

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995-96

Item	Total five or more persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands).....	10,566	256	2,424	4,628	2,106	684	468
Consumer unit characteristics:							
Income before taxes 1/.....	\$45,639	\$23,142	\$33,575	\$49,079	\$55,402	\$45,651	\$38,483
Income after taxes 1/.....	42,442	22,563	31,553	45,372	50,716	44,584	36,810
Age of reference person.....	41.5	22.2	30.6	39.5	48.5	59.2	71.3
Average number in consumer unit:							
Persons.....	5.6	5.5	5.6	5.5	5.8	6.1	5.8
Children under 18.....	2.8	2.8	3.3	3.0	2.3	2.1	2.0
Persons 65 and over.....	.1	(2)	(2)	.1	.1	.2	1.4
Earners.....	2.3	1.9	1.7	2.2	3.0	2.8	2.1
Vehicles.....	2.5	1.6	1.9	2.5	3.1	3.0	2.7
Percent distribution:							
Sex of reference person:							
Male.....	70	46	59	74	79	71	62
Female.....	30	54	41	26	21	29	38
Housing tenure:							
Homeowner.....	67	29	47	70	81	77	82
With mortgage.....	54	28	40	60	65	42	35
Without mortgage.....	13	1	6	9	16	35	46
Renter.....	33	71	53	30	19	23	18
Race of reference person:							
Black.....	17	29	23	12	17	15	28
White and other.....	83	71	77	88	83	85	72
Education of reference person:							
Elementary (1-8).....	10	11	9	8	12	17	27
High school (9-12).....	47	65	56	46	38	55	44
College.....	42	23	35	47	50	23	26
Never attended and other.....	1	2	(3)	(3)	1	6	3
At least one vehicle owned.....	89	70	82	92	96	89	87
Average annual expenditures.....	\$42,480	\$29,148	\$33,125	\$44,505	\$50,302	\$45,149	\$41,918
Food.....	6,914	4,665	5,784	7,175	7,632	8,180	7,831
Food at home.....	4,844	3,220	4,131	5,043	5,091	5,843	6,053
Cereals and bakery products.....	772	472	624	816	842	975	883
Cereals and cereal products.....	324	213	273	346	336	406	339
Bakery products.....	448	259	351	471	505	569	544

Meats, poultry, fish, and eggs.....	1,323	781	1,139	1,340	1,431	1,617	1,830
Beef.....	400	281	361	399	427	489	502
Pork.....	281	174	256	285	271	320	478
Other meats.....	183	110	151	191	189	298	181
Poultry.....	252	127	204	251	310	301	317
Fish and seafood.....	145	4/58	114	146	175	144	249
Eggs.....	62	32	53	67	60	63	102
Dairy products.....	550	391	471	594	519	704	659
Fresh milk and cream.....	256	190	245	265	241	307	281
Other dairy products.....	294	201	226	329	278	398	378
Fruits and vegetables.....	750	453	677	770	780	875	928
Fresh fruits.....	240	144	218	240	262	311	259
Fresh vegetables.....	216	118	191	219	232	270	268
Processed fruits.....	160	93	144	171	160	158	205
Processed vegetables.....	134	97	124	140	126	137	195
Other food at home.....	1,449	1,123	1,219	1,523	1,518	1,672	1,753
Sugar and other sweets.....	181	119	166	187	184	210	206
Fats and oils.....	146	79	131	147	139	198	250
Miscellaneous foods.....	668	532	567	709	715	678	755
Nonalcoholic beverages.....	399	380	319	412	423	541	487
Food prepared by consumer unit on out-of-town trips.....	55	4/14	36	68	57	45	56
Food away from home.....	2,070	1,445	1,653	2,131	2,541	2,336	1,778
Alcoholic beverages.....	265	163	211	248	385	277	246
Housing.....	13,143	8,927	11,557	14,112	14,061	12,489	11,189
Shelter.....	7,292	5,553	6,311	8,117	7,557	6,308	5,399
Owned dwellings.....	5,042	1,939	3,319	5,927	6,034	4,499	3,230
Mortgage interest and charges.....	3,353	1,362	2,311	4,054	3,875	2,793	1,376
Property taxes.....	1,024	386	592	1,132	1,353	1,035	1,043
Maintenance, repairs, insurance, other expenses.....	665	4/191	417	742	806	671	810
Rented dwellings.....	1,915	3,591	2,875	1,856	1,035	1,350	1,385
Other lodging.....	335	4/23	117	334	488	459	784
Utilities, fuels, and public services.....	2,950	2,109	2,576	2,952	3,359	3,242	3,045
Natural gas.....	363	200	356	338	399	462	414
Electricity.....	1,163	820	986	1,189	1,316	1,198	1,270
Fuel oil and other fuels.....	117	4/95	77	130	121	132	154
Telephone services.....	934	802	875	904	1,067	1,021	886
Water and other public services.....	373	192	281	391	456	429	322
Household operations.....	567	213	616	666	410	273	656
Personal services.....	371	4/169	483	466	171	4/95	275
Other household expenses.....	195	44	134	201	239	177	381
Housekeeping supplies.....	578	340	465	613	585	945	611
Laundry and cleaning supplies.....	203	144	195	206	183	288	264
Other household products.....	247	148	193	262	279	346	235
Postage and stationery.....	128	4/47	78	145	123	310	113
Household furnishings and equipment.....	1,757	713	1,589	1,762	2,151	1,722	1,478
Household textiles.....	91	20	88	98	102	66	60
Furniture.....	392	270	384	366	453	478	355
Floor coverings.....	155	4/7	213	185	68	4/92	4/70
Major appliances.....	250	4/110	231	224	326	312	272
Small appliances, miscellaneous housewares	135	4/84	76	199	87	160	88

Miscellaneous household equipment.....	734	223	599	689	1,115	614	633
Apparel and services.....	2,637	1,625	2,260	2,443	3,530	3,456	2,423
Men and boys.....	684	550	595	655	886	849	430
Men, 16 and over.....	391	4/218	266	354	633	630	196
Boys, 2 to 15.....	293	332	329	301	253	219	234
Women and girls.....	999	445	757	936	1,357	1,559	1,193
Women, 16 and over.....	715	4/272	463	609	1,130	1,308	995
Girls, 2 to 15.....	284	172	294	327	227	251	198
Children under 2.....	195	298	233	164	224	150	4/109
Footwear.....	481	4/148	419	499	542	591	4/499
Other apparel products and services.....	278	4/185	256	188	521	308	192
Transportation.....	8,405	8,736	5,906	8,550	10,477	8,673	10,016
Vehicle purchases (net outlay).....	3,982	5,510	2,757	4,062	4,797	3,677	5,483
Cars and trucks, new.....	1,374	4/1,289	639	1,666	1,659	4/1,232	4/1,269
Cars and trucks, used.....	2,569	4,221	2,110	2,350	3,114	2,392	4,016
Other vehicles.....	39	(5)	4/9	4/46	4/24	4/53	4/197
Gasoline and motor oil.....	1,438	991	1,120	1,479	1,795	1,433	1,323
Other vehicle expenses.....	2,596	1,967	1,797	2,623	3,437	2,740	2,803
Vehicle finance charges.....	410	346	322	435	483	299	498
Maintenance and repairs.....	795	444	528	820	1,042	859	936
Vehicle insurance.....	889	592	572	855	1,279	1,024	1,082
Vehicle rental, leases, licenses, other charges.....	501	586	375	513	634	557	288
Public transportation.....	390	269	231	387	447	824	407
Health care.....	1,837	664	1,291	1,910	2,259	2,006	2,474
Health insurance.....	821	295	580	844	950	951	1,357
Medical services.....	680	156	491	751	875	606	468
Drugs.....	226	164	154	201	280	317	516
Medical supplies.....	111	4/49	66	114	154	133	133
Entertainment.....	2,114	1,017	1,584	2,477	2,330	1,848	1,457
Fees and admissions.....	519	108	306	633	619	396	438
Television, radios, sound equipment.....	708	473	597	765	798	589	619
Pets, toys, and playground equipment.....	459	190	420	501	504	459	256
Other entertainment supplies, equipment, and services.....	428	246	260	578	409	403	144
Personal care products and services.....	633	455	489	637	767	893	584
Reading.....	143	40	92	160	174	144	153
Education.....	690	4/333	320	731	1,096	734	538
Tobacco products and smoking supplies.....	348	273	306	332	363	494	479
Miscellaneous.....	842	488	519	771	1,257	1,143	1,156
Cash contributions.....	797	4/321	355	842	1,114	1,164	942
Personal insurance and pensions.....	3,714	1,439	2,451	4,120	4,858	3,650	2,429
Life and other personal insurance.....	496	4/169	308	497	608	747	753
Pensions and Social Security.....	3,218	1,271	2,142	3,622	4,250	2,902	1,676

Sources of income and personal taxes: 1/

Money income before taxes.....	45,639	23,142	33,575	49,079	55,402	45,651	38,483
Wages and salaries.....	38,407	18,606	28,829	42,270	47,937	36,015	17,877
Self-employment income.....	3,090	4/1,329	1,632	3,848	3,839	2,321	1,370
Social Security, private and government retirement.....	1,647	4/29	504	789	1,335	3,955	14,774
Interest, dividends, rental income, other property income.....	293	4/46	91	409	149	236	1,004
Unemployment and workers' compensation, veterans' benefits.....	332	4/165	234	334	503	326	4/116
Public assistance, supplemental security income, food stamps.....	1,327	2,683	1,870	887	966	2,532	2,209
Regular contributions for support.....	346	4/232	312	323	483	4/106	543
Other income.....	197	4/52	103	220	190	4/161	4/590
Personal taxes.....	3,197	579	2,022	3,708	4,686	1,067	1,673
Federal income taxes.....	2,329	577	1,484	2,652	3,572	623	1,093
State and local income taxes.....	718	2	452	853	996	384	284
Other taxes.....	150	4/0	86	203	118	4/61	297
Income after taxes.....	42,442	22,563	31,553	45,372	50,716	44,584	36,810
Addenda:							
Net change in total assets and liabilities....	-2,243	-3,803	-2,765	-2,106	-2,273	-1,581	-858
Net change in total assets.....	5,166	3,264	5,337	6,411	5,100	-211	1,151
Net change in total liabilities.....	7,408	7,067	8,102	8,518	7,373	1,370	2,010
Other financial information:							
Other money receipts.....	188	4/20	105	228	272	4/64	4/121
Mortgage principal paid on owned property...	-1,538	-533	-913	-2,013	-1,584	-1,235	-851
Estimated market value of owned home.....	78,976	23,773	46,201	88,158	100,557	83,840	83,877
Estimated monthly rental value of owned home	560	191	352	634	668	605	548
Gifts of goods and services.....	823	374	646	749	1,141	1,414	580
Food.....	52	4/4	37	35	88	145	4/37
Housing.....	184	76	118	232	166	265	138
Housekeeping supplies.....	32	4/19	16	41	24	95	4/10
Household textiles.....	5	4/1	3	5	5	4/9	4/4
Appliances and miscellaneous housewares...	26	4/1	4/6	46	18	4/20	4/6
Major appliances.....	2	(5)	4/2	4/2	4/4	4/4	(5)
Small appliances and miscellaneous housewares.....	24	4/1	4/4	44	14	4/16	4/6
Miscellaneous household equipment.....	42	4/7	30	49	44	48	55
Other housing.....	80	4/48	64	92	75	93	4/64
Apparel and services.....	291	4/226	231	219	559	333	112
Males, 2 and over.....	61	4/63	40	39	147	4/23	4/36
Females, 2 and over.....	93	4/85	70	83	131	180	4/53
Children under 2.....	91	4/67	71	77	170	4/82	4/11
Other apparel products and services.....	46	4/11	4/49	20	4/111	4/48	4/13
Jewelry and watches.....	21	4/10	4/11	4/10	4/58	4/25	4/13
All other apparel products and services.	26	4/0	4/38	4/10	4/54	4/23	(5)
Transportation.....	57	4/7	71	22	67	234	61
Health care.....	10	4/4	4/5	4/11	4/19	4/4	4/4
Entertainment.....	112	4/27	100	138	79	4/178	4/33
Toys, games, hobbies, and tricycles.....	44	4/10	4/61	45	4/32	4/46	4/10
Other entertainment.....	68	4/16	39	93	47	132	4/23
Education.....	50	(5)	4/10	47	64	4/153	4/112

All other gifts.....	67	4/31	75	44	98	103	82
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- 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.