

Table 3610. Consumer units of two or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992-93

| 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)..... | 71,140 | 3,649 | 15,290 | 17,926 | 13,289 | 9,066 | 11,920 | 7,648 | 4,271 |
| Consumer unit characteristics: | | | | | | | | | |
| Income before taxes 1/..... | \$40,863 | \$22,507 | \$36,017 | \$47,810 | \$52,196 | \$44,262 | \$28,019 | \$29,486 | \$25,341 |
| Income after taxes 1/..... | 37,285 | 21,298 | 33,174 | 43,359 | 46,989 | 39,989 | 26,281 | 27,554 | 23,959 |
| Age of reference person..... | 46.4 | 22.1 | 30.0 | 39.3 | 48.9 | 59.4 | 73.0 | 69.1 | 79.8 |
| Average number in consumer unit: | | | | | | | | | |
| Persons..... | 3.1 | 2.8 | 3.4 | 3.7 | 3.2 | 2.7 | 2.3 | 2.4 | 2.2 |
| Children under 18..... | 1.0 | .9 | 1.5 | 1.6 | .7 | .3 | .1 | .1 | .1 |
| Persons 65 and over..... | .3 | (2) | (2) | (2) | (2) | .1 | 1.7 | 1.6 | 1.8 |
| Earners..... | 1.6 | 1.6 | 1.6 | 1.9 | 2.1 | 1.7 | .7 | .8 | .4 |
| Vehicles..... | 2.3 | 1.6 | 2.0 | 2.4 | 2.8 | 2.7 | 2.0 | 2.2 | 1.7 |
| Percent distribution: | | | | | | | | | |
| Sex of reference person: | | | | | | | | | |
| Male..... | 72 | 54 | 65 | 70 | 73 | 81 | 81 | 82 | 79 |
| Female..... | 28 | 46 | 35 | 30 | 27 | 19 | 19 | 18 | 21 |
| Housing tenure: | | | | | | | | | |
| Homeowner..... | 70 | 18 | 49 | 69 | 80 | 88 | 88 | 89 | 85 |
| With mortgage..... | 45 | 13 | 42 | 60 | 60 | 44 | 18 | 24 | 7 |
| Without mortgage..... | 25 | 6 | 7 | 9 | 19 | 44 | 70 | 65 | 78 |
| Renter..... | 30 | 82 | 51 | 31 | 20 | 12 | 12 | 11 | 15 |
| Race of reference person: | | | | | | | | | |
| Black..... | 11 | 19 | 13 | 12 | 11 | 9 | 9 | 8 | 10 |
| White and other..... | 89 | 81 | 87 | 88 | 89 | 91 | 91 | 92 | 90 |
| Education of reference person: | | | | | | | | | |
| Elementary (1-8)..... | 9 | 5 | 4 | 4 | 7 | 15 | 24 | 20 | 30 |
| High school (9-12)..... | 45 | 58 | 48 | 40 | 42 | 48 | 44 | 45 | 43 |
| College..... | 45 | 37 | 47 | 56 | 51 | 37 | 31 | 34 | 25 |
| Never attended and other..... | (3) | (3) | (3) | (3) | (3) | (3) | 1 | 1 | 2 |
| At least one vehicle owned..... | 92 | 79 | 90 | 92 | 94 | 95 | 93 | 94 | 91 |
| Average annual expenditures..... | \$35,305 | \$22,243 | \$31,645 | \$40,258 | \$43,140 | \$36,999 | \$26,527 | \$27,999 | \$23,809 |
| Food..... | 5,162 | 3,449 | 4,726 | 5,865 | 5,958 | 5,289 | 4,206 | 4,462 | 3,702 |
| Food at home..... | 3,257 | 2,107 | 2,971 | 3,690 | 3,529 | 3,357 | 2,955 | 3,087 | 2,694 |
| Cereals and bakery products..... | 513 | 308 | 465 | 589 | 563 | 512 | 467 | 481 | 437 |
| Cereals and cereal products..... | 185 | 130 | 178 | 220 | 203 | 164 | 156 | 163 | 142 |
| Bakery products..... | 327 | 178 | 287 | 369 | 360 | 347 | 311 | 318 | 296 |

| | | | | | | | | | |
|---|--------|-------|--------|--------|--------|--------|-------|-------|-------|
| Meats, poultry, fish, and eggs..... | 874 | 553 | 756 | 985 | 949 | 953 | 819 | 872 | 714 |
| Beef..... | 276 | 179 | 248 | 314 | 294 | 304 | 247 | 257 | 229 |
| Pork..... | 192 | 115 | 164 | 210 | 206 | 215 | 189 | 204 | 160 |
| Other meats..... | 117 | 67 | 100 | 134 | 129 | 132 | 104 | 110 | 91 |
| Poultry..... | 155 | 103 | 135 | 179 | 170 | 157 | 142 | 154 | 120 |
| Fish and seafood..... | 100 | 64 | 78 | 112 | 112 | 109 | 102 | 113 | 82 |
| Eggs..... | 34 | 25 | 31 | 36 | 38 | 36 | 34 | 35 | 32 |
| Dairy products..... | 361 | 229 | 339 | 422 | 380 | 354 | 320 | 326 | 309 |
| Fresh milk and cream..... | 159 | 115 | 154 | 188 | 159 | 148 | 143 | 140 | 148 |
| Other dairy products..... | 202 | 113 | 185 | 234 | 221 | 206 | 178 | 186 | 161 |
| Fruits and vegetables..... | 519 | 308 | 446 | 558 | 559 | 556 | 547 | 551 | 538 |
| Fresh fruits..... | 156 | 80 | 126 | 169 | 169 | 179 | 170 | 173 | 166 |
| Fresh vegetables..... | 154 | 90 | 134 | 162 | 172 | 166 | 162 | 164 | 157 |
| Processed fruits..... | 116 | 70 | 105 | 128 | 117 | 116 | 125 | 125 | 125 |
| Processed vegetables..... | 92 | 68 | 82 | 100 | 100 | 95 | 90 | 90 | 90 |
| Other food at home..... | 991 | 709 | 965 | 1,135 | 1,079 | 983 | 802 | 856 | 695 |
| Sugar and other sweets..... | 130 | 73 | 129 | 146 | 131 | 136 | 118 | 129 | 96 |
| Fats and oils..... | 92 | 60 | 74 | 101 | 99 | 107 | 90 | 94 | 83 |
| Miscellaneous foods..... | 453 | 371 | 479 | 521 | 485 | 411 | 334 | 355 | 292 |
| Nonalcoholic beverages..... | 264 | 187 | 241 | 309 | 300 | 256 | 213 | 224 | 189 |
| Food prepared by consumer unit on out-of-town trips..... | 53 | 18 | 42 | 58 | 64 | 72 | 47 | 54 | 35 |
| Food away from home..... | 1,905 | 1,342 | 1,755 | 2,175 | 2,429 | 1,931 | 1,251 | 1,375 | 1,008 |
| Alcoholic beverages..... | 296 | 292 | 304 | 329 | 313 | 316 | 198 | 214 | 166 |
| Housing..... | 10,848 | 7,031 | 10,670 | 12,817 | 12,377 | 10,506 | 7,846 | 8,153 | 7,276 |
| Shelter..... | 6,005 | 4,129 | 6,220 | 7,410 | 6,858 | 5,415 | 3,686 | 3,860 | 3,374 |
| Owned dwellings..... | 4,012 | 732 | 3,395 | 5,319 | 5,035 | 4,080 | 2,647 | 2,856 | 2,273 |
| Mortgage interest and charges..... | 2,399 | 498 | 2,430 | 3,693 | 3,030 | 1,959 | 627 | 850 | 228 |
| Property taxes..... | 946 | 146 | 569 | 988 | 1,238 | 1,236 | 1,066 | 1,071 | 1,056 |
| Maintenance, repairs, insurance, other expenses..... | 666 | 88 | 397 | 637 | 767 | 885 | 954 | 935 | 989 |
| Rented dwellings..... | 1,570 | 3,299 | 2,622 | 1,687 | 1,128 | 689 | 676 | 587 | 836 |
| Other lodging..... | 423 | 97 | 202 | 403 | 694 | 646 | 363 | 418 | 265 |
| Utilities, fuels, and public services..... | 2,340 | 1,507 | 2,047 | 2,475 | 2,690 | 2,574 | 2,202 | 2,254 | 2,107 |
| Natural gas..... | 302 | 174 | 247 | 317 | 343 | 337 | 315 | 308 | 326 |
| Electricity..... | 947 | 599 | 803 | 1,012 | 1,092 | 1,036 | 909 | 950 | 836 |
| Fuel oil and other fuels..... | 107 | 30 | 81 | 106 | 113 | 135 | 140 | 136 | 148 |
| Telephone services..... | 709 | 611 | 700 | 745 | 823 | 738 | 547 | 560 | 522 |
| Water and other public services..... | 276 | 93 | 216 | 295 | 319 | 328 | 291 | 300 | 275 |
| Household operations..... | 566 | 261 | 698 | 778 | 437 | 422 | 426 | 345 | 573 |
| Personal services..... | 302 | 218 | 557 | 484 | 107 | 88 | 107 | 73 | 167 |
| Other household expenses..... | 264 | 43 | 141 | 293 | 330 | 334 | 320 | 272 | 405 |
| Housekeeping supplies..... | 499 | 237 | 427 | 534 | 604 | 501 | 503 | 531 | 448 |
| Laundry and cleaning supplies..... | 134 | 84 | 120 | 148 | 158 | 135 | 119 | 128 | 100 |
| Other household products..... | 235 | 85 | 200 | 248 | 288 | 235 | 248 | 265 | 213 |
| Postage and stationery..... | 130 | 68 | 106 | 138 | 158 | 130 | 137 | 137 | 136 |
| Household furnishings and equipment..... | 1,438 | 897 | 1,279 | 1,620 | 1,788 | 1,594 | 1,029 | 1,163 | 774 |
| Household textiles..... | 120 | 52 | 86 | 135 | 160 | 125 | 114 | 121 | 101 |
| Furniture..... | 381 | 346 | 409 | 441 | 470 | 351 | 192 | 225 | 132 |
| Floor coverings..... | 100 | 16 | 73 | 100 | 110 | 147 | 115 | 149 | 48 |
| Major appliances..... | 169 | 115 | 137 | 185 | 187 | 190 | 167 | 175 | 151 |
| Small appliances, miscellaneous housewares | 102 | 61 | 76 | 111 | 118 | 147 | 86 | 96 | 66 |

| | | | | | | | | | |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Miscellaneous household equipment..... | 565 | 307 | 498 | 648 | 743 | 634 | 355 | 396 | 276 |
| Apparel and services..... | 2,006 | 1,492 | 1,970 | 2,348 | 2,445 | 1,992 | 1,206 | 1,324 | 978 |
| Men and boys..... | 522 | 299 | 503 | 638 | 677 | 505 | 280 | 307 | 229 |
| Men, 16 and over..... | 407 | 258 | 380 | 454 | 570 | 394 | 244 | 264 | 205 |
| Boys, 2 to 15..... | 116 | 40 | 123 | 184 | 107 | 112 | 36 | 43 | 24 |
| Women and girls..... | 791 | 431 | 643 | 962 | 989 | 862 | 557 | 612 | 448 |
| Women, 16 and over..... | 664 | 397 | 508 | 728 | 867 | 799 | 523 | 566 | 435 |
| Girls, 2 to 15..... | 126 | 35 | 135 | 234 | 122 | 63 | 35 | 46 | 13 |
| Children under 2..... | 104 | 222 | 193 | 100 | 66 | 61 | 32 | 39 | 20 |
| Footwear..... | 289 | 285 | 309 | 314 | 333 | 278 | 184 | 198 | 157 |
| Other apparel products and services..... | 300 | 255 | 323 | 334 | 380 | 286 | 153 | 169 | 124 |
| Transportation..... | 6,442 | 5,101 | 5,727 | 7,014 | 8,052 | 7,140 | 4,583 | 4,972 | 3,886 |
| Vehicle purchases (net outlay)..... | 2,797 | 2,719 | 2,517 | 3,009 | 3,426 | 3,159 | 1,882 | 2,089 | 1,511 |
| Cars and trucks, new..... | 1,455 | 1,137 | 1,179 | 1,550 | 1,735 | 1,963 | 1,067 | 1,133 | 948 |
| Cars and trucks, used..... | 1,311 | 1,550 | 1,317 | 1,419 | 1,629 | 1,181 | 812 | 951 | 563 |
| Other vehicles..... | 30 | 4/33 | 21 | 40 | 62 | 4/15 | 4/3 | 4/5 | (5) |
| Gasoline and motor oil..... | 1,169 | 870 | 1,080 | 1,287 | 1,434 | 1,233 | 852 | 931 | 709 |
| Other vehicle expenses..... | 2,142 | 1,363 | 1,875 | 2,381 | 2,753 | 2,323 | 1,547 | 1,648 | 1,365 |
| Vehicle finance charges..... | 308 | 259 | 339 | 367 | 397 | 285 | 116 | 149 | 56 |
| Maintenance and repairs..... | 723 | 492 | 629 | 808 | 859 | 817 | 567 | 604 | 501 |
| Vehicle insurance..... | 770 | 469 | 640 | 786 | 1,018 | 878 | 644 | 654 | 626 |
| Vehicle rental, leases, licenses, other charges..... | 341 | 143 | 268 | 420 | 479 | 343 | 219 | 240 | 182 |
| Public transportation..... | 334 | 149 | 255 | 337 | 439 | 426 | 303 | 304 | 300 |
| Health care..... | 1,942 | 551 | 1,271 | 1,771 | 1,911 | 2,387 | 3,187 | 3,032 | 3,473 |
| Health insurance..... | 873 | 232 | 562 | 717 | 767 | 1,074 | 1,667 | 1,573 | 1,835 |
| Medical services..... | 635 | 193 | 480 | 729 | 674 | 756 | 692 | 683 | 710 |
| Drugs..... | 319 | 89 | 160 | 223 | 335 | 396 | 666 | 632 | 726 |
| Medical supplies..... | 115 | 37 | 69 | 102 | 135 | 161 | 162 | 143 | 201 |
| Entertainment..... | 1,862 | 1,069 | 1,696 | 2,248 | 2,453 | 1,771 | 1,149 | 1,330 | 821 |
| Fees and admissions..... | 463 | 148 | 329 | 596 | 611 | 515 | 325 | 365 | 255 |
| Television, radios, sound equipment..... | 629 | 503 | 574 | 716 | 916 | 530 | 366 | 401 | 304 |
| Pets, toys, and playground equipment..... | 343 | 217 | 368 | 405 | 396 | 309 | 223 | 269 | 136 |
| Other entertainment supplies, equipment, and services..... | 427 | 201 | 425 | 531 | 530 | 418 | 235 | 296 | 126 |
| Personal care products and services..... | 457 | 309 | 408 | 499 | 531 | 463 | 413 | 401 | 438 |
| Reading..... | 181 | 73 | 135 | 197 | 214 | 214 | 186 | 189 | 181 |
| Education..... | 497 | 508 | 247 | 555 | 1,149 | 316 | 138 | 144 | 128 |
| Tobacco products and smoking supplies..... | 310 | 307 | 307 | 333 | 378 | 334 | 186 | 221 | 123 |
| Miscellaneous..... | 830 | 397 | 705 | 994 | 971 | 938 | 634 | 643 | 617 |
| Cash contributions..... | 1,040 | 166 | 470 | 907 | 1,445 | 1,498 | 1,437 | 1,459 | 1,398 |
| Personal insurance and pensions..... | 3,433 | 1,498 | 3,007 | 4,380 | 4,942 | 3,836 | 1,156 | 1,454 | 621 |
| Life and other personal insurance..... | 469 | 97 | 272 | 499 | 710 | 663 | 376 | 435 | 271 |
| Pensions and Social Security..... | 2,963 | 1,401 | 2,735 | 3,882 | 4,232 | 3,173 | 779 | 1,019 | 350 |

Sources of income and personal taxes: 1/

| | | | | | | | | | |
|--|--------|--------|--------|--------|--------|---------|--------|--------|--------|
| Money income before taxes..... | 40,863 | 22,507 | 36,017 | 47,810 | 52,196 | 44,262 | 28,019 | 29,486 | 25,341 |
| Wages and salaries..... | 31,418 | 19,498 | 32,167 | 41,026 | 43,647 | 31,904 | 6,586 | 8,300 | 3,457 |
| Self-employment income..... | 2,896 | 493 | 1,506 | 4,144 | 4,966 | 2,744 | 1,497 | 2,040 | 507 |
| Social Security, private and government retirement..... | 4,011 | 97 | 272 | 470 | 1,345 | 6,793 | 16,102 | 15,441 | 17,310 |
| Interest, dividends, rental income, other property income..... | 1,156 | 130 | 304 | 597 | 877 | 1,810 | 3,222 | 3,034 | 3,566 |
| Unemployment and workers' compensation, veterans' benefits..... | 382 | 181 | 386 | 441 | 428 | 444 | 258 | 318 | 149 |
| Public assistance, supplemental security income, food stamps..... | 588 | 1,479 | 882 | 558 | 507 | 393 | 209 | 212 | 204 |
| Regular contributions for support..... | 283 | 349 | 348 | 448 | 306 | 84 | 51 | 35 | 4/82 |
| Other income..... | 129 | 280 | 152 | 125 | 121 | 91 | 93 | 107 | 68 |
| Personal taxes..... | 3,578 | 1,209 | 2,843 | 4,451 | 5,207 | 4,273 | 1,737 | 1,932 | 1,382 |
| Federal income taxes..... | 2,661 | 927 | 2,113 | 3,332 | 3,952 | 3,133 | 1,201 | 1,355 | 921 |
| State and local income taxes..... | 730 | 264 | 631 | 957 | 1,034 | 830 | 269 | 287 | 236 |
| Other taxes..... | 187 | 19 | 98 | 161 | 221 | 309 | 267 | 290 | 225 |
| Income after taxes..... | 37,285 | 21,298 | 33,174 | 43,359 | 46,989 | 39,989 | 26,281 | 27,554 | 23,959 |
| Addenda: | | | | | | | | | |
| Net change in total assets and liabilities.... | -2,417 | -482 | -2,576 | -4,109 | -2,865 | -1,587 | -392 | -1,419 | 1,448 |
| Net change in total assets..... | 4,496 | 2,851 | 5,078 | 8,161 | 3,897 | 3,019 | 532 | -346 | 2,104 |
| Net change in total liabilities..... | 6,913 | 3,333 | 7,654 | 12,270 | 6,761 | 4,605 | 924 | 1,073 | 657 |
| Other financial information: | | | | | | | | | |
| Other money receipts..... | 489 | 515 | 330 | 475 | 562 | 846 | 352 | 272 | 496 |
| Mortgage principal paid on owned property... | -1,117 | -161 | -619 | -1,672 | -1,527 | -1,538 | -435 | -539 | -250 |
| Estimated market value of owned home..... | 78,144 | 11,124 | 43,489 | 82,024 | 98,066 | 103,022 | 96,145 | 95,888 | 96,604 |
| Estimated monthly rental value of owned home | 493 | 85 | 324 | 526 | 604 | 614 | 570 | 585 | 544 |
| Gifts of goods and services..... | 1,088 | 348 | 628 | 859 | 1,984 | 1,521 | 922 | 1,030 | 713 |
| Food..... | 93 | 11 | 30 | 65 | 229 | 133 | 62 | 72 | 42 |
| Housing..... | 307 | 144 | 219 | 284 | 508 | 375 | 228 | 247 | 191 |
| Housekeeping supplies..... | 41 | 23 | 32 | 45 | 56 | 45 | 32 | 36 | 25 |
| Household textiles..... | 16 | 4/1 | 9 | 19 | 22 | 20 | 14 | 14 | 4/15 |
| Appliances and miscellaneous housewares... | 33 | 7 | 15 | 25 | 43 | 65 | 38 | 42 | 30 |
| Major appliances..... | 7 | 4/2 | 1 | 5 | 14 | 12 | 10 | 8 | 14 |
| Small appliances and miscellaneous housewares..... | 25 | 5 | 14 | 20 | 29 | 53 | 28 | 35 | 16 |
| Miscellaneous household equipment..... | 80 | 37 | 69 | 97 | 83 | 97 | 64 | 79 | 35 |
| Other housing..... | 138 | 77 | 94 | 98 | 304 | 148 | 79 | 76 | 85 |
| Apparel and services..... | 276 | 125 | 214 | 226 | 338 | 492 | 245 | 299 | 139 |
| Males, 2 and over..... | 90 | 29 | 65 | 68 | 110 | 192 | 75 | 86 | 52 |
| Females, 2 and over..... | 98 | 47 | 62 | 87 | 119 | 167 | 99 | 124 | 51 |
| Children under 2..... | 44 | 36 | 52 | 42 | 50 | 50 | 29 | 36 | 18 |
| Other apparel products and services..... | 44 | 14 | 35 | 30 | 58 | 82 | 41 | 53 | 19 |
| Jewelry and watches..... | 19 | 8 | 12 | 15 | 28 | 33 | 17 | 21 | 10 |
| All other apparel products and services. | 25 | 4/6 | 23 | 15 | 30 | 50 | 24 | 32 | 9 |
| Transportation..... | 56 | 4 | 24 | 34 | 90 | 101 | 74 | 92 | 42 |
| Health care..... | 25 | 4/3 | 6 | 15 | 61 | 34 | 27 | 19 | 39 |
| Entertainment..... | 80 | 23 | 58 | 74 | 107 | 116 | 80 | 99 | 44 |
| Toys, games, hobbies, and tricycles..... | 33 | 9 | 25 | 28 | 35 | 56 | 35 | 44 | 19 |
| Other entertainment..... | 48 | 14 | 32 | 46 | 73 | 60 | 45 | 55 | 25 |
| Education..... | 142 | 4/4 | 8 | 70 | 495 | 134 | 78 | 78 | 79 |

| | | | | | | | | | | | | | | | | | | |
|----------------------|--|-----|--|----|--|----|--|----|--|-----|--|-----|--|-----|--|-----|--|-----|
| All other gifts..... | | 108 | | 33 | | 70 | | 91 | | 156 | | 137 | | 129 | | 123 | | 137 |
|----------------------|--|-----|--|----|--|----|--|----|--|-----|--|-----|--|-----|--|-----|--|-----|

- 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.