

**Table 3. Age of reference person: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1990**

<b>Item</b>	<b>All consumer units</b>	<b>Under 25</b>	<b>25-34</b>	<b>35-44</b>	<b>45-54</b>	<b>55-64</b>	<b>65 and over</b>	<b>65-74</b>	<b>75 and over</b>
Number of consumer units (in thousands)	96,968	7,581	21,287	21,003	14,855	12,162	20,079	11,318	8,761
<b>Consumer unit characteristics:</b>									
<b>Income before taxes</b> <sup>1</sup>	\$31,889	\$14,089	\$32,325	\$41,208	\$43,451	\$35,309	\$18,842	\$21,501	\$15,435
<b>Income after taxes</b> <sup>1</sup>	28,937	13,246	29,371	36,737	39,381	31,802	17,705	20,123	14,606
<b>Age of reference person</b>	47.2	21.5	29.8	39.4	49.2	59.7	74.2	69.2	80.7
<b>Average number in consumer unit:</b>									
Persons	2.6	1.8	2.8	3.3	2.9	2.3	1.7	1.9	1.6
Children under 18	0.7	0.4	1.1	1.3	0.6	0.2	0.1	0.1	0.0
Persons 65 and over	0.3	0.0	0.0	0.0	0.0	0.1	1.4	1.4	1.3
Earners	1.4	1.2	1.5	1.8	1.9	1.4	0.4	0.6	0.2
Vehicles	2.0	1.1	1.9	2.3	2.6	2.3	1.5	1.8	1.0
<b>Percent distribution:</b>									
<b>Sex of reference person:</b>									
Male	65	51	69	71	68	68	54	61	45
Female	35	49	31	29	32	32	46	39	55
<b>Housing tenure:</b>									
Homeowner	62	8	44	67	75	80	78	82	73
With mortgage	38	6	39	57	59	39	15	22	6
Without mortgage	24	2	5	10	16	41	63	60	66
Renter	38	92	56	33	25	20	22	18	27
<b>Race of reference person:</b>									
Black	11	12	12	13	12	12	9	9	9
White and other	89	88	88	87	88	88	91	91	91
<b>Education of reference person:</b>									
Elementary (1-8)	10	2	3	4	8	15	27	20	37
High school (9-12)	43	41	43	39	44	49	46	51	39
College	46	57	54	57	48	36	26	28	23
Never attended and other	0	0	0	0	0	0	2	1	2
<b>At least one vehicle owned</b>	87	70	90	91	93	90	78	87	67
<b>Average annual expenditures:</b>									
<b>Food</b>	4,296	2,761	4,100	5,380	5,490	4,430	2,926	3,305	2,406
Food at home	2,485	1,285	2,340	3,134	3,008	2,601	1,917	2,106	1,654
Cereals and bakery products	368	183	332	475	440	378	300	324	268
Cereals and cereal products	129	72	125	170	143	129	97	103	88
Bakery products	240	111	206	305	297	249	203	221	179
Meats, poultry, fish, and eggs	668	296	628	801	850	747	517	598	405
Beef	218	97	217	262	268	231	169	207	116

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Pork	132	59	114	156	180	153	103	117	85
Other meats	99	48	93	116	130	115	71	82	55
Poultry	108	39	103	126	136	125	87	98	70
Fish and seafood	82	35	73	107	102	90	62	66	57
Eggs	30	17	29	34	35	33	25	27	22
Dairy products	295	156	292	377	345	291	228	247	201
Fresh milk and cream	140	81	142	175	162	128	113	122	101
Other dairy products	155	75	150	202	184	163	115	126	101
Fruits and vegetables	408	188	366	490	468	447	373	392	347
Fresh fruits	127	46	113	141	144	155	125	128	120
Fresh vegetables	118	57	103	145	140	131	102	115	85
Processed fruits	93	48	85	114	104	88	90	89	90
Processed vegetables	70	37	65	89	80	72	57	61	52
Other food at home	746	462	722	991	904	737	498	545	433
Sugar and other sweets	94	48	81	124	119	95	75	79	69
Fats and oils	68	31	57	88	83	72	57	64	48
Miscellaneous foods	336	241	342	462	394	303	204	221	182
Nonalcoholic beverages	213	127	207	274	267	216	142	154	124
Food prep by cu, out-of-town trips	35	15	35	43	41	51	20	27	10
Food away from home	1,811	1,476	1,760	2,246	2,482	1,830	1,009	1,199	752
<b>Alcoholic beverages</b>	293	318	365	370	324	254	126	166	71
<b>Housing</b>	8,703	4,845	9,209	11,050	10,425	8,459	6,025	6,449	5,469
Shelter	4,836	3,014	5,515	6,207	5,817	4,220	3,017	3,188	2,795
Owned dwellings	2,953	311	2,904	4,324	3,954	2,872	1,880	2,081	1,619
Mortgage interest and charges	1,817	233	2,261	3,081	2,625	1,249	367	568	107
Property taxes	597	27	304	718	711	850	760	824	677
Maintenance, repairs, insurance, other expenses	540	51	339	525	618	772	753	689	835
Rented dwellings	1,533	2,504	2,441	1,531	1,221	873	839	734	974
Other lodging	349	200	170	352	642	476	299	373	202
Utilities, fuels, and public services	1,890	906	1,684	2,153	2,357	2,160	1,697	1,838	1,515
Natural gas	246	94	199	274	306	291	255	286	215
Electricity	758	317	668	860	947	918	678	733	606
Fuel oil and other fuels	100	17	63	109	111	129	137	129	148
Telephone services	592	430	604	682	750	590	432	476	376
Water and other public services	193	48	150	229	244	232	195	215	169
Household operations	446	146	568	610	315	386	394	342	460
Personal services	219	100	449	354	54	57	99	29	189
Other household expenses	227	46	119	256	261	328	295	313	271
Housekeeping supplies	406	178	368	494	483	488	325	362	273
Laundry and cleaning supplies	113	47	113	142	137	125	79	86	70
Other household products	171	59	150	218	198	225	129	147	105
Postage and stationery	122	72	105	133	148	138	117	130	98
Household furnishings and equipment	1,125	601	1,075	1,586	1,453	1,205	592	718	425
Household textiles	99	39	79	124	145	122	66	90	34
Furniture	310	254	334	408	374	370	122	146	91

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Floor coverings	92	9	54	153	150	91	55	56	53
Major appliances	147	65	150	173	175	188	104	115	89
Small appliances, miscellaneous housewares	75	40	69	88	99	90	52	61	40
Miscellaneous household equipment	402	194	390	640	508	345	193	250	117
<b>Apparel and services</b>	1,618	1,034	1,571	2,312	2,166	1,560	768	972	489
Men and boys	393	315	392	562	571	358	132	174	75
Men, 16 and over	324	303	300	420	503	325	118	152	71
Boys, 2 to 15	70	13	92	141	68	34	14	22	4
Women and girls	673	315	568	981	905	690	402	519	241
Women, 16 and over	586	290	472	777	828	660	382	490	231
Girls, 2 to 15	87	26	96	204	77	30	21	29	10
Children under 2	70	84	134	69	58	51	16	19	13
Footwear	225	94	209	347	288	217	114	134	87
Other apparel products and services	258	226	268	353	345	243	103	127	73
<b>Transportation</b>	5,120	3,494	5,412	6,079	7,046	5,297	2,883	3,463	2,131
Vehicle purchases (net outlay)	2,129	1,591	2,421	2,523	2,967	2,014	1,058	1,163	921
Cars and trucks, new	1,159	734	1,257	1,351	1,673	1,144	641	702	562
Cars and trucks, used	948	835	1,123	1,148	1,267	853	416	461	359
Other vehicles	22	23	41	25	27	16	0	1	0
Gasoline and motor oil	1,047	722	1,080	1,245	1,391	1,134	619	792	396
Other vehicle expenses	1,642	1,002	1,688	1,985	2,237	1,736	974	1,238	632
Vehicle finance charges	300	194	371	395	429	262	92	142	28
Maintenance and repairs	589	389	579	692	773	657	385	490	248
Vehicle insurance	563	323	521	651	784	646	394	470	296
Vehicle rental, leases, licenses, other charges	190	97	217	247	251	170	102	135	60
Public transportation	302	179	223	326	450	414	232	271	182
<b>Health care</b>	1,480	403	981	1,415	1,597	1,791	2,208	2,197	2,223
Health insurance	581	106	391	485	583	700	990	1,014	960
Medical services	562	190	391	646	664	654	664	656	674
Drugs	252	65	135	183	236	340	475	455	501
Medical supplies	85	41	64	100	113	96	80	73	88
<b>Entertainment</b>	1,422	833	1,472	1,837	1,966	1,507	700	914	423
Fees and admissions	371	218	342	527	438	365	252	329	153
Television, radios, sound equipment	454	344	503	583	592	390	243	307	161
Pets, toys, and playground equipment	276	117	307	359	410	255	128	161	83
Other supplies, equipment, and services	321	155	321	367	527	497	77	116	26
<b>Personal care products and services</b>	364	212	315	447	478	412	268	305	218
<b>Reading</b>	153	75	134	188	184	163	137	156	112
<b>Education</b>	406	817	325	465	732	376	54	48	61
<b>Tobacco products and smoking supplies</b>	274	216	275	316	361	326	157	209	91

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<b>Miscellaneous</b>	842	399	786	1,158	1,097	828	554	708	353
<b>Cash contributions</b>	816	146	411	876	1,299	903	1,026	937	1,141
<b>Personal insurance and pensions</b>	2,592	972	2,761	3,700	3,847	2,958	718	1,071	261
Life and other personal insurance	345	49	225	444	555	467	249	341	131
Pensions and Social Security	2,248	922	2,536	3,256	3,292	2,491	468	730	130
<b>Sources of income and taxes: <sup>1</sup></b>									
<b>Money income before taxes</b>	31,889	14,089	32,325	41,208	43,451	35,309	18,842	21,501	15,435
Wages and salaries	24,173	12,101	28,967	35,431	36,868	24,114	3,552	5,439	1,133
Self-employment income	2,315	200	1,920	3,629	3,655	3,464	640	973	215
Social Security, private and government retirement	3,427	60	152	583	1,152	5,138	11,650	12,176	10,976
Interest, dividends, rental income, other property income	1,059	125	206	610	915	1,648	2,539	2,400	2,716
Unemployment and workers' compensation, veterans' benefits	218	178	176	235	311	311	146	165	121
Public assistance, supplemental security income, food stamps	344	557	519	285	273	389	162	144	186
Regular contributions for support	260	677	263	347	214	168	92	140	31
Other income	93	191	121	89	63	75	62	66	56
<b>Personal taxes <sup>1</sup></b>	2,952	843	2,954	4,471	4,070	3,507	1,137	1,378	829
Federal income taxes	2,319	642	2,295	3,539	3,201	2,782	881	1,081	624
State and local income taxes	558	192	626	826	774	630	168	212	112
Other taxes	75	10	33	106	95	95	89	85	93
<b>Income after taxes <sup>1</sup></b>	28,937	13,246	29,371	36,737	39,381	31,802	17,705	20,123	14,606
<b>Addenda:</b>									
<b>Net change in total assets and liabilities</b>	-441	-266	133	-1,492	250	-1,713	242	-199	812
Net change in total assets	2,902	1,560	4,704	3,995	3,958	1,097	666	532	840
Net change in total liabilities	3,343	1,825	4,571	5,487	3,708	2,810	424	731	28
<b>Other financial information</b>									
Other money receipts	310	121	207	544	313	333	228	352	67
Mortgage principal paid on owned property	-574	-42	-540	-865	-959	-600	-206	-319	-60
Estimated market value of owned home	66,069	3,854	38,695	77,318	87,638	90,527	76,043	85,242	64,159
Estimated monthly rental value of owned home	398	36	275	469	526	512	428	477	365
<b>Gifts of goods and services</b>	911	420	602	897	1,774	1,142	653	734	541
Food	95	25	37	91	236	132	58	58	56

See footnotes at end of table.

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Housing	232	94	185	234	424	259	169	186	145
Housekeeping supplies	35	19	35	41	37	43	30	37	19
Household textiles	14	5	11	13	20	16	13	21	3
Appliances and miscellaneous housewares	27	9	19	24	39	44	25	28	20
Major appliances	7	0	3	7	13	8	7	8	6
Small appliances and miscellaneous housewares	20	8	16	17	25	36	17	20	14
Miscellaneous household equipment	50	29	45	64	69	59	25	39	8
Other housing	107	33	74	93	259	97	76	62	95
Apparel and services	236	123	212	247	364	277	170	240	75
Males, 2 and over	61	18	49	57	103	98	41	50	30
Females, 2 and over	95	38	69	117	145	86	89	131	30
Children under 2	31	21	43	28	46	37	12	17	6
Other apparel products and services	48	46	52	45	70	57	28	41	9
Jewelry and watches	25	37	28	25	28	29	13	18	5
All other apparel products and services	23	9	23	20	43	28	15	23	4
Transportation	53	18	18	40	137	104	24	34	13
Health care	45	5	8	45	85	37	75	53	103
Entertainment	66	32	62	59	99	103	45	57	29
Toys, games, hobbies, and tricycles	25	9	21	22	32	49	19	24	11
Other entertainment	41	23	40	37	67	54	26	33	18
Education	96	23	9	75	335	151	28	14	46
All other gifts	88	100	71	105	94	80	84	92	74

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary at <http://stats.bls.gov/csxgloss.htm>

**Note:** All values have been rounded, and therefore some rounded values equal zero. When data are not reported or are not applicable (i.e., missing values), values are set to zero.

**Note:** Some data are likely to have large sampling errors