

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994

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)	102,210	7,453	20,606	22,825	17,812	12,015	21,500	12,038	9,463
Consumer unit characteristics:									
Income before taxes ¹	\$36,181	\$16,395	\$33,886	\$45,657	\$48,996	\$40,807	\$22,596	\$24,934	\$19,616
Income after taxes ¹	33,098	15,439	31,013	41,567	44,024	37,408	21,302	23,362	18,676
Age of reference person	47.6	21.7	29.9	39.3	49.2	59.4	74.7	69.5	81.3
Average number in consumer unit:									
Persons	2.5	2	2.8	3.2	2.8	2.2	1.7	1.8	1.5
Children under 18	0.7	0.5	1.1	1.4	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	1.3	1.4	1.3
Earners	1.3	1.3	1.4	1.7	1.8	1.3	0.4	0.6	0.2
Vehicles	1.9	1.2	1.8	2.2	2.6	2.1	1.4	1.6	1.1
Percent distribution:									
Sex of reference person:									
Male	62	57	63	68	69	67	52	58	44
Female	38	43	37	32	31	33	48	42	56
Housing tenure:									
Homeowner	63	12	41	66	77	79	79	81	76
With mortgage	37	8	34	56	55	37	13	19	6
Without mortgage	26	4	7	10	22	42	66	62	71
Renter	37	88	59	34	23	21	21	19	24
Race of reference person:									
Black	11	13	13	12	11	10	8	9	7
White and other	89	87	87	88	89	90	92	91	93
Education of reference person:									
Elementary (1-8)	8	2	3	4	6	11	22	17	29
High school (9-12)	43	41	41	40	42	46	49	51	46
College	48	57	56	56	52	42	28	31	25
Never attended and other	0	0	0	0	0	0	1	1	1
At least one vehicle owned	86	72	86	91	92	88	79	85	71
Average annual expenditures:									
	\$31,731	\$18,417	\$30,458	\$37,565	\$41,420	\$33,682	\$22,527	\$25,059	\$19,280
Food									
Food at home	4,411	2,793	4,159	5,367	5,614	4,549	3,251	3,543	2,871
Cereals and bakery products	2,712	1,617	2,454	3,336	3,319	2,733	2,245	2,346	2,112
Cereals and cereal products	429	250	387	536	512	414	368	385	346
Bakery products	162	114	158	210	188	138	126	127	125
Meats, poultry, fish, and eggs	267	136	230	325	323	277	242	258	221
Beef	732	429	650	919	936	773	555	596	500
Pork	227	133	210	291	297	230	157	170	141
Other meats	156	104	129	191	188	175	130	138	119
Poultry	94	51	80	119	119	90	80	82	78
Poultry	137	70	124	175	183	142	96	101	88

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994 - Continued

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Fish and seafood	89	50	81	109	114	107	64	74	50
Eggs	30	22	27	34	35	29	28	31	23
Dairy products	289	180	261	360	338	272	253	257	248
Fresh milk and cream	127	83	123	157	145	112	111	108	115
Other dairy products	162	98	138	204	193	160	142	150	133
Fruits and vegetables	437	238	384	507	522	448	416	415	417
Fresh fruits	133	66	114	150	164	134	135	134	136
Fresh vegetables	135	69	119	160	163	145	122	125	118
Processed fruits	93	62	83	106	109	88	91	87	96
Processed vegetables	76	41	68	91	86	81	68	69	67
Other food at home	825	519	771	1,014	1,012	826	652	692	600
Sugar and other sweets	105	54	94	127	127	107	94	100	85
Fats and oils	79	50	67	96	91	76	78	76	81
Miscellaneous foods	362	248	367	462	425	328	266	281	247
Nonalcoholic beverages	233	148	207	280	297	259	178	189	164
Food prep by cu, out-of-town trips	46	19	36	49	73	56	36	46	23
Food away from home	1,698	1,177	1,706	2,031	2,295	1,816	1,006	1,196	759
Alcoholic beverages	278	247	347	296	292	338	164	231	77
Housing	10,106	5,594	10,065	12,274	12,457	10,222	7,445	8,017	6,712
Shelter	5,686	3,481	5,972	7,173	7,024	5,253	3,733	3,951	3,456
Owned dwellings	3,492	473	2,709	4,963	5,069	3,691	2,307	2,624	1,905
Mortgage interest and charges	1,919	279	1,829	3,289	2,972	1,679	380	586	119
Property taxes	922	90	512	1,021	1,249	1,177	1,084	1,223	906
Maintenance, repairs, insurance, other expenses	651	105	369	654	848	835	844	815	879
Rented dwellings	1,799	2,840	3,074	1,841	1,318	1,007	1,013	838	1,236
Other lodging	395	168	188	368	636	555	412	488	315
Utilities, fuels, and public services	2,189	1,210	1,948	2,428	2,603	2,417	2,033	2,165	1,866
Natural gas	283	120	228	288	345	315	317	316	317
Electricity	861	422	752	990	1,019	983	784	859	688
Fuel oil and other fuels	98	24	48	98	110	118	150	142	161
Telephone	690	570	726	766	819	697	505	551	445
Water and other public services	257	74	195	285	310	304	278	296	254
Household operations	490	188	568	673	416	404	435	385	500
Personal services	230	145	450	412	102	53	58	34	90
Other household expenses	260	43	118	261	314	351	377	351	410
Housekeeping supplies	393	171	340	435	464	453	396	440	338
Laundry and cleaning supplies	109	51	95	140	128	125	91	99	81
Other household products	174	65	159	197	209	183	173	189	151
Postage and stationery	110	56	86	98	127	145	133	153	106
Household furnishings and equipment	1,348	544	1,237	1,565	1,950	1,696	847	1,076	552
Household textiles	100	20	76	102	161	129	84	84	85
Furniture	318	184	379	399	384	330	160	229	73
Floor coverings	120	10	58	100	264	265	48	66	25
Major appliances	149	74	140	160	189	165	129	155	96
Small appliances, miscellaneous housewares	81	32	84	89	97	94	66	72	58
Miscellaneous household equipment	581	224	499	715	854	713	360	471	215

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994 - Continued

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Apparel and services	1,644	1,107	1,748	2,054	2,262	1,586	873	1,056	635
Men and boys	395	269	399	517	573	358	193	251	118
Men, 16 and over	305	232	321	326	459	304	174	218	115
Boys, 2 to 15	90	36	78	191	114	54	19	32	3
Women and girls	652	349	626	810	937	728	364	438	268
Women, 16 and over	552	310	535	590	838	668	338	396	261
Girls, 2 to 15	100	39	91	220	100	60	26	42	6
Children under 2	80	97	155	97	57	53	17	22	10
Footwear	254	181	291	320	348	210	131	153	102
Other apparel products and services	264	212	277	310	347	236	169	193	137
Transportation	6,044	4,409	6,523	6,796	7,893	6,504	3,572	4,205	2,766
Vehicle purchases (net outlay)	2,725	2,330	3,347	2,984	3,387	2,909	1,338	1,536	1,087
Cars and trucks, new	1,391	1,042	1,588	1,504	1,724	1,758	719	801	616
Cars and trucks, used	1,290	1,264	1,702	1,412	1,581	1,138	618	734	471
Other vehicles	44	24	57	68	81	13	0	1	0
Gasoline and motor oil	986	670	982	1,193	1,295	1,005	614	765	421
Other vehicle expenses	1,953	1,201	1,931	2,248	2,720	2,113	1,202	1,449	888
Vehicle finance charges	235	170	306	299	343	191	59	88	23
Maintenance and repairs	680	476	675	780	933	709	430	501	341
Vehicle insurance	690	417	633	771	935	759	509	575	425
Vehicle rental, leases, licenses, other charges	347	138	317	398	509	453	203	285	99
Public transportation	381	208	264	372	492	477	418	455	370
Health care	1,755	505	1,086	1,616	1,855	2,144	2,678	2,592	2,787
Health insurance	815	186	479	689	772	895	1,479	1,467	1,496
Medical services	571	218	407	627	673	791	583	539	639
Drugs	286	71	138	213	291	349	541	504	588
Medical supplies	83	31	61	86	119	110	75	82	65
Entertainment	1,567	1,018	1,519	2,025	2,104	1,565	879	1,055	656
Fees and admissions	439	226	364	574	560	477	320	373	253
Television, radios, sound equipment	533	475	563	669	635	478	325	392	240
Pets, toys, and playground equipment	289	163	298	389	389	271	150	174	121
Other supplies, equipment, and services	306	154	294	393	519	338	84	116	43
Personal care products and services	397	234	396	457	507	393	311	331	285
Reading	165	65	136	184	204	202	153	169	133
Education	460	812	368	483	882	351	114	178	33
Tobacco products and smoking supplies	259	217	270	319	327	302	117	152	73
Miscellaneous	749	255	620	908	1,071	814	573	640	488
Cash contributions	960	96	381	788	1,436	1,292	1,419	1,567	1,230
Personal insurance and pensions	2,938	1,066	2,839	3,999	4,515	3,420	977	1,325	533

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994 - Continued

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Life and other personal insurance	398	62	232	439	590	554	382	523	203
Pensions and Social Security	2,540	1,005	2,607	3,560	3,925	2,866	594	802	330
Sources of income and taxes: ¹									
Money income before taxes									
Wages and salaries	36,181	16,395	33,886	45,657	48,996	40,807	22,596	24,934	19,616
Self-employment income	27,795	13,637	30,810	40,400	42,218	29,972	4,075	5,792	1,885
Social Security, private and government retirement	1,870	607	1,112	2,593	3,258	1,768	1,225	1,699	620
Interest, dividends, rental income, other property income	4,200	72	228	522	1,470	6,476	14,112	14,333	13,830
Unemployment and workers' compensation, veterans' benefit	1,087	70	211	634	741	1,641	2,707	2,489	2,984
Public assistance, supplemental security, income, food stamps	316	112	298	442	434	369	150	218	63
Regular contributions for support	483	766	730	511	449	372	209	256	150
Other income	287	714	314	426	270	121	74	93	50
Other income	142	417	182	129	156	89	45	53	33
Personal taxes ¹									
Federal income taxes	3,083	956	2,873	4,090	4,972	3,399	1,294	1,572	939
State and local income taxes	2,288	716	2,130	3,072	3,718	2,542	891	1,073	658
Other taxes	629	222	648	852	1,033	650	185	258	91
Other taxes	166	18	94	166	221	208	219	241	191
Income after taxes ¹									
	33,098	15,439	31,013	41,567	44,024	37,408	21,302	23,362	18,676
Addenda:									
Net change in total assets and liabilities									
Net change in total assets	-562	-752	-2,169	-516	-714	2,246	-446	80	-1,116
Net change in total liabilities	3,960	1,467	4,243	6,943	3,971	5,838	329	1,235	-825
Net change in total liabilities	4,522	2,219	6,412	7,460	4,685	3,592	775	1,155	291
Other financial information									
Other money receipts	567	157	525	352	902	750	599	438	803
Mortgage principal paid, owned property	-1,107	-81	-768	-1,999	-1,743	-1,087	-325	-471	-140
Estimated market value of owned home	68,759	6,558	36,199	73,128	92,909	91,308	84,278	93,530	72,509
Estimated monthly rental value of owned home	473	57	290	524	627	617	530	550	504
Gifts of goods and services									
Food	1,008	497	674	843	1,650	1,442	919	1,110	672
Housing	84	31	47	63	176	141	54	33	81
Housekeeping supplies	262	150	216	220	409	353	223	234	208
Household textiles	38	19	38	34	45	54	35	40	27
Appliances and miscellaneous housewares	16	1	5	11	24	25	25	12	41
Major appliances	26	6	27	18	39	34	28	35	19
Small appliances and miscellaneous houseware	5	2	3	3	10	6	7	9	4
Small appliances and miscellaneous houseware	21	4	23	15	28	28	21	26	15

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994 - Continued

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Miscellaneous household equipment	65	29	42	69	106	91	51	72	23
Other housing	117	94	105	88	195	149	85	75	97
Apparel and services	246	146	231	241	319	332	200	301	68
Males 2 and over	64	36	54	63	80	88	59	93	14
Females 2 and over	94	38	82	98	129	136	72	113	17
Children under 2	35	22	42	37	47	46	15	19	10
Other apparel products and services	53	51	52	43	63	62	55	75	28
Jewelry and watches	26	36	31	21	22	29	25	25	24
All other apparel products and services	27	15	21	22	40	33	30	50	3
Transportation	56	17	43	36	96	107	43	46	38
Health care	35	1	5	35	45	25	72	53	96
Entertainment	84	83	57	84	116	96	74	96	46
Toys, games, hobbies, and tricycles	32	12	25	34	44	49	27	36	16
Other entertainment	51	71	32	50	72	47	47	60	30
Education	114	35	11	66	324	199	71	120	8
All other gifts	127	33	65	98	165	189	183	226	127

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.