

Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Number of consumer units (in thousands)	53,966	22,022	27,909	5,560	14,650	7,699	4,035	6,720	42,437
Consumer unit characteristics:									
Income before taxes ¹	\$49,517	\$44,759	\$53,694	\$47,944	\$53,154	\$59,012	\$46,198	\$19,606	\$24,019
Income after taxes ¹	45,358	41,036	49,058	43,658	48,580	53,997	42,999	18,775	21,983
Age of reference person	48.0	56.5	41.3	31.4	39.5	52.0	48.3	36.1	49.8
Average number in consumer unit:									
Persons	3.2	2.0	3.9	3.4	4.1	3.9	5.1	2.9	1.6
Children under 18	0.9	0	1.6	1.4	2.1	0.6	1.6	1.8	0.2
Persons 65 and over	0.3	0.7	0.1	0	0	0.2	0.5	0	0.3
Earners	1.7	1.2	2.1	1.7	1.9	2.7	2.4	0.9	0.9
Vehicles	2.5	2.3	2.7	2.1	2.5	3.5	2.9	1.1	1.3
Percent distribution:									
Sex of reference person:									
Male	83	85	82	80	83	84	80	15	44
Female	17	15	18	20	17	16	20	85	56
Housing tenure:									
Homeowner	80	85	77	66	76	89	72	33	48
With mortgage	53	41	61	61	64	57	55	23	21
Without mortgage	28	45	16	5	12	31	17	10	27
Renter	20	15	23	34	24	11	28	67	52
Race of reference person:									
Black	7	5	7	5	8	7	14	32	14
White and other	93	95	93	95	92	93	86	68	86
Education of reference person:									
Elementary (1-8)	8	9	5	3	4	9	15	4	10
High school (9-12)	43	42	42	38	43	45	46	60	43
College	49	48	52	60	53	46	38	36	46
Never attended and other	0	0	0	0	0	0	1	0	0
At least one vehicle owned	96	96	96	94	95	97	95	71	75
Average annual expenditures:									
	\$41,144	\$36,058	\$44,987	\$40,546	\$45,016	\$48,315	\$42,271	\$22,631	\$22,344
Food									
Food at home	5,725	4,722	6,367	5,129	6,593	6,944	6,740	3,586	3,017
Cereals and bakery products	3,559	2,772	4,041	3,454	4,181	4,264	4,511	2,529	1,830
Cereals and cereal products	562	430	649	533	688	670	668	406	284
Bakery products	209	151	249	199	273	243	246	172	105
Meats, poultry, fish, and eggs	352	279	400	334	415	427	422	234	180
Fats, oils, and sweets	947	717	1,078	849	1,115	1,207	1,305	752	490

See footnotes at end of table.

Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995- Continued

Item	Husband and wife consumer units						Other husband and wife consumer units	One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children						
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Beef	287	214	322	248	337	357	454	241	145
Pork	192	148	218	179	221	248	253	164	106
Other meats	131	93	159	115	165	187	145	105	66
Poultry	173	126	201	155	212	222	235	134	91
Fish and seafood	126	109	135	119	135	150	164	79	61
Eggs	37	28	42	33	45	44	54	29	21
Dairy products	377	285	437	378	454	455	451	273	193
Fresh milk and cream	154	107	185	164	194	185	196	128	80
Other dairy products	222	179	252	214	260	270	255	146	112
Fruits and vegetables	577	490	621	549	635	655	758	372	307
Fresh fruits	182	161	189	164	194	200	247	115	98
Fresh vegetables	173	153	179	153	179	201	246	90	96
Processed fruits	122	93	142	140	143	141	136	90	62
Processed vegetables	101	82	112	92	119	113	129	77	51
Other food at home	1,096	849	1,256	1,145	1,290	1,277	1,329	726	555
Sugar and other sweets	145	118	163	134	173	166	166	95	71
Fats and oils	104	85	114	100	117	120	144	72	54
Miscellaneous foods	482	348	574	605	576	542	572	338	240
Nonalcoholic beverages	300	230	343	264	362	375	376	202	166
Food prep by cu, out-of-town trips	65	68	62	43	62	74	71	20	24
Food away from home	2,167	1,951	2,327	1,675	2,411	2,680	2,229	1,057	1,187
Alcoholic beverages	318	338	303	250	304	351	307	95	251
Housing	12,938	11,511	13,993	14,518	14,316	12,996	13,436	8,174	7,638
Shelter	7,144	6,176	7,862	8,027	8,201	7,100	7,462	4,709	4,575
Owned dwellings	5,355	4,637	5,961	5,794	6,196	5,634	5,082	1,788	2,017
Mortgage interest and charges	3,136	2,190	3,857	4,127	4,179	3,050	3,318	1,177	937
Property taxes	1,306	1,418	1,262	1,014	1,232	1,497	1,002	404	535
Maintenance, repairs, insurance, other expenses	913	1,029	842	654	785	1,087	762	207	544
Rented dwellings	1,225	909	1,377	1,971	1,486	742	1,893	2,807	2,343
Other lodging	564	630	524	261	518	724	487	113	215
Utilities, fuels, and public services	2,628	2,396	2,749	2,344	2,708	3,121	3,053	1,881	1,684
Natural gas	320	304	328	259	320	395	343	239	207
Electricity	1,065	956	1,128	940	1,140	1,241	1,223	762	637
Fuel oil and other fuels	105	112	98	88	87	126	111	41	70
Telephone services	805	723	845	777	808	964	980	659	592
Water and other public services	334	301	351	280	354	395	396	180	178
Household operations	681	450	889	1,917	768	377	501	591	276
Personal services	361	92	587	1,630	465	65	263	470	94
Other household expenses	320	358	303	287	304	312	238	121	182
Housekeeping supplies	569	548	584	541	587	615	589	270	266
Laundry and cleaning supplies	143	115	160	134	176	148	185	93	68
Other household products	264	262	263	265	255	279	282	110	112
Postage and stationery	162	171	160	142	156	187	122	67	85

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	Total husband and wife consumer units	Husband and wife only	Husband and wife with children			Other husband and wife consumer units			
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Household furnishings and equipment	1,915	1,941	1,908	1,689	2,052	1,783	1,831	723	837
Household textiles	129	144	116	112	110	129	149	54	70
Furniture	452	368	519	598	531	439	442	237	182
Floor coverings	259	437	145	51	199	108	85	24	91
Major appliances	206	194	207	178	197	244	272	92	99
Small appliances, misc. housewares	106	109	106	63	100	157	89	51	63
Miscellaneous household equipment	762	688	816	687	914	706	794	265	333
Apparel and services	2,100	1,588	2,477	2,471	2,453	2,531	2,257	1,656	1,188
Men and boys	531	379	646	536	677	670	556	442	282
Men, 16 and over	418	360	462	390	430	590	434	121	243
Boys, 2 to 15	113	20	184	146	248	80	122	321	39
Women and girls	806	666	914	699	954	1,029	820	625	471
Women, 16 and over	671	635	697	540	652	939	683	376	437
Girls, 2 to 15	136	31	217	159	302	90	137	249	34
Children under 2	112	41	159	469	86	50	169	120	33
Footwear	334	199	431	465	428	404	396	286	202
Other apparel products and services	316	302	326	302	308	378	316	184	199
Transportation	7,946	6,537	8,943	7,714	8,439	10,818	8,738	3,920	3,884
Vehicle purchases (net outlay)	3,519	2,585	4,175	3,592	4,062	4,812	4,080	1,915	1,633
Cars and trucks, new	1,624	1,417	1,785	1,279	1,960	1,816	1,643	622	746
Cars and trucks, used	1,853	1,128	2,340	2,277	2,067	2,906	2,435	1,270	860
Other vehicles	42	40	50	36	35	90	2	22	26
Gasoline and motor oil	1,316	1,097	1,463	1,220	1,397	1,765	1,491	643	669
Other vehicle expenses	2,652	2,337	2,900	2,588	2,572	3,776	2,662	1,150	1,337
Vehicle finance charges	360	286	408	415	400	418	439	167	148
Maintenance and repairs	831	759	890	694	770	1,283	817	406	461
Vehicle insurance	915	797	1,001	754	895	1,379	963	450	497
Vehicle rental, leases, licenses, other charges	546	495	602	724	507	695	442	128	231
Public transportation	459	518	405	315	408	465	505	212	246
Health care	2,245	2,441	2,102	1,745	2,028	2,509	2,162	803	1,225
Health insurance	1,117	1,315	959	779	927	1,150	1,135	385	609
Medical services	675	568	777	727	736	893	557	236	347
Drugs	350	461	257	165	253	337	381	129	214
Medical supplies	103	96	109	74	112	129	89	53	56
Entertainment	2,077	1,830	2,319	1,978	2,502	2,220	1,751	1,082	1,101
Fees and admissions	593	543	658	405	773	621	423	195	266
Television, radios, sound equipment	641	517	729	637	721	812	711	458	429
Pets, toys, and playground equipment	421	348	485	488	542	379	368	286	200
Other supplies, equipment, and services	422	422	447	448	467	407	249	144	206
Personal care products and services	498	451	530	400	561	573	528	305	294

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Reading	205	210	205	183	198	235	169	77	122
Education	631	392	846	191	772	1,461	449	264	300
Tobacco products and smoking supplies	296	241	312	248	316	352	486	234	239
Miscellaneous	817	798	822	800	805	875	880	514	741
Cash contributions	1,191	1,457	1,032	500	1,091	1,306	831	550	646
Personal insurance and pensions	4,158	3,542	4,734	4,418	4,639	5,144	3,537	1,372	1,698
Life and other personal insurance	550	506	595	443	624	651	479	194	176
Pensions and Social Security	3,608	3,036	4,139	3,975	4,015	4,493	3,058	1,177	1,522
Sources of income and taxes: ¹									
Money income before taxes	49,517	44,759	53,694	47,944	53,154	59,012	46,198	19,606	24,019
Wages and salaries	39,440	30,006	47,141	44,130	47,304	49,080	36,937	14,563	17,058
Self-employment income	3,092	2,865	3,469	2,827	3,681	3,545	1,677	656	938
Social Security, private and government retirement	5,073	9,541	1,639	67	572	4,838	4,761	513	4,086
Interest, dividends, rental income, other property income	1,029	1,728	539	304	547	699	650	78	780
Unemployment and workers' compensation, veterans' benefit	294	243	305	198	326	344	496	192	275
Public assistance, supplemental security, income, food stamps	264	130	294	168	393	200	790	2,266	415
Regular contributions for support	131	45	145	55	203	101	504	1,228	294
Other income	195	201	163	195	128	206	383	109	173
Personal taxes ¹	4,159	3,723	4,636	4,286	4,574	5,015	3,199	830	2,037
Federal income taxes	3,056	2,730	3,399	3,185	3,316	3,716	2,423	553	1,485
State and local income taxes	865	717	1,010	973	1,002	1,054	656	212	430
Other taxes	239	276	227	127	256	246	120	65	122
Income after taxes ¹	45,358	41,036	49,058	43,658	48,580	53,997	42,999	18,775	21,983
Addenda:									
Net change in total assets and liabilities	-808	-40	-1,494	510	-217	-5,371	-255	-1,963	-1,017
Net change in total assets	4,920	4,351	5,317	10,418	6,405	-438	5,277	388	1,221
Net change in total liabilities	5,728	4,391	6,811	9,908	6,622	4,933	5,531	2,351	2,237
Other financial information									
Other money receipts	507	564	434	159	487	533	693	78	465

See footnotes at end of table.

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Mortgage principal paid, owned property	-1,633	-1,099	-2,089	-1,447	-2,241	-2,263	-1,395	-438	-436
Estimated market value of owned home	98,274	101,081	97,530	79,085	97,391	111,114	88,107	28,052	44,708
Estimated monthly rental value of owned home	665	685	661	571	659	730	576	228	323
Gifts of goods and services	1,202	1,359	1,120	874	1,008	1,518	916	461	788
Food	121	132	114	50	100	187	110	27	54
Housing	315	325	313	364	266	375	274	158	178
Housekeeping supplies	50	56	48	37	39	79	30	25	23
Household textiles	13	14	10	15	8	12	22	12	7
Appliances and miscellaneous housewares	35	42	32	12	29	53	16	11	20
Major appliances	6	8	4	0	3	8	9	3	4
Small appliances and miscellaneous houseware	29	34	28	12	26	45	7	8	16
Miscellaneous household equipment	79	90	72	65	72	77	61	15	56
Other housing	139	123	151	234	118	154	145	94	72
Apparel and services	282	320	261	277	234	301	219	161	242
Males 2 and over	70	81	67	57	62	87	33	52	72
Females 2 and over	108	150	79	34	78	123	83	49	81
Children under 2	54	41	62	127	43	45	64	42	21
Other apparel products and services	49	47	52	59	51	46	40	17	69
Jewelry and watches	19	26	13	11	12	17	17	8	39
All other apparel products and services	30	21	39	49	40	29	23	10	29
Transportation	61	72	48	26	56	49	96	14	36
Health care	21	28	16	8	15	23	16	12	26
Entertainment	103	122	91	77	91	101	83	31	73
Toys, games, hobbies, and tricycles	36	46	28	28	23	38	35	13	23
Other entertainment	67	76	64	49	68	63	48	18	50
Education	181	215	174	11	154	332	38	21	58
All other gifts	118	145	103	62	93	152	79	38	121

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