

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992-93

| 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)..... | 9,702 | 311 | 2,483 | 4,047 | 1,721 | 749 | 389 |
| Consumer unit characteristics: | | | | | | | |
| Income before taxes 1/..... | \$42,662 | \$24,714 | \$31,727 | \$48,513 | \$52,275 | \$38,257 | \$38,322 |
| Income after taxes 1/..... | 39,579 | 23,643 | 30,203 | 44,769 | 46,841 | 37,073 | 36,169 |
| Age of reference person..... | 40.9 | 22.6 | 30.9 | 39.1 | 48.3 | 58.6 | 71.1 |
| Average number in consumer unit: | | | | | | | |
| Persons..... | 5.7 | 5.8 | 5.6 | 5.6 | 5.8 | 6.1 | 5.9 |
| Children under 18..... | 2.9 | 2.8 | 3.3 | 3.1 | 2.4 | 2.3 | 2.0 |
| Persons 65 and over..... | .1 | (2) | (2) | .1 | .1 | .2 | 1.5 |
| Earners..... | 2.1 | 2.0 | 1.7 | 2.1 | 2.7 | 2.5 | 2.2 |
| Vehicles..... | 2.5 | 1.7 | 2.1 | 2.5 | 3.0 | 2.6 | 3.0 |
| Percent distribution: | | | | | | | |
| Sex of reference person: | | | | | | | |
| Male..... | 73 | 51 | 66 | 78 | 78 | 71 | 74 |
| Female..... | 27 | 49 | 34 | 22 | 22 | 29 | 26 |
| Housing tenure: | | | | | | | |
| Homeowner..... | 65 | 24 | 49 | 71 | 72 | 82 | 81 |
| With mortgage..... | 52 | 13 | 42 | 63 | 57 | 42 | 32 |
| Without mortgage..... | 13 | 10 | 6 | 8 | 15 | 40 | 48 |
| Renter..... | 35 | 76 | 51 | 29 | 28 | 18 | 19 |
| Race of reference person: | | | | | | | |
| Black..... | 16 | 23 | 16 | 13 | 11 | 30 | 31 |
| White and other..... | 84 | 77 | 84 | 87 | 89 | 70 | 69 |
| Education of reference person: | | | | | | | |
| Elementary (1-8)..... | 12 | 28 | 10 | 7 | 12 | 33 | 31 |
| High school (9-12)..... | 45 | 64 | 54 | 42 | 40 | 41 | 38 |
| College..... | 42 | 8 | 35 | 51 | 46 | 26 | 26 |
| Never attended and other..... | 1 | (3) | 1 | (4) | 2 | (4) | 4 |
| At least one vehicle owned..... | 90 | 70 | 88 | 91 | 94 | 93 | 92 |
| Average annual expenditures..... | \$39,013 | \$22,657 | \$31,509 | \$42,618 | \$47,043 | \$36,260 | \$32,651 |
| Food..... | 6,383 | 4,579 | 5,764 | 6,702 | 7,042 | 6,331 | 5,749 |
| Food at home..... | 4,500 | 3,378 | 4,150 | 4,664 | 4,649 | 4,883 | 4,578 |
| Cereals and bakery products..... | 727 | 540 | 676 | 767 | 752 | 746 | 656 |
| Cereals and cereal products..... | 293 | 197 | 276 | 320 | 275 | 295 | 251 |
| Bakery products..... | 435 | 343 | 400 | 447 | 476 | 451 | 405 |

| | | | | | | | |
|---|--------|-------|--------|--------|--------|--------|-------|
| Meats, poultry, fish, and eggs..... | 1,221 | 936 | 1,078 | 1,251 | 1,234 | 1,517 | 1,455 |
| Beef..... | 389 | 225 | 371 | 398 | 390 | 442 | 427 |
| Pork..... | 278 | 256 | 258 | 273 | 253 | 402 | 358 |
| Other meats..... | 168 | 120 | 143 | 177 | 179 | 188 | 202 |
| Poultry..... | 206 | 168 | 170 | 225 | 206 | 209 | 251 |
| Fish and seafood..... | 126 | 108 | 85 | 125 | 156 | 219 | 151 |
| Eggs..... | 53 | 59 | 51 | 53 | 50 | 58 | 65 |
| Dairy products..... | 531 | 359 | 500 | 563 | 551 | 494 | 500 |
| Fresh milk and cream..... | 263 | 202 | 247 | 274 | 274 | 256 | 249 |
| Other dairy products..... | 268 | 157 | 254 | 288 | 276 | 238 | 251 |
| Fruits and vegetables..... | 685 | 485 | 590 | 713 | 710 | 771 | 864 |
| Fresh fruits..... | 211 | 100 | 186 | 228 | 211 | 232 | 233 |
| Fresh vegetables..... | 196 | 137 | 174 | 203 | 202 | 221 | 239 |
| Processed fruits..... | 150 | 145 | 126 | 163 | 152 | 166 | 145 |
| Processed vegetables..... | 128 | 104 | 103 | 120 | 145 | 153 | 248 |
| Other food at home..... | 1,336 | 1,057 | 1,307 | 1,370 | 1,403 | 1,355 | 1,102 |
| Sugar and other sweets..... | 178 | 142 | 161 | 192 | 191 | 172 | 142 |
| Fats and oils..... | 123 | 92 | 108 | 127 | 132 | 142 | 135 |
| Miscellaneous foods..... | 621 | 590 | 642 | 618 | 646 | 633 | 451 |
| Nonalcoholic beverages..... | 351 | 222 | 343 | 357 | 367 | 381 | 314 |
| Food prepared by consumer unit on out-of-town trips..... | 62 | 5/12 | 54 | 76 | 66 | 27 | 5/60 |
| Food away from home..... | 1,883 | 1,201 | 1,613 | 2,037 | 2,393 | 1,448 | 1,171 |
| Alcoholic beverages..... | 218 | 134 | 226 | 222 | 231 | 112 | 278 |
| Housing..... | 12,035 | 6,797 | 10,393 | 13,359 | 13,297 | 10,955 | 9,523 |
| Shelter..... | 6,772 | 3,858 | 6,047 | 7,586 | 7,480 | 5,446 | 4,700 |
| Owned dwellings..... | 4,430 | 657 | 3,166 | 5,594 | 4,717 | 4,127 | 2,714 |
| Mortgage interest and charges..... | 3,046 | 5/424 | 2,375 | 4,031 | 2,867 | 2,557 | 917 |
| Property taxes..... | 879 | 172 | 524 | 991 | 1,210 | 929 | 978 |
| Maintenance, repairs, insurance, other expenses..... | 505 | 5/62 | 267 | 572 | 640 | 641 | 819 |
| Rented dwellings..... | 2,021 | 3,134 | 2,766 | 1,670 | 2,032 | 1,131 | 1,694 |
| Other lodging..... | 322 | 5/67 | 115 | 321 | 732 | 188 | 292 |
| Utilities, fuels, and public services..... | 2,706 | 1,875 | 2,328 | 2,715 | 3,119 | 3,050 | 3,194 |
| Natural gas..... | 382 | 267 | 333 | 386 | 452 | 392 | 409 |
| Electricity..... | 1,065 | 662 | 869 | 1,087 | 1,231 | 1,202 | 1,401 |
| Fuel oil and other fuels..... | 92 | 5/13 | 73 | 94 | 130 | 76 | 104 |
| Telephone services..... | 838 | 802 | 800 | 814 | 917 | 926 | 830 |
| Water and other public services..... | 330 | 131 | 253 | 333 | 389 | 455 | 450 |
| Household operations..... | 682 | 325 | 660 | 865 | 574 | 359 | 294 |
| Personal services..... | 437 | 5/291 | 553 | 531 | 267 | 181 | 5/89 |
| Other household expenses..... | 245 | 5/34 | 108 | 334 | 308 | 178 | 204 |
| Housekeeping supplies..... | 510 | 224 | 474 | 524 | 627 | 484 | 381 |
| Laundry and cleaning supplies..... | 170 | 126 | 155 | 172 | 218 | 132 | 138 |
| Other household products..... | 228 | 76 | 223 | 227 | 280 | 237 | 151 |
| Postage and stationery..... | 112 | 5/22 | 96 | 124 | 128 | 115 | 91 |
| Household furnishings and equipment..... | 1,365 | 515 | 884 | 1,670 | 1,497 | 1,617 | 954 |
| Household textiles..... | 110 | 5/8 | 62 | 120 | 166 | 102 | 5/175 |
| Furniture..... | 394 | 148 | 284 | 464 | 422 | 448 | 338 |
| Floor coverings..... | 67 | 5/66 | 5/8 | 94 | 32 | 5/270 | 5/11 |
| Major appliances..... | 182 | 5/144 | 106 | 218 | 219 | 221 | 5/82 |
| Small appliances, miscellaneous housewares | 79 | 5/40 | 58 | 102 | 78 | 61 | 49 |

| | | | | | | | |
|---|-------|-------|-------|-------|-------|-------|---------|
| Miscellaneous household equipment..... | 532 | 109 | 366 | 671 | 580 | 515 | 298 |
| Apparel and services..... | 2,475 | 2,440 | 2,372 | 2,566 | 2,831 | 2,096 | 1,544 |
| Men and boys..... | 638 | 542 | 581 | 709 | 750 | 348 | 373 |
| Men, 16 and over..... | 414 | 5/187 | 347 | 466 | 554 | 202 | 254 |
| Boys, 2 to 15..... | 223 | 356 | 234 | 243 | 196 | 146 | 119 |
| Women and girls..... | 905 | 873 | 715 | 959 | 1,098 | 998 | 694 |
| Women, 16 and over..... | 627 | 775 | 454 | 625 | 822 | 861 | 509 |
| Girls, 2 to 15..... | 277 | 98 | 261 | 334 | 276 | 138 | 185 |
| Children under 2..... | 178 | 318 | 283 | 134 | 148 | 137 | 67 |
| Footwear..... | 433 | 5/396 | 492 | 420 | 442 | 421 | 5/221 |
| Other apparel products and services..... | 322 | 310 | 301 | 343 | 392 | 192 | 189 |
| Transportation..... | 7,195 | 4,281 | 5,209 | 7,394 | 9,877 | 8,150 | 6,419 |
| Vehicle purchases (net outlay)..... | 3,219 | 2,020 | 2,368 | 3,169 | 4,649 | 3,935 | 5/2,433 |
| Cars and trucks, new..... | 1,304 | 5/810 | 570 | 1,415 | 2,036 | 1,905 | 5/826 |
| Cars and trucks, used..... | 1,892 | 1,210 | 1,774 | 1,733 | 2,562 | 2,030 | 1,607 |
| Other vehicles..... | 24 | (3) | 5/24 | 5/22 | 5/51 | (3) | (3) |
| Gasoline and motor oil..... | 1,363 | 934 | 1,107 | 1,396 | 1,665 | 1,473 | 1,454 |
| Other vehicle expenses..... | 2,296 | 1,012 | 1,549 | 2,504 | 3,052 | 2,431 | 2,314 |
| Vehicle finance charges..... | 347 | 132 | 273 | 389 | 379 | 332 | 445 |
| Maintenance and repairs..... | 804 | 447 | 587 | 893 | 971 | 860 | 692 |
| Vehicle insurance..... | 780 | 275 | 517 | 762 | 1,167 | 1,034 | 851 |
| Vehicle rental, leases, licenses, other charges..... | 365 | 158 | 173 | 460 | 534 | 205 | 326 |
| Public transportation..... | 317 | 315 | 185 | 325 | 511 | 311 | 219 |
| Health care..... | 1,717 | 399 | 1,325 | 1,879 | 2,009 | 1,615 | 2,523 |
| Health insurance..... | 727 | 166 | 549 | 767 | 803 | 849 | 1,308 |
| Medical services..... | 674 | 136 | 537 | 807 | 781 | 352 | 758 |
| Drugs..... | 220 | 78 | 174 | 213 | 273 | 303 | 321 |
| Medical supplies..... | 96 | 5/19 | 64 | 91 | 152 | 110 | 137 |
| Entertainment..... | 2,009 | 821 | 1,475 | 2,462 | 2,277 | 1,569 | 1,365 |
| Fees and admissions..... | 520 | 105 | 247 | 696 | 731 | 259 | 335 |
| Television, radios, sound equipment..... | 704 | 313 | 558 | 827 | 784 | 556 | 606 |
| Pets, toys, and playground equipment..... | 389 | 331 | 403 | 434 | 337 | 334 | 256 |
| Other entertainment supplies, equipment, and services..... | 395 | 71 | 266 | 505 | 425 | 420 | 168 |
| Personal care products and services..... | 503 | 352 | 426 | 527 | 607 | 514 | 415 |
| Reading..... | 158 | 59 | 113 | 189 | 182 | 136 | 133 |
| Education..... | 658 | 5/175 | 222 | 793 | 1,214 | 313 | 636 |
| Tobacco products and smoking supplies..... | 351 | 282 | 338 | 304 | 409 | 542 | 347 |
| Miscellaneous..... | 868 | 400 | 610 | 1,063 | 979 | 685 | 690 |
| Cash contributions..... | 789 | 5/315 | 502 | 912 | 1,086 | 554 | 860 |
| Personal insurance and pensions..... | 3,654 | 1,622 | 2,535 | 4,246 | 5,002 | 2,689 | 2,170 |
| Life and other personal insurance..... | 546 | 5/82 | 215 | 507 | 1,242 | 495 | 457 |
| Pensions and Social Security..... | 3,108 | 1,540 | 2,320 | 3,739 | 3,760 | 2,194 | 1,713 |

Sources of income and personal taxes: 1/

| | | | | | | | |
|--|--------|---------|--------|--------|--------|--------|---------|
| Money income before taxes..... | 42,662 | 24,714 | 31,727 | 48,513 | 52,275 | 38,257 | 38,322 |
| Wages and salaries..... | 35,803 | 19,225 | 26,964 | 42,288 | 43,180 | 30,537 | 18,958 |
| Self-employment income..... | 2,740 | 5/1,072 | 1,400 | 3,644 | 4,211 | 225 | 5/2,280 |
| Social Security, private and government retirement..... | 1,427 | 5/219 | 520 | 508 | 1,461 | 4,176 | 14,345 |
| Interest, dividends, rental income, other property income..... | 401 | 5/79 | 176 | 365 | 872 | 471 | 512 |
| Unemployment and workers' compensation, veterans' benefits..... | 418 | 5/97 | 481 | 304 | 638 | 476 | 480 |
| Public assistance, supplemental security income, food stamps..... | 1,386 | 3,596 | 1,609 | 926 | 1,420 | 2,088 | 1,376 |
| Regular contributions for support..... | 313 | 5/257 | 386 | 294 | 327 | 191 | 5/248 |
| Other income..... | 173 | 5/170 | 190 | 184 | 165 | 5/94 | 5/122 |
| Personal taxes..... | 3,083 | 1,071 | 1,524 | 3,745 | 5,434 | 1,185 | 2,152 |
| Federal income taxes..... | 2,241 | 758 | 1,072 | 2,704 | 4,082 | 824 | 1,530 |
| State and local income taxes..... | 725 | 310 | 368 | 931 | 1,134 | 274 | 448 |
| Other taxes..... | 117 | 5/3 | 84 | 109 | 218 | 87 | 5/175 |
| Income after taxes..... | 39,579 | 23,643 | 30,203 | 44,769 | 46,841 | 37,073 | 36,169 |
| Addenda: | | | | | | | |
| Net change in total assets and liabilities.... | -2,939 | 1,558 | -2,829 | -2,889 | -5,463 | -715 | -868 |
| Net change in total assets..... | 4,915 | 2,081 | 3,631 | 7,533 | 792 | 7,470 | 1,454 |
| Net change in total liabilities..... | 7,854 | 523 | 6,460 | 10,423 | 6,256 | 8,185 | 2,322 |
| Other financial information: | | | | | | | |
| Other money receipts..... | 249 | 5/9 | 106 | 410 | 276 | 5/15 | 5/11 |
| Mortgage principal paid on owned property... | -1,349 | 5/-208 | -657 | -1,917 | -1,381 | -1,273 | -775 |
| Estimated market value of owned home..... | 73,922 | 16,140 | 42,795 | 84,917 | 89,420 | 93,300 | 98,553 |
| Estimated monthly rental value of owned home | 478 | 139 | 320 | 550 | 525 | 593 | 585 |
| Gifts of goods and services..... | 860 | 213 | 513 | 763 | 1,851 | 758 | 490 |
| Food..... | 61 | 5/21 | 25 | 44 | 141 | 115 | 5/39 |
| Housing..... | 316 | 5/82 | 184 | 248 | 800 | 252 | 62 |
| Housekeeping supplies..... | 35 | 5/20 | 27 | 39 | 48 | 37 | 5/14 |
| Household textiles..... | 14 | (3) | 5/6 | 5/14 | 5/40 | 5/0 | 5/2 |
| Appliances and miscellaneous housewares... | 18 | 5/2 | 4 | 28 | 17 | 5/24 | 5/14 |
| Major appliances..... | 4 | (3) | 5/1 | 4 | 5/6 | 5/11 | 5/3 |
| Small appliances and miscellaneous housewares..... | 15 | 5/2 | 5/4 | 24 | 12 | 5/13 | 5/11 |
| Miscellaneous household equipment..... | 53 | 5/10 | 33 | 63 | 42 | 5/146 | 5/10 |
| Other housing..... | 195 | 5/50 | 114 | 105 | 653 | 5/44 | 5/22 |
| Apparel and services..... | 199 | 5/67 | 163 | 198 | 302 | 205 | 111 |
| Males, 2 and over..... | 48 | 5/7 | 26 | 52 | 90 | 44 | 5/10 |
| Females, 2 and over..... | 63 | 5/9 | 62 | 71 | 47 | 85 | 5/56 |
| Children under 2..... | 50 | 5/51 | 53 | 49 | 59 | 34 | 5/19 |
| Other apparel products and services..... | 38 | (3) | 22 | 25 | 105 | 5/41 | 5/26 |
| Jewelry and watches..... | 20 | (3) | 5/6 | 15 | 65 | 5/4 | 5/26 |
| All other apparel products and services. | 18 | (3) | 5/17 | 10 | 5/40 | 5/38 | 5/0 |
| Transportation..... | 25 | (3) | 27 | 28 | 27 | 21 | 6 |
| Health care..... | 28 | 5/0 | 5/14 | 13 | 93 | 5/20 | 5/15 |
| Entertainment..... | 55 | 5/9 | 51 | 60 | 66 | 33 | 5/54 |
| Toys, games, hobbies, and tricycles..... | 21 | 5/4 | 26 | 23 | 19 | 5/14 | 5/18 |
| Other entertainment..... | 33 | 5/5 | 25 | 38 | 46 | 19 | 5/36 |
| Education..... | 85 | 5/1 | 5/12 | 80 | 5/250 | 5/25 | 5/53 |

| | | | | | | | | | | | | | | |
|----------------------|--|----|--|------|--|----|--|----|--|-----|--|----|--|-----|
| All other gifts..... | | 92 | | 5/34 | | 36 | | 91 | | 174 | | 86 | | 149 |
|----------------------|--|----|--|------|--|----|--|----|--|-----|--|----|--|-----|

- 1/ Components of income and taxes are derived from "complete income reporters" only; see glossary.
- 2/ Value less than 0.05.
- 3/ No data reported.
- 4/ Value less than 0.5.
- 5/ Data are likely to have large sampling errors.