

**Table 3. Age of reference person: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1992**

Item	All con- su- mer 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)	100,019	7,676	20,763	21,837	15,754	12,225	21,763	11,959	9,804
<b>Consumer unit characteristics:</b>									
<b>Income before taxes</b> <sup>1</sup>	\$33,854	\$15,197	\$33,124	\$43,923	\$46,186	\$37,610	\$20,890	\$23,182	\$18,051
<b>Income after taxes</b> <sup>1</sup>	30,786	14,411	30,114	39,518	41,659	33,901	19,606	21,642	17,084
<b>Age of reference person</b>	47.6	21.6	29.8	39.4	49	59.4	74.4	69.3	80.6
<b>Average number in consumer unit:</b>									
Persons	2.5	1.9	2.8	3.2	2.8	2.4	1.7	1.8	1.6
Children under 18	0.7	0.4	1.1	1.3	0.6	0.2	0.1	0.1	0.0
Persons 65 and over	0.3	0.0	0.0	0.0	0.0	0.1	1.4	1.4	1.4
Earners	1.3	1.2	1.5	1.7	1.8	1.4	0.4	0.6	0.2
Vehicles	1.9	1.2	1.8	2.2	2.5	2.2	1.5	1.8	1.1
<b>Percent distribution:</b>									
<b>Sex of reference person:</b>									
Male	64	56	65	68	67	70	56	63	47
Female	36	44	35	32	33	30	44	37	53
<b>Housing tenure:</b>									
Homeowner	61	11	42	63	74	79	77	79	74
With mortgage	36	7	37	55	55	39	13	20	5
Without mortgage	25	4	6	9	19	41	64	59	69
Renter	39	89	58	37	26	21	23	21	26
<b>Race of reference person:</b>									
Black	11	12	12	13	11	12	9	9	9
White and other	89	88	88	87	89	88	91	91	91
<b>Education of reference person:</b>									
Elementary (1-8)	10	3	4	5	7	15	25	21	30
High school (9-12)	43	40	42	38	43	49	46	48	44
College	46	57	54	57	49	35	28	30	25
Never attended and other	0	0	0	0	0	0	1	1	1
<b>At least one vehicle owned</b>	86	72	88	90	91	89	78	85	70
<b>Average annual expenditures:</b>									
<b>Food</b>	4,273	2,621	4,218	5,218	5,233	4,354	3,198	3,635	2,620
Food at home	2,643	1,440	2,486	3,201	3,102	2,833	2,211	2,461	1,879
Cereals and bakery products	411	211	388	490	483	440	354	390	306
Cereals and cereal products	141	82	144	175	159	138	113	130	90
Bakery products	270	129	245	315	324	301	242	260	217
Meats, poultry, fish, and eggs	687	350	631	832	822	753	579	663	467
Beef	210	107	203	262	255	219	164	188	133
Pork	156	73	140	177	188	179	142	163	115

See footnotes at end of table.

**Table 3. Age of reference person: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1992 - Continued**

<b>Item</b>	<b>All consumer units</b>	<b>Under 25</b>	<b>25-34</b>	<b>35-44</b>	<b>45-54</b>	<b>55-64</b>	<b>65 and over</b>	<b>65-74</b>	<b>75 and over</b>
Other meats	94	43	86	120	110	102	77	90	58
Poultry	123	73	114	149	142	132	104	120	82
Fish and seafood	77	40	64	95	92	89	66	75	52
Eggs	28	14	24	30	35	32	27	26	27
Dairy products	302	167	287	380	350	303	247	260	229
Fresh milk and cream	134	84	132	165	148	128	115	112	118
Other dairy products	168	83	156	215	202	175	132	148	111
Fruits and vegetables	428	226	370	494	485	490	416	449	371
Fresh fruits	127	63	103	148	139	154	130	135	124
Fresh vegetables	127	67	114	142	149	143	119	132	102
Processed fruits	100	49	88	116	107	111	103	109	95
Processed vegetables	74	48	65	87	90	81	64	74	51
Other food at home	814	486	810	1,005	961	847	615	699	505
Sugar and other sweets	102	48	93	124	115	116	92	109	71
Fats and oils	72	39	58	81	87	87	71	78	62
Miscellaneous foods	384	248	409	482	455	375	262	293	220
Nonalcoholic beverages	213	131	210	267	253	214	159	177	135
Food prep by cu, out-of-town trips	43	20	40	51	51	56	32	43	18
Food away from home	1,631	1,181	1,732	2,017	2,131	1,521	987	1,174	741
<b>Alcoholic beverages</b>	301	356	365	352	299	321	159	180	131
<b>Housing</b>	9,477	5,135	10,018	12,120	11,036	9,436	6,733	7,143	6,214
Shelter	5,411	3,148	6,132	7,215	6,299	5,105	3,241	3,459	2,975
Owned dwellings	3,310	363	3,146	4,926	4,406	3,514	1,978	2,328	1,551
Mortgage interest and charges	1,968	227	2,264	3,405	2,745	1,656	469	736	143
Property taxes	782	81	531	909	1,027	1,070	803	861	734
Maintenance, repairs, insurance, other expenses	560	54	351	613	633	788	706	731	674
Rented dwellings	1,761	2,656	2,817	1,901	1,313	1,016	1,039	869	1,247
Other lodging	340	129	169	387	580	575	223	261	177
Utilities, fuels, and public services	1,984	1,024	1,797	2,232	2,375	2,255	1,816	1,925	1,684
Natural gas	252	101	212	281	295	305	255	257	254
Electricity	787	384	688	899	959	892	725	790	647
Fuel oil and other fuels	92	19	65	94	86	119	132	122	143
Telephone services	623	469	648	698	753	652	465	502	421
Water and other public services	230	51	185	260	281	286	238	254	219
Household operations	487	141	579	664	393	374	474	334	646
Personal services	242	94	445	394	69	58	178	68	312
Other household expenses	245	47	134	270	324	316	296	265	333
Housekeeping supplies	433	170	365	507	560	450	413	481	322
Laundry and cleaning supplies	118	65	111	137	162	116	94	114	66
Other household products	195	57	158	228	247	210	201	242	146
Postage and stationery	119	48	96	142	151	123	118	124	110
Household furnishings and equipment	1,162	652	1,145	1,502	1,409	1,252	789	945	587
Household textiles	92	48	86	109	116	101	75	87	59
Furniture	316	238	352	450	381	317	127	165	82
Floor coverings	71	2	45	82	57	61	125	168	66

**Table 3. Age of reference person: Average annual expenditures and characteristics of all consumer units, Consumer Expenditure Survey, 1992 - Continued**

<b>Item</b>	<b>All consumer units</b>	<b>Under 25</b>	<b>25-34</b>	<b>35-44</b>	<b>45-54</b>	<b>55-64</b>	<b>65 and over</b>	<b>65-74</b>	<b>75 and over</b>
Major appliances	141	67	127	163	160	150	138	132	148
Small appliances, miscellaneous housewares	84	45	70	87	120	136	55	69	38
Miscellaneous household equipment	458	253	465	612	575	487	268	324	195
<b>Apparel and services</b>	1,710	1,267	1,842	2,210	2,245	1,631	882	1,017	709
Men and boys	450	273	504	588	672	395	185	208	156
Men, 16 and over	369	248	405	453	589	307	162	181	139
Boys, 2 to 15	80	25	99	134	82	88	22	27	17
Women and girls	680	483	606	894	902	708	425	481	352
Women, 16 and over	586	466	498	705	790	657	403	449	341
Girls, 2 to 15	94	17	108	189	112	52	23	32	11
Children under 2	78	121	138	91	53	53	22	30	13
Footwear	231	165	272	275	283	223	136	158	106
Other apparel products and services	272	224	322	363	335	252	114	140	83
<b>Transportation</b>	5,228	3,622	5,376	6,228	6,755	5,684	3,290	3,939	2,498
Vehicle purchases (net outlay)	2,189	1,743	2,355	2,584	2,772	2,329	1,289	1,572	945
Cars and trucks, new	1,131	744	1,189	1,350	1,200	1,483	744	845	621
Cars and trucks, used	1,022	947	1,139	1,192	1,476	841	541	718	324
Other vehicles	36	52	27	42	96	5	5	9	0
Gasoline and motor oil	973	649	994	1,165	1,269	1,046	621	740	476
Other vehicle expenses	1,776	1,086	1,772	2,155	2,364	1,945	1,122	1,334	864
Vehicle finance charges	256	172	328	337	359	226	79	116	34
Maintenance and repairs	612	435	592	728	738	715	429	507	333
Vehicle insurance	629	351	589	694	873	738	463	528	382
Vehicle rental, leases, licenses, other charges	279	128	263	396	393	267	152	182	114
Public transportation	290	144	255	324	350	364	257	294	213
<b>Health care</b>	1,634	416	1,053	1,570	1,646	1,993	2,474	2,487	2,460
Health insurance	725	147	463	620	657	854	1,263	1,239	1,291
Medical services	533	159	406	648	585	685	548	576	514
Drugs	278	72	123	208	278	355	527	538	513
Medical supplies	97	38	60	94	125	98	137	133	141
<b>Entertainment</b>	1,500	928	1,569	2,041	1,896	1,587	754	953	510
Fees and admissions	379	210	320	527	488	458	224	280	156
Television, radios, sound equipment	492	394	528	648	603	453	275	326	213
Pets, toys, and playground equipment	274	123	312	348	352	284	154	196	100
Other supplies, equipment, and services	355	200	408	518	453	392	100	150	40
<b>Personal care products and services</b>	387	253	361	461	481	408	306	333	271
<b>Reading</b>	162	73	142	183	204	188	144	153	134
<b>Education</b>	426	833	305	533	809	282	93	54	140
<b>Tobacco products and smoking supplies</b>	275	220	278	326	376	310	147	205	77

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<b>Item</b>	<b>All consumer units</b>	<b>Under 25</b>	<b>25-34</b>	<b>35-44</b>	<b>45-54</b>	<b>55-64</b>	<b>65 and over</b>	<b>65-74</b>	<b>75 and over</b>
<b>Miscellaneous</b>	765	408	780	985	982	788	484	533	423
<b>Cash contributions</b>	958	124	428	938	1,208	1,620	1,227	1,189	1,272
<b>Personal insurance and pensions</b>	2,750	1,003	2,821	4,030	4,256	3,103	724	1,041	337
Life and other personal insurance	353	50	238	456	531	491	259	346	153
Pensions and Social Security	2,397	953	2,583	3,574	3,725	2,612	465	695	184
<b>Sources of income and taxes: <sup>1</sup></b>									
<b>Money income before taxes</b>	33,854	15,197	33,124	43,923	46,186	37,610	20,890	23,182	18,051
Wages and salaries	25,064	12,998	29,558	36,950	37,954	26,044	4,068	5,937	1,754
Self-employment income	2490	184	1361	4441	4791	2527	886	1103	617
Social Security, private and government retirement	3,887	45	281	471	1,238	6,000	12,743	12,839	12,624
Interest, dividends, rental income, other property income	1,130	117	343	609	747	1,943	2,583	2,764	2,359
Unemployment and workers' compensation, veterans' benefits	341	121	397	419	464	418	162	225	85
Public assistance, supplemental security income, food stamps	471	698	618	509	514	499	168	176	158
Regular contributions for support	336	801	370	408	340	88	195	44	382
Other income	136	232	196	117	139	91	85	94	72
<b>Personal taxes <sup>1</sup></b>	3,068	786	3,010	4,405	4,527	3,709	1,284	1,540	966
Federal income taxes	2,286	613	2,255	3,295	3,450	2,741	885	1,080	645
State and local income taxes	624	167	670	953	899	702	192	230	144
Other taxes	157	6	86	157	179	266	207	230	178
<b>Income after taxes <sup>1</sup></b>	30,786	14,411	30,114	39,518	41,659	33,901	19,606	21,642	17,084
<b>Addenda:</b>									
<b>Net change in total assets and liabilities</b>	-1529	-286	-1611	-3135	-2279	-679	-211	-811	520
Net change in total assets	3,045	1,258	4,358	5,883	3,253	1,734	160	-389	829
Net change in total liabilities	4,574	1,544	5,969	9,018	5,532	2,413	371	422	309
<b>Other financial information</b>									
Other money receipts	400	129	273	393	339	1028	315	380	235
Mortgage principal paid on owned property	-844	-98	-501	-1509	-1232	-1172	-302	-411	-167
Estimated market value of owned home	66,530	5,443	39,719	75,745	85,687	89,276	77,760	82,875	71,522
Estimated monthly rental value of owned home	416	41	280	479	531	525	471	502	432
<b>Gifts of goods and services</b>	968	436	635	884	1,775	1,325	778	835	703
Food	76	13	29	69	196	102	50	65	30
Housing	276	152	215	264	483	357	198	229	157

See footnotes at end of table.

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Item	All con- su- mer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Housekeeping supplies	39	19	31	44	62	41	30	37	19
Household textiles	13	0	7	16	25	21	8	7	10
Appliances and miscellaneous housewares	31	7	17	22	56	63	28	32	22
Major appliances	7	1	2	4	18	10	9	6	12
Small appliances and miscellaneous housewares	24	6	14	18	37	53	19	26	10
Miscellaneous household equipment	70	46	58	90	81	80	55	72	32
Other housing	123	79	102	91	259	151	78	81	73
Apparel and services	254	166	208	247	332	417	194	223	157
Males, 2 and over	78	42	60	60	109	145	67	67	66
Females, 2 and over	87	54	53	91	115	147	77	86	66
Children under 2	37	29	46	38	41	46	21	28	11
Other apparel products and services	53	42	48	59	67	79	29	41	13
Jewelry and watches	29	36	27	38	33	41	9	12	7
All other apparel products and services	24	6	21	21	34	38	19	29	7
Transportation	51	14	23	33	90	83	63	71	54
Health care	24	2	6	18	39	33	41	33	50
Entertainment	73	33	65	73	105	101	56	78	28
Toys, games, hobbies, and tricycles	28	7	23	29	34	49	23	34	10
Other entertainment	45	26	42	44	71	51	32	44	18
Education	107	13	9	80	368	122	62	28	103
All other gifts	106	44	80	101	163	110	116	108	124

<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