

Table 3. Age of reference person: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1995

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Number of consumer units (in thousands)	103,123	7,093	19,540	23,440	18,633	12,624	21,792	11,933	9,860
Consumer unit characteristics:									
Income before taxes ¹	\$36,918	\$17,274	\$35,655	\$45,133	\$52,044	\$38,326	\$22,148	\$25,553	\$18,006
Income after taxes ¹	33,864	16,195	32,359	41,338	47,121	35,201	21,068	24,205	17,252
Age of reference person	48.0	21.6	29.9	39.4	49.1	59.4	74.4	69.3	80.6
Average number in consumer unit:									
Persons	2.5	1.9	2.8	3.2	2.8	2.2	1.7	1.9	1.5
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	0.1	1.4	1.4	1.4
Earners	1.3	1.2	1.5	1.7	1.9	1.4	0.4	0.6	0.2
Vehicles	1.9	1.2	1.7	2.1	2.5	2.2	1.4	1.8	1.0
Percent distribution:									
Sex of reference person:									
Male	62	53	64	67	68	64	54	60	48
Female	38	47	36	33	32	36	46	40	52
Housing tenure:									
Homeowner	64	12	44	63	76	81	79	82	76
With mortgage	38	9	38	53	56	38	14	20	8
Without mortgage	26	3	7	11	20	43	65	62	68
Renter	36	88	56	37	24	19	21	18	24
Race of reference person:									
Black	11	11	12	13	11	11	9	10	7
White and other	89	89	88	87	89	89	91	90	93
Education of reference person:									
Elementary (1-8)	9	2	3	4	5	12	21	18	25
High school (9-12)	44	42	42	44	42	45	48	46	50
College	47	56	55	52	53	42	30	35	24
Never attended and other	0	1	0	0	0	1	1	1	1
At least one vehicle owned	86	72	86	89	91	91	78	86	69
Average annual expenditures:									
Food	4,505	2,690	4,469	5,368	5,468	4,541	3,388	3,895	2,767
Food at home	2,803	1,407	2,758	3,345	3,223	2,833	2,367	2,610	2,069
Cereals and bakery products	441	227	422	539	501	425	385	419	344
Cereals and cereal products	165	95	172	208	183	151	130	141	117
Bakery products	276	133	251	331	318	274	255	277	227
Meats, poultry, fish, and eggs	752	331	724	900	899	807	610	699	500
Beef	228	108	217	273	274	253	175	205	140
Pork	156	61	159	181	184	169	127	136	116

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1995 - Continued

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Other meats	104	52	99	129	114	111	86	91	79
Poultry	138	66	132	170	169	127	113	137	84
Fish and seafood	97	27	90	111	125	114	81	101	56
Eggs	30	16	28	36	32	33	28	29	26
Dairy products	297	155	301	352	338	293	248	274	217
Fresh milk and cream	123	66	135	147	134	121	98	110	84
Other dairy products	174	89	167	206	204	171	150	164	133
Fruits and vegetables	457	213	433	509	513	496	437	459	409
Fresh fruits	144	61	137	157	157	153	151	160	139
Fresh vegetables	137	57	122	148	166	157	132	142	120
Processed fruits	96	55	96	110	100	102	87	86	89
Processed vegetables	80	40	78	94	90	84	67	71	61
Other food at home	856	482	878	1,044	973	812	687	759	599
Sugar and other sweets	112	50	113	129	124	113	104	103	104
Fats and oils	82	34	80	97	87	86	79	89	66
Miscellaneous foods	377	227	402	477	422	325	287	316	252
Nonalcoholic beverages	240	155	246	289	283	230	182	201	159
Food prep by cu, out-of-town trips	45	16	37	52	57	59	36	50	18
Food away from home	1,702	1,283	1,711	2,023	2,245	1,708	1,021	1,285	698
Alcoholic beverages	277	277	299	314	348	253	171	206	129
Housing	10,458	5,908	10,532	12,625	12,886	10,294	7,585	7,918	7,185
Shelter	5,928	3,622	6,157	7,551	7,556	5,359	3,666	4,011	3,247
Owned dwellings	3,749	484	3,096	5,060	5,572	3,799	2,398	2,815	1,894
Mortgage interest and charges	2,104	306	2,205	3,382	3,199	1,719	509	730	242
Property taxes	930	86	545	984	1,413	1,116	972	1,071	853
Maintenance, repairs, insurance, other expenses	715	93	346	694	961	964	916	1,014	798
Rented dwellings	1,788	2,984	2,876	2,106	1,335	988	933	782	1,116
Other lodging	391	154	185	385	649	572	335	415	237
Utilities, fuels, and public services	2,191	1,160	1,987	2,386	2,627	2,443	1,981	2,151	1,775
Natural gas	268	95	222	279	313	322	284	295	271
Electricity	869	437	761	961	1,034	985	801	888	696
Fuel oil and other fuels	86	17	49	84	92	105	128	120	138
Telephone services	708	541	744	777	859	723	516	577	443
Water and other public services	259	69	211	284	329	308	251	271	226
Household operations	509	200	701	604	446	375	465	342	614
Personal services	258	156	560	378	115	65	127	26	248
Other household expenses	250	44	141	226	331	309	338	315	366
Housekeeping supplies	430	135	360	490	501	514	423	481	351
Laundry and cleaning supplies	110	38	114	131	121	129	90	112	62
Other household products	194	44	152	216	239	243	195	224	160
Postage and stationery	125	52	95	143	141	141	138	145	130
Household furnishings and equipment	1,401	792	1,327	1,595	1,755	1,604	1,051	933	1,197
Household textiles	100	24	83	112	158	126	67	93	36
Furniture	327	270	390	433	394	281	143	173	107
Floor coverings	177	38	85	142	165	167	367	86	712

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1995 - Continued

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Major appliances	155	94	137	171	189	177	132	160	99
Small appliances, miscellaneous housewares	85	63	72	85	101	142	58	70	44
Miscellaneous household equipment	557	303	561	652	749	711	284	353	200
Apparel and services	1,704	1,207	1,907	2,079	2,088	1,835	875	1,115	583
Men and boys	425	279	511	536	518	430	191	252	116
Men, 16 and over	329	242	359	372	436	368	170	222	108
Boys, 2 to 15	96	37	152	163	82	62	20	30	9
Women and girls	660	383	611	774	868	830	407	513	277
Women, 16 and over	559	358	481	590	764	765	377	470	264
Girls, 2 to 15	101	25	131	184	104	65	30	43	13
Children under 2	81	95	154	106	59	45	18	20	17
Footwear	278	230	334	380	311	207	145	176	107
Other apparel products and services	259	219	296	283	332	323	114	154	66
Transportation	6,014	4,022	6,198	7,472	8,027	5,732	3,374	4,481	2,035
Vehicle purchases (net outlay)	2,638	1,901	2,857	3,626	3,529	2,112	1,164	1,710	503
Cars and trucks, new	1,198	553	1,282	1,734	1,339	1,122	679	980	315
Cars and trucks, used	1,406	1,312	1,534	1,852	2,135	953	484	729	187
Other vehicles	34	36	42	41	56	37	1	1	0
Gasoline and motor oil	1,006	701	1,013	1,181	1,324	1,062	604	749	428
Other vehicle expenses	2,015	1,236	2,029	2,289	2,723	2,144	1,284	1,597	905
Vehicle finance charges	260	179	347	322	361	223	78	113	36
Maintenance and repairs	653	381	580	721	923	710	473	586	335
Vehicle insurance	712	454	668	781	928	792	532	621	423
Vehicle rental, leases, licenses, other charges	389	222	434	465	511	419	201	277	110
Public transportation	355	184	299	376	451	414	323	424	199
Health care	1,732	466	1,096	1,607	1,851	1,911	2,648	2,618	2,683
Health insurance	860	209	517	726	817	897	1,541	1,527	1,557
Medical services	512	158	380	595	665	587	480	473	487
Drugs	280	65	139	205	254	344	545	536	556
Medical supplies	80	34	60	81	115	83	82	82	83
Entertainment	1,612	1,083	1,685	1,951	2,137	1,578	926	1,153	651
Fees and admissions	433	226	394	531	585	419	306	376	222
Television, radios, sound equipment	542	457	581	657	664	493	335	397	260
Pets, toys, and playground equipment	322	157	368	443	398	316	145	182	100
Other supplies, equipment, and services	315	243	341	319	491	350	140	199	69
Personal care products and services	403	243	387	450	517	407	326	380	260
Reading	162	71	134	173	199	187	161	179	138
Education	471	667	335	437	1,029	364	155	237	54
Tobacco products and smoking supplies	269	246	269	310	347	314	139	183	85

Table 3. Age of reference person: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1995 - Continued

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Miscellaneous	766	347	688	815	1,018	949	602	628	572
Cash contributions	925	114	456	908	1,463	1,043	1,099	1,164	1,021
Personal insurance and pensions	2,964	1,083	3,038	3,889	4,802	3,217	799	1,122	408
Life and other personal insurance	373	69	251	438	562	556	244	304	172
Pensions and Social Security	2,591	1,013	2,786	3,451	4,240	2,660	555	818	236
Sources of income and taxes: ¹									
Money income before taxes	36,918	17,274	35,655	45,133	52,044	38,326	22,148	25,553	18,006
Wages and salaries	28,474	14,567	32,656	39,422	44,975	27,438	4,483	6,772	1,699
Self-employment income	2,034	595	1,318	3,148	3,305	2,330	725	970	427
Social Security, private and government retirement	4,355	61	202	613	1,690	6,095	14,500	15,316	13,508
Interest, dividends, rental income, other property income	861	91	185	463	916	1,326	1,811	1,684	1,966
Unemployment and workers' compensation, veterans' benefit	279	139	265	352	378	285	173	236	98
Public assistance, supplemental security, income, food stamps	462	659	614	507	388	458	287	338	224
Regular contributions for support	273	753	281	425	255	128	54	54	54
Other income	180	409	134	204	136	268	114	183	30
Personal taxes ¹	3,054	1,079	3,296	3,794	4,923	3,125	1,080	1,348	754
Federal income taxes	2,235	773	2,502	2,765	3,687	2,197	707	882	494
State and local income taxes	640	279	735	830	1,002	632	175	228	110
Other taxes	179	27	60	199	234	296	198	238	150
Income after taxes ¹	33,864	16,195	32,359	41,338	47,121	35,201	21,068	24,205	17,252
Addenda:									
Net change in total assets and liabilities	-969	-781	-504	-1,932	-2,773	757	132	9	280
Net change in total assets	3,102	1,797	5,368	5,266	2,402	2,271	249	493	-47
Net change in total liabilities	4,071	2,578	5,872	7,198	5,176	1,514	117	484	-328
Other financial information									
Other money receipts	462	54	177	269	903	665	563	325	851
Mortgage principal paid, owned property	-1,063	-101	-685	-1,643	-1,660	-1,092	-562	-713	-378
Estimated market value of owned home	71,655	6,638	41,860	77,239	97,103	89,967	81,160	86,635	74,535
Estimated monthly rental value of owned home	496	60	328	543	652	622	530	568	484
Gifts of goods and services	986	427	695	895	1,716	1,363	692	799	563
Food	88	19	43	59	200	128	63	56	71
Housing	250	165	221	232	403	288	172	206	130

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1995 - Continued

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Housekeeping supplies	38	22	28	41	53	46	31	34	27
Household textiles	10	0	9	10	17	12	8	11	4
Appliances and miscellaneous housewares	27	12	21	20	35	60	21	31	9
Major appliances	5	0	1	3	8	9	5	9	1
Small appliances and miscellaneous houseware	23	12	20	17	27	50	16	22	8
Miscellaneous household equipment	66	36	48	72	89	77	60	82	33
Other housing	108	94	115	88	208	94	53	49	57
Apparel and services	258	125	241	264	320	458	144	179	101
Males 2 and over	70	52	60	76	79	120	41	48	32
Females 2 and over	94	27	67	82	110	240	55	67	41
Children under 2	40	22	48	53	46	39	17	18	16
Other apparel products and services	55	24	66	53	85	59	31	46	13
Jewelry and watches	27	17	26	25	44	24	19	31	3
All other apparel products and services	29	6	40	28	41	35	12	14	9
Transportation	48	14	24	45	73	76	46	48	44
Health care	22	1	7	17	42	24	31	10	56
Entertainment	86	47	67	93	110	134	62	78	42
Toys, games, hobbies, and tricycles	29	10	25	25	38	57	20	29	9
Other entertainment	57	36	43	68	72	77	41	48	33
Education	120	16	16	65	406	132	55	84	20
All other gifts	114	39	76	121	162	123	120	137	98

¹ 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