscellaneous foods.....	457	366	454	535	496	402	355	380	313
Nonalcoholic beverages.....	290	216	262	324	341	282	238	257	206
Food prepared by consumer unit on out-of-town trips.....	55	18	39	58	64	74	54	66	33
Food away from home.....	1,997	1,293	1,808	2,258	2,515	2,052	1,334	1,510	1,032
Alcoholic beverages.....	308	199	301	328	364	354	213	218	203
Housing.....	12,011	7,808	11,827	13,446	13,922	11,486	9,140	9,498	8,529
Shelter.....	6,636	4,615	6,750	7,792	7,824	5,939	4,242	4,638	3,566
Owned dwellings.....	4,517	920	3,758	5,488	5,985	4,400	3,110	3,460	2,513
Mortgage interest and charges.....	2,613	560	2,670	3,675	3,526	2,011	720	937	349
Property taxes.....	1,101	192	691	1,089	1,476	1,313	1,230	1,293	1,121
Maintenance, repairs, insurance, other expenses.....	803	169	397	723	983	1,076	1,161	1,230	1,043
Rented dwellings.....	1,652	3,607	2,791	1,893	1,149	831	610	568	683
Other lodging.....	467	88	200	410	689	707	521	610	370
Utilities, fuels, and public services.....	2,591	1,683	2,295	2,672	2,944	2,823	2,443	2,572	2,223
Natural gas.....	320	157	272	320	349	372	347	354	334
Electricity.....	1,026	658	887	1,063	1,157	1,121	998	1,052	904
Fuel oil and other fuels.....	109	44	64	107	118	135	155	160	147
Telephone services.....	825	716	828	861	954	837	623	671	541
Water and other public services.....	310	108	244	321	366	358	320	334	296
Household operations.....	623	350	849	757	484	398	557	437	763
Personal services.....	335	283	674	502	123	62	146	47	316
Other household expenses.....	288	67	175	256	361	336	411	390	447
Housekeeping supplies.....	532	211	403	557	645	656	528	567	461
Laundry and cleaning supplies.....	138	70	132	152	150	148	124	138	100
Other household products.....	240	86	170	255	289	310	244	262	214
Postage and stationery.....	153	55	101	150	206	198	159	167	146
Household furnishings and equipment.....	1,629	949	1,529	1,669	2,026	1,669	1,370	1,285	1,517
Household textiles.....	86	55	80	85	115	88	66	72	54
Furniture.....	378	336	437	397	436	364	221	268	141
Floor coverings.....	170	4/44	91	149	165	147	368	128	780
Major appliances.....	192	118	168	187	236	220	172	188	143
Small appliances, miscellaneous housewares	108	52	85	115	121	138	107	125	76

Miscellaneous household equipment.....	695	344	667	736	953	712	436	503	322
Apparel and services.....	2,012	1,258	2,081	2,213	2,622	1,843	1,211	1,433	831
Men and boys.....	500	262	511	560	642	474	309	359	224
Men, 16 and over.....	381	194	357	370	533	409	276	315	208
Boys, 2 to 15.....	120	68	154	190	109	66	33	44	15
Women and girls.....	806	401	742	897	1,055	859	522	609	374
Women, 16 and over.....	663	338	581	651	931	770	481	553	357
Girls, 2 to 15.....	143	63	160	246	124	89	41	56	17
Children under 2.....	106	190	181	116	79	59	30	36	21
Footwear.....	338	235	353	429	390	265	194	234	125
Other apparel products and services.....	263	171	294	211	456	185	155	195	86
Transportation.....	7,423	5,970	7,058	8,040	9,132	7,341	5,198	6,159	3,556
Vehicle purchases (net outlay).....	3,363	3,210	3,378	3,796	4,047	2,989	2,127	2,663	1,212
Cars and trucks, new.....	1,472	761	1,355	1,756	1,595	1,463	1,203	1,426	821
Cars and trucks, used.....	1,851	2,414	2,002	1,958	2,411	1,493	916	1,224	391
Other vehicles.....	41	4/35	22	81	42	4/32	4/8	4/13	(5)
Gasoline and motor oil.....	1,236	920	1,161	1,323	1,518	1,310	864	997	637
Other vehicle expenses.....	2,386	1,650	2,211	2,494	3,054	2,463	1,727	1,938	1,367
Vehicle finance charges.....	336	291	391	374	429	304	125	167	54
Maintenance and repairs.....	738	482	621	782	955	789	570	639	451
Vehicle insurance.....	826	586	712	831	1,035	899	703	765	598
Vehicle rental, leases, licenses, other charges.....	486	292	487	506	634	471	329	367	264
Public transportation.....	438	190	307	427	514	579	480	561	341
Health care.....	2,000	662	1,276	1,756	2,072	2,311	3,314	3,173	3,555
Health insurance.....	963	312	623	797	900	1,064	1,822	1,746	1,953
Medical services.....	607	218	423	637	727	741	635	605	686
Drugs.....	325	97	162	223	310	401	717	680	779
Medical supplies.....	105	35	68	98	135	104	140	142	137
Entertainment.....	2,041	1,096	1,856	2,439	2,454	2,091	1,340	1,576	936
Fees and admissions.....	515	200	400	610	644	497	442	493	356
Television, radios, sound equipment.....	620	525	607	697	723	578	442	479	379
Pets, toys, and playground equipment.....	402	169	430	501	446	407	214	258	139
Other entertainment supplies, equipment, and services.....	504	202	419	631	640	610	242	347	62
Personal care products and services.....	578	335	506	621	706	587	507	530	467
Reading.....	178	82	133	177	210	210	192	204	172
Education.....	554	407	380	528	1,113	505	190	241	104
Tobacco products and smoking supplies.....	298	333	285	322	350	323	182	214	126
Miscellaneous.....	867	431	746	813	1,088	998	848	882	791
Cash contributions.....	1,036	179	484	938	1,446	1,389	1,310	1,230	1,448
Personal insurance and pensions.....	3,610	1,540	3,374	4,294	5,148	3,888	1,214	1,507	713
Life and other personal insurance.....	451	117	290	477	587	665	359	406	279
Pensions and Social Security.....	3,159	1,422	3,084	3,818	4,561	3,223	855	1,101	434
Sources of income and personal taxes: 1/									

Money income before taxes.....	44,128	23,384	40,444	49,690	57,083	45,424	28,626	31,111	24,485
Wages and salaries.....	35,015	20,398	37,049	43,472	49,127	33,443	7,332	9,635	3,496
Self-employment income.....	2,670	895	1,600	3,657	4,147	2,646	1,106	1,013	1,261
Social Security, private and government retirement.....	4,393	201	247	659	1,829	6,838	17,505	17,805	17,005
Interest, dividends, rental income, other property income.....	813	41	128	444	775	1,439	1,997	1,906	2,148
Unemployment and workers' compensation, veterans' benefits.....	270	102	235	315	367	276	164	188	123
Public assistance, supplemental security income, food stamps.....	558	1,247	744	552	433	490	371	355	397
Regular contributions for support.....	256	333	297	413	265	82	56	67	4/37
Other income.....	153	167	145	179	140	210	95	142	4/17
Personal taxes.....	3,580	1,361	3,393	4,051	5,222	3,706	1,570	1,899	1,023
Federal income taxes.....	2,650	994	2,569	3,009	3,955	2,716	988	1,165	693
State and local income taxes.....	760	340	759	872	1,058	726	358	491	138
Other taxes.....	171	27	65	169	209	264	224	243	192
Income after taxes.....	40,548	22,023	37,051	45,639	51,861	41,718	27,056	29,213	23,462
Addenda:									
Net change in total assets and liabilities....	-1,615	-1,318	-3,337	-1,923	-2,074	215	58	424	-567
Net change in total assets.....	4,337	1,991	6,899	6,187	3,600	2,807	982	1,864	-523
Net change in total liabilities.....	5,952	3,309	10,236	8,110	5,673	2,592	924	1,439	44
Other financial information:									
Other money receipts.....	379	57	188	223	656	566	457	614	191
Mortgage principal paid on owned property...	-1,247	-195	-787	-1,601	-1,834	-1,339	-720	-837	-521
Estimated market value of owned home.....	84,125	11,448	50,616	84,605	105,322	105,059	101,128	104,262	95,776
Estimated monthly rental value of owned home	576	107	392	587	703	701	656	678	619
Gifts of goods and services.....	1,150	405	739	902	1,905	1,641	951	1,052	776
Food.....	77	21	40	65	155	88	50	49	52
Housing.....	293	147	229	238	478	363	217	220	212
Housekeeping supplies.....	45	27	32	43	58	59	41	41	41
Household textiles.....	8	3	4	6	11	14	7	9	4
Appliances and miscellaneous housewares...	33	4/6	22	25	48	58	33	34	31
Major appliances.....	7	(5)	3	3	14	12	9	7	13
Small appliances and miscellaneous housewares.....	26	4/6	19	21	34	46	24	27	18
Miscellaneous household equipment.....	76	27	49	65	127	103	57	60	53
Other housing.....	131	84	121	100	234	129	79	77	83
Apparel and services.....	303	122	242	265	401	457	257	310	166
Males, 2 and over.....	80	37	62	65	107	116	81	104	40
Females, 2 and over.....	105	29	59	95	118	220	100	114	78
Children under 2.....	48	27	52	55	59	52	26	30	18
Other apparel products and services.....	69	4/28	70	50	118	69	50	62	4/30
Jewelry and watches.....	34	4/9	33	23	70	27	20	4/25	4/12
All other apparel products and services.	35	4/19	37	27	48	42	30	37	4/18
Transportation.....	54	14	30	38	79	83	66	75	50
Health care.....	28	4/2	4	12	51	42	53	26	4/98
Entertainment.....	120	47	94	116	137	191	104	141	40
Toys, games, hobbies, and tricycles.....	50	4/17	41	51	44	106	33	47	4/8
Other entertainment.....	70	30	53	65	93	86	71	94	32
Education.....	149	4/1	30	67	441	204	56	72	4/27

All other gifts.....		127		53		70		100		163		213		148		159		131
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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.