

**Table 25. Consumer units with reference person age 25 to 34 by income before taxes:  
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992-93**

| Item                                    | Complete reporting of income |                   |                    |                      |                      |                      |                      |                      |                      |                   |
|---|------------------------------|-------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
|   | Total complete reporting     | Less than \$5,000 | \$5,000 to \$9,999 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$29,999 | \$30,000 to \$39,999 | \$40,000 to \$49,999 | \$50,000 to \$69,999 | \$70,000 and over |
| Number of consumer units (in thousands) | 18,018                       | 609               | 1,732              | 1,707                | 1,818                | 3,856                | 2,960                | 2,013                | 2,130                | 1,194             |
| <b>Consumer unit characteristics:</b>   |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| <b>Income before taxes</b> <sup>1</sup> | \$33,047                     | \$2,966           | \$7,630            | \$12,388             | \$17,332             | \$24,817             | \$34,506             | \$44,350             | \$57,267             | \$99,457          |
| <b>Income after taxes</b> <sup>1</sup>  | 30,189                       | 3,090             | 7,614              | 12,182               | 16,545               | 23,211               | 31,770               | 40,456               | 51,058               | 87,384            |
| <b>Age of reference person</b>          | 30                           | 29                | 29                 | 29                   | 30                   | 30                   | 30                   | 30                   | 31                   | 31                |
| <b>Average number in consumer unit:</b> |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Persons                                 | 2.8                          | 2.3               | 2.7                | 2.7                  | 2.6                  | 2.7                  | 2.9                  | 3.0                  | 2.9                  | 2.9               |
| Children under 18                       | 1.1                          | 1.0               | 1.5                | 1.3                  | 1.1                  | 1.0                  | 1.1                  | 1.1                  | 1.0                  | 0.9               |
| Persons 65 and over                     | 0.0                          | 0.0               | 0.0                | 0.0                  | 0.0                  | 0.0                  | 0.0                  | 0.0                  | 0.0                  | 0.0               |
| Earners                                 | 1.5                          | 0.8               | 0.8                | 1.1                  | 1.3                  | 1.5                  | 1.6                  | 1.8                  | 1.8                  | 1.9               |
| Vehicles                                | 1.8                          | 0.8               | 0.8                | 1.2                  | 1.5                  | 1.8                  | 2.1                  | 2.1                  | 2.4                  | 2.5               |
| <b>Percent distribution:</b>            |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| <b>Sex of reference person:</b>         |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Male                                    | 64                           | 47                | 37                 | 49                   | 58                   | 68                   | 72                   | 72                   | 79                   | 71                |
| Female                                  | 36                           | 53                | 63                 | 51                   | 42                   | 32                   | 28                   | 28                   | 21                   | 29                |
| <b>Housing tenure:</b>                  |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Homeowner                               | 42                           | 18                | 14                 | 16                   | 23                   | 35                   | 48                   | 63                   | 71                   | 78                |
| With mortgage                           | 36                           | 14                | 8                  | 11                   | 16                   | 28                   | 41                   | 58                   | 66                   | 73                |
| Without mortgage                        | 6                            | 4                 | 6                  | 4                    | 7                    | 7                    | 7                    | 4                    | 5                    | 6                 |
| Renter                                  | 58                           | 82                | 86                 | 84                   | 77                   | 65                   | 52                   | 37                   | 29                   | 22                |
| <b>Race of reference person:</b>        |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Black                                   | 12                           | 27                | 26                 | 18                   | 14                   | 13                   | 10                   | 5                    | 6                    | 2                 |
| White and other                         | 88                           | 73                | 74                 | 82                   | 86                   | 87                   | 90                   | 95                   | 94                   | 98                |
| <b>Education of reference person:</b>   |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Elementary (1-8)                        | 4                            | 6                 | 9                  | 7                    | 7                    | 3                    | 2                    | 1                    | 1                    | 0                 |
| High school (9-12)                      | 42                           | 56                | 54                 | 53                   | 48                   | 47                   | 40                   | 38                   | 25                   | 15                |
| College                                 | 54                           | 38                | 36                 | 39                   | 45                   | 50                   | 57                   | 61                   | 74                   | 84                |
| Never attended and other                | 0                            | 0                 | 0                  | 0                    | 0                    | 0                    | 0                    | 0                    | 0                    | 0                 |
| <b>At least one vehicle owned</b>       | 88                           | 52                | 58                 | 81                   | 89                   | 92                   | 96                   | 96                   | 97                   | 96                |
| <b>Average annual expenditures:</b>     |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| <b>Food</b>                             | 4,325                        | 2,941             | 3,078              | 2,972                | 3,644                | 3,667                | 4,348                | 5,081                | 5,984                | 6,879             |
| Food at home                            | 2,564                        | 1,925             | 2,298              | 2,122                | 2,459                | 2,250                | 2,449                | 2,868                | 3,194                | 3,410             |
| Cereals and bakery products             | 400                          | 315               | 332                | 357                  | 346                  | 344                  | 391                  | 478                  | 490                  | 531               |
| Cereals and cereal products             | 152                          | 164               | 140                | 138                  | 143                  | 137                  | 149                  | 170                  | 180                  | 166               |
| Bakery products                         | 247                          | 151               | 192                | 218                  | 203                  | 207                  | 242                  | 307                  | 310                  | 366               |
| Meats, poultry, fish, and eggs          | 640                          | 602               | 623                | 568                  | 678                  | 567                  | 613                  | 640                  | 752                  | 784               |

See footnotes at end of table.

**Table 25. Consumer units with reference person age 25 to 34 by income before taxes:  
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992-93-  
Continued**

| Item  | Complete reporting of income |                   |                    |                      |                      |                      |                      |                      |                      |                   |
|---|------------------------------|-------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
|   | Total complete reporting     | Less than \$5,000 | \$5,000 to \$9,999 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$29,999 | \$30,000 to \$39,999 | \$40,000 to \$49,999 | \$50,000 to \$69,999 | \$70,000 and over |
| Beef  | 208                          | 217               | 198                | 190                  | 232                  | 195                  | 211                  | 208                  | 221                  | 208               |
| Pork  | 137                          | 120               | 131                | 118                  | 172                  | 135                  | 122                  | 126                  | 155                  | 151               |
| Other meats                                     | 86                           | 84                | 80                 | 72                   | 73                   | 81                   | 90                   | 102                  | 94                   | 100               |
| Poultry   | 114                          | 79                | 112                | 100                  | 97                   | 84                   | 106                  | 113                  | 165                  | 183               |
| Fish and seafood                                | 68                           | 77                | 73                 | 57                   | 73                   | 50                   | 53                   | 67                   | 87                   | 113               |
| Eggs  | 28                           | 25                | 28                 | 33                   | 31                   | 23                   | 29                   | 24                   | 29                   | 28                |
| Dairy products                                  | 296                          | 207               | 228                | 261                  | 284                  | 272                  | 285                  | 343                  | 360                  | 374               |
| Fresh milk and cream                            | 133                          | 98                | 115                | 131                  | 135                  | 127                  | 122                  | 133                  | 157                  | 161               |
| Other dairy products                            | 163                          | 109               | 113                | 130                  | 148                  | 145                  | 162                  | 210                  | 203                  | 213               |
| Fruits and vegetables                           | 387                          | 317               | 320                | 306                  | 364                  | 332                  | 345                  | 434                  | 486                  | 625               |
| Fresh fruits                                    | 109                          | 76                | 88                 | 84                   | 109                  | 92                   | 100                  | 116                  | 136                  | 185               |
| Fresh vegetables                                | 115                          | 115               | 93                 | 89                   | 113                  | 92                   | 99                   | 124                  | 145                  | 215               |
| Processed fruits                                | 92                           | 64                | 74                 | 71                   | 75                   | 82                   | 86                   | 109                  | 121                  | 139               |
| Processed vegetables                            | 71                           | 62                | 65                 | 61                   | 67                   | 65                   | 61                   | 85                   | 84                   | 86                |
| Other food at home                              | 841                          | 484               | 795                | 630                  | 786                  | 735                  | 816                  | 974                  | 1,106                | 1,097             |
| Sugar and other sweets                          | 114                          | 60                | 291                | 80                   | 100                  | 79                   | 87                   | 119                  | 140                  | 118               |
| Fats and oils                                   | 61                           | 55                | 58                 | 49                   | 80                   | 52                   | 61                   | 61                   | 70                   | 63                |
| Miscellaneous foods                             | 417                          | 215               | 288                | 314                  | 368                  | 377                  | 406                  | 507                  | 573                  | 565               |
| Nonalcoholic beverages                          | 210                          | 138               | 148                | 164                  | 209                  | 193                  | 216                  | 241                  | 260                  | 260               |
| Food prep by cu, out-of-town trips              | 40                           | 16                | 11                 | 23                   | 29                   | 34                   | 45                   | 45                   | 62                   | 91                |
| Food away from home                             | 1,761                        | 1,016             | 780                | 851                  | 1,185                | 1,416                | 1,898                | 2,213                | 2,791                | 3,469             |
| <b>Alcoholic beverages</b>                      | 357                          | 193               | 127                | 181                  | 220                  | 336                  | 401                  | 454                  | 506                  | 677               |
| <b>Housing</b>                                  | 9,977                        | 5,763             | 5,504              | 6,435                | 6,799                | 8,151                | 9,776                | 12,460               | 15,351               | 20,843            |
| Shelter   | 6,011                        | 3,781             | 3,229              | 3,885                | 4,182                | 4,877                | 5,909                | 7,524                | 9,086                | 12,893            |
| Owned dwellings                                 | 2,952                        | 1,025             | 465                | 596                  | 712                  | 1,499                | 2,779                | 4,755                | 6,573                | 9,948             |
| Mortgage interest and charges                   | 2,110                        | 724               | 275                | 412                  | 459                  | 996                  | 1,992                | 3,459                | 4,814                | 7,212             |
| Property taxes                                  | 499                          | 187               | 89                 | 90                   | 145                  | 244                  | 434                  | 726                  | 1,073                | 1,955             |
| Maintenance, repairs, insurance, other expenses | 343                          | 115               | 101                | 95                   | 108                  | 260                  | 353                  | 569                  | 685                  | 780               |
| Rented dwellings                                | 2,861                        | 2,671             | 2,715              | 3,200                | 3,417                | 3,255                | 2,971                | 2,528                | 2,180                | 2,061             |
| Other lodging                                   | 199                          | 85                | 48                 | 89                   | 52                   | 123                  | 158                  | 241                  | 334                  | 885               |
| Utilities, fuels, and public services           | 1,832                        | 1,257             | 1,303              | 1,474                | 1,491                | 1,693                | 1,956                | 2,169                | 2,322                | 2,621             |
| Natural gas                                     | 215                          | 100               | 181                | 176                  | 159                  | 183                  | 217                  | 262                  | 292                  | 338               |
| Electricity                                     | 700                          | 495               | 526                | 596                  | 592                  | 670                  | 729                  | 832                  | 840                  | 915               |
| Fuel oil and other fuels                        | 66                           | 45                | 16                 | 23                   | 50                   | 62                   | 86                   | 65                   | 118                  | 113               |
| Telephone services                              | 670                          | 540               | 463                | 574                  | 579                  | 626                  | 734                  | 774                  | 784                  | 923               |
| Water and other public services                 | 181                          | 77                | 116                | 104                  | 110                  | 152                  | 191                  | 236                  | 288                  | 332               |
| Household operations                            | 554                          | 253               | 156                | 273                  | 295                  | 389                  | 516                  | 704                  | 982                  | 1,688             |
| Personal services                               | 434                          | 201               | 111                | 198                  | 240                  | 305                  | 448                  | 582                  | 797                  | 1,137             |
| Other household expenses                        | 120                          | 51                | 45                 | 75                   | 56                   | 83                   | 68                   | 122                  | 185                  | 550               |
| Housekeeping supplies                           | 386                          | 169               | 216                | 220                  | 262                  | 307                  | 330                  | 589                  | 575                  | 738               |
| Laundry and cleaning supplies                   | 107                          | 57                | 85                 | 85                   | 89                   | 76                   | 107                  | 137                  | 163                  | 146               |
| Other household products                        | 177                          | 79                | 93                 | 98                   | 128                  | 133                  | 132                  | 308                  | 243                  | 376               |

**Table 25. Consumer units with reference person age 25 to 34 by income before taxes:  
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992-93-  
Continued**

| Item  | Complete reporting of income |                   |                    |                      |                      |                      |                      |                      |                      |                   |
|---|------------------------------|-------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
|   | Total complete reporting     | Less than \$5,000 | \$5,000 to \$9,999 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$29,999 | \$30,000 to \$39,999 | \$40,000 to \$49,999 | \$50,000 to \$69,999 | \$70,000 and over |
| Postage and stationery                          | 101                          | 33                | 38                 | 37                   | 45                   | 99                   | 91                   | 144                  | 169                  | 215               |
| Household furnishings and equipment             | 1,194                        | 303               | 601                | 583                  | 569                  | 886                  | 1,066                | 1,474                | 2,385                | 2,904             |
| Household textiles                              | 81                           | 14                | 58                 | 56                   | 41                   | 55                   | 70                   | 85                   | 125                  | 250               |
| Furniture                                       | 362                          | 109               | 188                | 252                  | 215                  | 251                  | 339                  | 398                  | 676                  | 924               |
| Floor coverings                                 | 65                           | 1                 | 4                  | 13                   | 10                   | 54                   | 22                   | 53                   | 298                  | 77                |
| Major appliances                                | 118                          | 57                | 79                 | 42                   | 53                   | 105                  | 126                  | 121                  | 210                  | 262               |
| Small appliances, miscellaneous housewares      | 77                           | 46                | 73                 | 37                   | 60                   | 57                   | 74                   | 92                   | 116                  | 159               |
| Miscellaneous household equipment               | 492                          | 76                | 198                | 182                  | 190                  | 364                  | 435                  | 725                  | 961                  | 1,231             |
| <b>Apparel and services</b>                     | 1,909                        | 869               | 863                | 1,150                | 1,548                | 1,613                | 1,669                | 2,273                | 3,275                | 3,645             |
| Men and boys                                    | 514                          | 150               | 177                | 302                  | 316                  | 413                  | 536                  | 657                  | 945                  | 910               |
| Men, 16 and over                                | 416                          | 95                | 155                | 236                  | 229                  | 343                  | 473                  | 520                  | 745                  | 735               |
| Boys, 2 to 15                                   | 98                           | 54                | 22                 | 67                   | 86                   | 70                   | 62                   | 137                  | 200                  | 176               |
| Women and girls                                 | 627                          | 303               | 333                | 337                  | 534                  | 555                  | 466                  | 764                  | 1,052                | 1,240             |
| Women, 16 and over                              | 519                          | 250               | 236                | 251                  | 459                  | 448                  | 370                  | 610                  | 930                  | 1,093             |
| Girls, 2 to 15                                  | 107                          | 53                | 97                 | 87                   | 75                   | 107                  | 96                   | 154                  | 122                  | 147               |
| Children under 2                                | 156                          | 70                | 95                 | 132                  | 119                  | 139                  | 125                  | 188                  | 225                  | 299               |
| Footwear  | 289                          | 139               | 125                | 200                  | 359                  | 262                  | 221                  | 318                  | 462                  | 435               |
| Other apparel products and services             | 323                          | 206               | 133                | 178                  | 220                  | 245                  | 321                  | 346                  | 590                  | 760               |
| <b>Transportation</b>                           | 5,296                        | 2,882             | 2,301              | 2,941                | 3,591                | 4,915                | 5,826                | 6,798                | 7,390                | 10,422            |
| Vehicle purchases (net outlay)                  | 2,262                        | 1,489             | 1,045              | 1,140                | 1,451                | 2,099                | 2,548                | 2,732                | 2,890                | 5,166             |
| Cars and trucks, new                            | 1,110                        | 537               | 478                | 130                  | 376                  | 628                  | 1,425                | 1,492                | 1,632                | 4,031             |
| Cars and trucks, used                           | 1,115                        | 849               | 567                | 1,005                | 1,073                | 1,382                | 1,089                | 1,204                | 1,228                | 1,111             |
| Other vehicles                                  | 38                           | 103               | 0                  | 6                    | 1                    | 89                   | 33                   | 35                   | 30                   | 24                |
| Gasoline and motor oil                          | 980                          | 547               | 495                | 641                  | 805                  | 996                  | 1,121                | 1,220                | 1,242                | 1,386             |
| Other vehicle expenses                          | 1,776                        | 641               | 625                | 1,012                | 1,177                | 1,595                | 1,949                | 2,482                | 2,789                | 3,120             |
| Vehicle finance charges                         | 308                          | 72                | 65                 | 95                   | 154                  | 269                  | 440                  | 447                  | 527                  | 493               |
| Maintenance and repairs                         | 595                          | 273               | 265                | 429                  | 437                  | 542                  | 591                  | 812                  | 887                  | 977               |
| Vehicle insurance                               | 598                          | 213               | 179                | 360                  | 439                  | 576                  | 657                  | 796                  | 925                  | 1,000             |
| Vehicle rental, leases, licenses, other charges | 274                          | 84                | 116                | 127                  | 148                  | 209                  | 261                  | 427                  | 450                  | 650               |
| Public transportation                           | 278                          | 206               | 137                | 148                  | 158                  | 224                  | 207                  | 364                  | 469                  | 750               |
| <b>Health care</b>                              | 1,088                        | 471               | 405                | 522                  | 770                  | 997                  | 1,316                | 1,423                | 1,684                | 1,747             |
| Health insurance                                | 469                          | 294               | 118                | 166                  | 351                  | 459                  | 573                  | 686                  | 691                  | 686               |
| Medical services                                | 410                          | 122               | 186                | 219                  | 232                  | 377                  | 525                  | 428                  | 681                  | 739               |
| Drugs   | 141                          | 40                | 64                 | 106                  | 119                  | 112                  | 145                  | 209                  | 215                  | 200               |
| Medical supplies                                | 68                           | 16                | 37                 | 31                   | 69                   | 49                   | 73                   | 100                  | 96                   | 122               |
| <b>Entertainment</b>                            | 1,583                        | 878               | 530                | 757                  | 927                  | 1,203                | 1,504                | 1,885                | 3,057                | 3,881             |
| Fees and admissions                             | 344                          | 106               | 92                 | 114                  | 175                  | 249                  | 333                  | 478                  | 622                  | 1,028             |
| Television, radios, sound equipment             | 548                          | 376               | 228                | 337                  | 362                  | 510                  | 563                  | 651                  | 848                  | 1,048             |
| Pets, toys, and playground equipment            | 320                          | 141               | 165                | 172                  | 231                  | 273                  | 327                  | 448                  | 488                  | 585               |
| Other supplies, equipment, and services         | 370                          | 255               | 45                 | 134                  | 158                  | 170                  | 281                  | 307                  | 1,100                | 1,220             |
| <b>Personal care products and services</b>      | 382                          | 135               | 249                | 214                  | 306                  | 300                  | 369                  | 495                  | 561                  | 751               |

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Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992-93-  
Continued**

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|--|------------------------------|-------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
|  | Total complete reporting     | Less than \$5,000 | \$5,000 to \$9,999 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$29,999 | \$30,000 to \$39,999 | \$40,000 to \$49,999 | \$50,000 to \$69,999 | \$70,000 and over |
| <b>Reading</b>   | 144                          | 63                | 52                 | 83                   | 96                   | 137                  | 150                  | 183                  | 218                  | 292               |
| <b>Education</b>   | 293                          | 837               | 259                | 360                  | 249                  | 191                  | 304                  | 320                  | 267                  | 334               |
| <b>Tobacco products and smoking supplies</b>                 | 284                          | 266               | 288                | 317                  | 341                  | 314                  | 282                  | 294                  | 221                  | 162               |
| <b>Miscellaneous</b>   | 758                          | 262               | 377                | 435                  | 531                  | 565                  | 1,052                | 862                  | 1,067                | 1,544             |
| <b>Cash contributions</b>                                    | 474                          | 86                | 57                 | 193                  | 262                  | 386                  | 565                  | 836                  | 665                  | 1,105             |
| <b>Personal insurance and pensions</b>                       | 3,125                        | 178               | 335                | 837                  | 1,369                | 2,273                | 3,333                | 4,529                | 6,083                | 9,211             |
| Life and other personal insurance                            | 238                          | 47                | 34                 | 61                   | 112                  | 187                  | 272                  | 317                  | 447                  | 657               |
| Pensions and Social Security                                 | 2,886                        | 130               | 300                | 775                  | 1,257                | 2,086                | 3,061                | 4,212                | 5,636                | 8,553             |
| <b>Sources of income and taxes: <sup>1</sup></b>             |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| <b>Money income before taxes</b>                             | 33,047                       | 2,966             | 7,630              | 12,388               | 17,332               | 24,817               | 34,506               | 44,350               | 57,267               | 99,457            |
| Wages and salaries   | 29,563                       | 1,405             | 3,097              | 8,669                | 14,445               | 22,662               | 31,414               | 41,726               | 53,294               | 90,094            |
| Self-employment income                                       | 1,385                        | -58               | 363                | 426                  | 613                  | 810                  | 1,662                | 1,319                | 2,319                | 5,769             |
| Social Security, private and government retirement           | 246                          | 57                | 344                | 271                  | 322                  | 210                  | 205                  | 85                   | 158                  | 688               |
| Interest, dividends, rental income, other property income    | 301                          | 26                | 16                 | 42                   | 64                   | 112                  | 174                  | 449                  | 636                  | 1,664             |
| Unemployment and workers' compensation, veterans' benefits   | 351                          | 213               | 241                | 379                  | 337                  | 455                  | 381                  | 305                  | 313                  | 294               |
| Public assistance, supplemental security income, food stamps | 681                          | 1,087             | 3,142              | 1,870                | 812                  | 222                  | 178                  | 19                   | 9                    | 55                |
| Regular contributions for support                            | 337                          | 117               | 320                | 439                  | 544                  | 190                  | 296                  | 327                  | 305                  | 668               |
| Other income   | 183                          | 118               | 108                | 292                  | 193                  | 157                  | 195                  | 120                  | 232                  | 223               |
| <b>Personal taxes <sup>1</sup></b>                           | 2,858                        | -124              | 16                 | 205                  | 787                  | 1,606                | 2,736                | 3,894                | 6,209                | 12,073            |
| Federal income taxes   | 2,144                        | -137              | -8                 | 91                   | 587                  | 1,203                | 2,048                | 2,878                | 4,657                | 9,297             |
| State and local income taxes                                 | 632                          | 10                | 19                 | 102                  | 191                  | 361                  | 609                  | 910                  | 1,378                | 2,403             |
| Other taxes  | 82                           | 3                 | 5                  | 12                   | 9                    | 42                   | 79                   | 106                  | 175                  | 373               |
| <b>Income after taxes <sup>1</sup></b>                       | 30,189                       | 3,090             | 7,614              | 12,182               | 16,545               | 23,211               | 31,770               | 40,456               | 51,058               | 87,384            |
| <b>Addenda:</b>  |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| <b>Net change in total assets and liabilities</b>            | -2,154                       | 2,334             | -641               | -705                 | -2,480               | 204                  | -502                 | -3,157               | -7,225               | -9,188            |
| Net change in total assets                                   | 4,618                        | 1,656             | -127               | 183                  | 485                  | 2,096                | 6,288                | 3,481                | 14,816               | 13,380            |
| Net change in total liabilities                              | 6,772                        | -678              | 514                | 888                  | 2,964                | 1,892                | 6,791                | 6,639                | 22,041               | 22,568            |
| <b>Other financial information</b>                           |                              |                   |                    |                      |                      |                      |                      |                      |                      |                   |

See footnotes at end of table.

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Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992-93-  
Continued**

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| Other money receipts                          | 325                          | 88                | 142                | 401                  | 118                  | 170                  | 212                  | 183                  | 272                  | 2,032             |
| Mortgage principal paid on owned property     | -518                         | -111              | -83                | -129                 | -179                 | -258                 | -427                 | -686                 | -1,349               | -1,732            |
| Estimated market value of owned home          | 36,994                       | 12,649            | 6,099              | 7,202                | 10,751               | 18,894               | 35,625               | 53,931               | 82,439               | 129,045           |
| Estimated monthly rental value of owned home  | 279                          | 103               | 58                 | 69                   | 115                  | 169                  | 269                  | 427                  | 580                  | 829               |
| <b>Gifts of goods and services</b>            | 669                          | 446               | 333                | 551                  | 344                  | 633                  | 560                  | 766                  | 990                  | 1,476             |
| Food  | 32                           | 2                 | 14                 | 19                   | 29                   | 25                   | 26                   | 51                   | 56                   | 51                |
| Housing                                       | 217                          | 120               | 86                 | 132                  | 127                  | 188                  | 191                  | 251                  | 313                  | 587               |
| Housekeeping supplies                         | 34                           | 11                | 12                 | 17                   | 18                   | 32                   | 40                   | 44                   | 44                   | 78                |
| Household textiles                            | 8                            | 0                 | 0                  | 1                    | 0                    | 7                    | 13                   | 4                    | 10                   | 43                |
| Appliances and miscellaneous housewares       | 18                           | 25                | 6                  | 14                   | 13                   | 17                   | 16                   | 17                   | 28                   | 39                |
| Major appliances                              | 2                            | 0                 | 2                  | 0                    | 1                    | 2                    | 5                    | 2                    | 0                    | 0                 |
| Small appliances and miscellaneous housewares | 16                           | 25                | 4                  | 14                   | 12                   | 15                   | 11                   | 14                   | 27                   | 39                |
| Miscellaneous household equipment             | 69                           | 15                | 17                 | 19                   | 35                   | 48                   | 48                   | 99                   | 119                  | 229               |
| Other housing                                 | 87                           | 69                | 51                 | 82                   | 60                   | 84                   | 75                   | 87                   | 112                  | 197               |
| Apparel and services                          | 229                          | 250               | 77                 | 268                  | 108                  | 216                  | 169                  | 246                  | 370                  | 420               |
| Males, 2 and over                             | 63                           | 39                | 21                 | 22                   | 15                   | 71                   | 41                   | 106                  | 114                  | 119               |
| Females, 2 and over                           | 68                           | 58                | 19                 | 115                  | 36                   | 70                   | 32                   | 61                   | 94                   | 150               |
| Children under 2                              | 50                           | 39                | 26                 | 85                   | 30                   | 29                   | 54                   | 51                   | 69                   | 81                |
| Other apparel products and services           | 48                           | 113               | 12                 | 45                   | 28                   | 47                   | 42                   | 29                   | 93                   | 70                |
| Jewelry and watches                           | 25                           | 64                | 6                  | 6                    | 16                   | 25                   | 23                   | 23                   | 47                   | 47                |
| All other apparel products and services       | 23                           | 50                | 5                  | 40                   | 12                   | 22                   | 19                   | 5                    | 46                   | 22                |
| Transportation                                | 26                           | 26                | 5                  | 13                   | 16                   | 31                   | 14                   | 52                   | 29                   | 52                |
| Health care                                   | 6                            | 0                 | 3                  | 1                    | 1                    | 9                    | 8                    | 1                    | 18                   | 4                 |
| Entertainment                                 | 65                           | 25                | 19                 | 29                   | 27                   | 73                   | 70                   | 63                   | 104                  | 150               |
| Toys, games, hobbies, and tricycles           | 26                           | 13                | 13                 | 11                   | 16                   | 31                   | 27                   | 26                   | 49                   | 37                |
| Other entertainment                           | 38                           | 12                | 7                  | 18                   | 11                   | 41                   | 43                   | 37                   | 55                   | 114               |
| Education                                     | 7                            | 3                 | 3                  | 6                    | 1                    | 6                    | 10                   | 11                   | 5                    | 23                |
| All other gifts                               | 87                           | 21                | 125                | 85                   | 34                   | 85                   | 72                   | 91                   | 95                   | 189               |

<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