

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989

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)	95,818	7,633	20,855	20,436	14,566	12,005	20,323	11,848	8,474
Number of sample interviews	36,946	2,833	8,335	8,152	5,629	4,653	7,344	4,457	2,887
Consumer unit characteristics:									
Income before taxes ¹	\$31,308	\$14,863	\$30,655	\$40,915	\$41,968	\$34,777	\$19,690	\$22,051	\$16,285
Income after taxes ¹	28,496	13,868	27,951	36,931	37,849	31,119	18,575	20,758	15,425
Average number of persons in consumer unit	2.6	1.8	2.7	3.3	3	2.3	1.8	1.9	1.6
Age of reference person	47.2	21.5	29.7	39.4	49.2	59.6	73.9	69.2	80.5
Average number in consumer unit:									
Earners	1.4	1.3	1.5	1.8	2	1.5	0.5	0.6	0.2
Vehicles	2	1.2	1.9	2.4	2.7	2.3	1.4	1.7	1.1
Children under 18	0.7	0.4	1.1	1.4	0.7	0.2	0.1	0.1	0
Persons 65 and over	0.3	0	0	0	0	0.1	1.4	1.4	1.4
Percent distribution:									
Sex of reference person:									
Male	66	62	67	72	69	71	56	62	47
Female	34	38	33	28	31	29	44	38	53
Housing tenure:									
Homeowner with mortgage	39	6	39	60	56	40	16	22	7
Homeowner without mortgage	24	3	5	8	19	42	60	55	67
Renter	37	92	56	31	26	18	24	22	26
Race of reference person:									
Black	11	9	11	12	12	9	9	10	8
White and other	89	91	89	88	88	91	91	90	92
Education of reference person:									
Elementary (1-8)	11	2	3	4	8	15	29	22	38
High school (9-12)	43	43	41	37	47	49	44	48	38
College	46	54	56	58	45	35	26	29	23
Never attended and other	1	0	0	0	1	0	1	1	2
At least one vehicle owned	87	75	88	92	91	91	78	86	68
Average annual expenditures:									
Food	4,152	2,504	3,912	5,227	5,361	4,424	2,912	3,205	2,505
Food at home	2,390	1,285	2,156	2,978	2,980	2,611	1,907	2,048	1,713
Cereals and bakery products	359	194	321	454	425	384	302	305	299

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989 - Continued

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65 -74	75 and over
Cereals and cereal products	131	74	124	173	147	127	108	110	105
Bakery products	228	120	197	281	278	257	195	196	193
Meats, poultry, fish, and eggs	611	288	525	745	818	709	481	535	407
Beef	202	99	181	243	283	225	152	169	127
Pork	116	51	100	136	158	142	93	108	72
Other meats	89	41	76	115	124	99	65	75	50
Poultry	100	44	86	124	125	112	85	90	78
Fish and seafood	71	34	53	89	85	93	60	63	55
Eggs	33	18	29	39	43	38	28	29	25
Dairy products	304	178	290	382	370	315	235	244	222
Fresh milk and cream	148	87	146	186	173	145	117	121	112
Other dairy products	157	91	145	196	197	170	117	123	109
Fruits and vegetables	408	191	346	492	488	455	388	410	357
Fresh fruits	126	56	96	147	148	146	133	141	122
Fresh vegetables	127	55	107	149	158	152	118	124	110
Processed fruits	89	48	78	114	102	90	82	85	78
Processed vegetables	66	32	65	81	80	68	55	60	48
Other food at home	708	434	674	905	879	749	501	553	428
Sugar and other sweets	86	45	78	110	101	95	68	77	55
Fats and oils	59	28	50	73	71	67	53	56	47
Miscellaneous foods	314	228	322	407	378	300	207	223	185
Nonalcoholic beverages	216	121	200	270	284	240	149	163	129
Food prep by cu, out-of-town trips	33	12	24	44	46	46	24	34	10
Food away from home	1,762	1,219	1,756	2,249	2,381	1,813	1,004	1,157	792
Alcoholic beverages	284	310	373	324	296	273	136	170	90
Housing	8,609	4,783	8,923	10,932	10,692	8,161	6,168	6,773	5,324
Shelter	4,835	3,048	5,232	6,376	6,040	4,320	2,988	3,283	2,574
Owned dwellings	2,850	286	2,587	4,374	3,939	2,919	1,727	2,007	1,336
Mortgage interest and charges	1,741	207	2,005	3,236	2,441	1,203	361	496	173
Property taxes	575	31	305	642	798	862	660	708	592
Maintenance, repairs, insurance, other expenses	533	47	277	496	700	854	706	802	571
Rented dwellings	1,500	2,638	2,343	1,444	1,221	738	914	872	973
Other lodging	485	123	303	558	880	663	347	405	265
Utilities, fuels, and public services	1,835	866	1,635	2,127	2,260	2,023	1,694	1,813	1,528
Natural gas	247	78	204	267	295	312	262	291	221
Electricity	738	329	645	884	904	801	684	723	630
Fuel oil and other fuels	101	20	62	106	113	136	135	124	152
Telephone services	567	396	583	640	719	567	434	487	360
Water and other public services	182	43	140	230	229	207	179	188	167
Household operations	460	121	601	592	409	347	412	370	471
Personal services	219	82	466	322	108	52	90	50	146
Other household expenses	241	39	134	270	301	295	322	320	325
Housekeeping supplies	394	174	346	495	471	414	358	388	316

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989 - Continued

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65 -74	75 and over
Laundry and cleaning supplies	107	59	109	134	127	108	82	87	76
Other household products	165	47	138	224	193	164	159	160	157
Postage and stationery	122	68	100	138	152	142	117	141	83
Household furnishings and equipment	1,086	575	1,108	1,341	1,511	1,057	717	919	434
Household textiles	105	30	89	122	145	133	89	123	42
Furniture	312	251	369	405	386	248	169	213	108
Floor coverings	70	13	59	79	118	103	38	52	19
Major appliances	148	88	142	183	175	165	110	130	81
Small appliances, miscellaneous housewares	65	30	64	84	89	62	46	60	28
Miscellaneous household equipment	386	163	385	469	598	345	264	341	157
Apparel and services	1,582	1,137	1,553	2,147	2,011	1,579	902	1,138	576
Men and boys	397	233	413	544	535	388	202	269	109
Men, 16 and over	324	221	320	393	464	350	178	246	84
Boys, 2 to 15	74	12	92	151	70	38	24	23	26
Women and girls	657	474	530	908	836	738	428	542	269
Women, 16 and over	564	462	429	700	725	701	406	516	253
Girls, 2 to 15	93	12	101	208	111	37	22	26	16
Children under 2	72	83	138	78	61	41	20	28	10
Footwear	189	126	191	249	224	184	129	149	100
Other apparel products and services	266	221	281	367	355	229	123	149	87
Transportation	5,187	3,977	5,063	6,595	6,808	5,351	3,092	3,695	2,248
Vehicle purchases (net outlay)	2,291	2,138	2,233	3,020	2,854	2,288	1,274	1,444	1,035
Cars and trucks, new	1,218	907	1,112	1,706	1,482	1,305	712	830	547
Cars and trucks, used	1,051	1,225	1,080	1,287	1,343	962	561	612	488
Other vehicles	22	6	40	26	29	22	1	2	0
Gasoline and motor oil	985	717	956	1,207	1,315	1,084	596	754	375
Other vehicle expenses	1,627	970	1,640	2,072	2,222	1,652	972	1,196	659
Vehicle finance charges	303	216	377	413	422	237	105	154	35
Maintenance and repairs	561	307	529	730	750	593	366	438	265
Vehicle insurance	575	363	523	664	816	649	401	473	302
Vehicle rental, leases, licenses, other charges	188	85	211	266	235	173	100	131	57
Public transportation	284	152	234	297	417	328	250	301	179
Health care	1,407	348	913	1,356	1,389	1,814	2,135	1,981	2,351
Health insurance	537	105	320	462	499	671	943	939	950
Medical services	542	162	410	619	559	712	632	555	738
Drugs	240	48	131	190	233	331	428	402	465
Medical supplies	87	33	53	85	98	100	132	85	197
Entertainment	1,424	925	1,383	2,081	1,849	1,371	719	843	546
Fees and admissions	377	225	322	530	483	402	247	282	198
Television, radios, sound equipment	429	365	468	568	521	366	244	297	171
Pets, toys, and playground equipment	249	133	277	358	293	229	137	155	112
Other supplies, equipment, and services	369	201	317	625	553	374	91	109	66
Personal care products and services	366	256	341	436	456	405	277	314	225

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989 - Continued

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65 -74	75 and over
Reading	157	79	137	189	191	174	138	158	110
Education	367	665	229	494	734	256	70	96	33
Tobacco products and smoking supplies	261	205	251	317	336	323	147	188	89
Miscellaneous	643	263	578	886	860	664	439	510	341
Cash contributions	900	120	500	913	1,391	1,149	1,091	1,022	1,187
Personal insurance and pensions	2,472	1,006	2,527	3,692	3,700	2,673	740	1,059	295
Life and other personal insurance	346	79	246	496	466	392	287	362	182
Pensions and Social Security	2,125	927	2,281	3,196	3,234	2,281	453	697	113
Sources of income and taxes: ¹									
Money income before taxes	31,308	14,863	30,655	40,915	41,968	34,777	19,690	22,051	16,285
Wages and salaries	23,248	13,040	27,290	34,981	34,428	23,793	3,686	5,612	909
Self-employment income	2,535	289	1,979	3,985	4,485	2,927	995	1,400	411
Social Security, private and government retirement	3,387	77	145	416	1,212	5,257	11,276	11,847	10,452
Interest, dividends, rental income, other property income	1,253	109	261	543	747	2,088	3,272	2,599	4,243
Unemployment and workers' compensation, veterans' benefits	207	79	184	224	288	240	189	276	64
Public assistance, supplemental security income, food stamps	290	312	434	260	276	273	182	218	131
Regular contributions for support	273	729	248	371	380	79	65	69	58
Other income	115	229	113	135	153	119	25	30	17
Personal taxes ¹	2,812	995	2,704	3,984	4,119	3,658	1,116	1,293	860
Federal income taxes	2,228	794	2,139	3,205	3,228	2,912	856	993	657
State and local income taxes	521	202	537	707	804	637	191	233	129
Other taxes	62	0	28	72	88	109	69	66	73
Income after taxes ¹	28,496	13,868	27,951	36,931	37,849	31,119	18,575	20,758	15,425
Net change in total assets	3,612	1,642	6,342	6,059	2,686	1,656	911	1,985	-591
Net change in total liabilities	3,401	1,777	5,423	6,334	3,273	846	589	976	49
Addenda:									
Other financial information									
Other money receipts	423	68	219	642	430	313	605	795	340
Mortgage principal paid on owned property	-513	-44	-406	-824	-885	-536	-205	-300	-71

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989 - Continued

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65 -74	75 and over
Estimated market value of owned home	63,717	3,800	37,544	76,792	87,025	84,400	71,008	77,055	62,554
Estimated monthly rental value of owned home	383	33	259	475	510	484	400	428	361
Gifts of:	887	431	610	859	1,569	1,069	772	869	636
Clothing, males 2 and over	70	37	58	55	95	98	74	94	46
Clothing, females 2 and over	88	46	69	84	144	111	75	92	51
Clothing, infants less than 2	33	23	40	35	48	31	18	25	9
Jewelry and watches	24	31	27	23	36	28	9	12	3
Small appliances and miscellaneous housewares	18	6	21	20	27	17	13	18	6
Household textiles	8	3	4	6	9	12	10	13	6
All other gifts	646	285	391	636	1,210	772	573	615	515

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