

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991-92

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands).....	14,406	466	4,209	5,635	2,722	1,002	372
Consumer unit characteristics:							
Income before taxes 1/.....	\$46,961	\$20,540	\$36,599	\$50,807	\$62,393	\$46,806	\$31,745
Income after taxes 1/.....	42,438	19,723	33,158	45,395	56,878	42,210	30,933
Age of reference person.....	40.0	22.6	30.3	39.2	48.7	58.2	71.7
Average number in consumer unit:							
Persons.....	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18.....	1.7	2.0	2.1	1.8	1.2	.7	.7
Persons 65 and over.....	.1	(2)	(2)	(2)	(2)	.2	1.6
Earners.....	2.0	1.4	1.6	2.0	2.5	2.4	1.7
Vehicles.....	2.6	1.4	2.1	2.6	3.3	3.0	2.6
Percent distribution:							
Sex of reference person:							
Male.....	77	56	72	79	83	77	74
Female.....	23	44	28	21	17	23	26
Housing tenure:							
Percent homeowner.....	73	26	60	78	85	87	92
With mortgage.....	61	14	53	70	68	62	27
Without mortgage.....	12	12	7	8	17	25	65
Renter.....	27	74	40	22	15	13	8
Race of reference person:							
Black.....	11	32	11	9	10	14	20
White and other.....	89	68	89	91	90	86	80
Education of reference person:							
Elementary (1-8).....	6	8	3	3	7	18	35
High school (9-12).....	44	80	52	37	41	45	41
College.....	50	13	44	60	51	36	23
Never attended and other.....	(3)	(4)	(3)	(3)	(3)	(3)	1
At least one vehicle owned.....	94	73	92	96	96	94	95
Average annual expenditures.....	\$39,654	\$21,505	\$32,751	\$43,185	\$47,436	\$37,320	\$35,102
Food.....	5,910	3,763	4,968	6,511	6,506	5,564	6,012
Food at home.....	3,790	2,588	3,324	4,117	3,966	3,712	4,098
Cereals and bakery products.....	595	390	522	659	612	578	582
Cereals and cereal products.....	220	162	200	240	222	207	201

Bakery products.....	376	229	323	418	390	372	381
Meats, poultry, fish, and eggs.....	1,011	726	870	1,080	1,063	1,111	1,171
Beef.....	329	293	296	352	335	311	357
Pork.....	217	138	191	229	214	260	327
Other meats.....	146	95	121	161	152	167	166
Poultry.....	167	102	137	184	195	165	122
Fish and seafood.....	110	60	88	115	117	161	154
Eggs.....	41	37	36	40	50	46	45
Dairy products.....	435	341	395	470	450	401	397
Fresh milk and cream.....	193	187	187	205	182	178	194
Other dairy products.....	242	154	208	266	267	223	203
Fruits and vegetables.....	568	282	479	619	628	576	647
Fresh fruits.....	171	74	135	193	191	166	204
Fresh vegetables.....	164	74	138	168	194	176	229
Processed fruits.....	131	72	117	146	132	128	113
Processed vegetables.....	103	63	89	112	111	106	101
Other food at home.....	1,181	849	1,059	1,289	1,214	1,045	1,301
Sugar and other sweets.....	147	76	132	165	147	137	164
Fats and oils.....	97	47	81	106	103	114	120
Miscellaneous foods.....	572	529	544	621	556	442	587
Nonalcoholic beverages.....	312	179	265	340	335	300	390
Food prepared by consumer unit on out-of-town trips.....	52	5/18	37	56	73	53	5/41
Food away from home.....	2,120	1,174	1,643	2,394	2,539	1,852	1,913
Alcoholic beverages.....	246	304	203	255	303	194	176
Housing.....	12,470	7,029	11,538	13,462	13,493	11,361	10,378
Shelter.....	6,967	3,864	6,355	7,678	7,567	6,157	4,809
Owned dwellings.....	5,190	1,004	4,284	5,966	6,047	4,821	3,644
Mortgage interest and charges.....	3,520	5/571	3,164	4,140	3,925	2,496	1,653
Property taxes.....	1,034	338	701	1,092	1,390	1,440	1,107
Maintenance, repairs, insurance, other expenses.....	635	5/95	419	734	732	885	884
Rented dwellings.....	1,355	2,845	1,906	1,289	777	676	5/316
Other lodging.....	422	5/15	165	423	743	660	850
Utilities, fuels, and public services.....	2,467	1,648	2,152	2,479	2,906	2,731	2,969
Natural gas.....	315	193	266	331	330	392	465
Electricity.....	1,046	717	922	1,053	1,245	1,103	1,157
Fuel oil and other fuels.....	113	5/69	77	118	137	130	289
Telephone services.....	692	555	627	650	860	787	739
Water and other public services.....	301	115	260	326	334	319	319
Household operations.....	854	406	1,056	986	588	262	681
Personal services.....	569	355	899	646	178	5/79	5/112
Other household expenses.....	285	52	156	339	410	183	570
Housekeeping supplies.....	594	337	497	631	657	688	696
Laundry and cleaning supplies.....	173	126	159	167	193	218	215
Other household products.....	283	137	231	303	313	317	412
Postage and stationery.....	138	74	108	162	150	152	69
Household furnishings and equipment.....	1,588	774	1,478	1,689	1,776	1,524	1,222
Household textiles.....	113	5/102	70	134	152	67	95
Furniture.....	446	330	403	453	558	415	267
Floor coverings.....	123	5/1	290	45	53	5/164	5/182
Major appliances.....	181	79	145	223	159	213	147

Small appliances, miscellaneous housewares	105	55	82	104	132	148	150
Miscellaneous household equipment.....	620	208	490	731	723	518	382
Apparel and services.....	2,380	1,465	1,933	2,645	2,688	2,086	2,673
Men and boys.....	667	306	541	770	759	527	572
Men, 16 and over.....	488	258	371	539	637	423	321
Boys, 2 to 15.....	179	48	170	231	121	105	251
Women and girls.....	921	302	619	1,052	1,108	961	1,383
Women, 16 and over.....	684	197	428	723	933	768	1,309
Girls, 2 to 15.....	236	105	190	329	175	193	74
Children under 2.....	135	393	225	101	59	48	5/132
Footwear.....	334	260	288	372	345	288	5/358
Other apparel products and services.....	323	205	260	350	418	262	228
Transportation.....	6,982	4,459	5,473	7,296	9,172	6,839	6,805
Vehicle purchases (net outlay).....	2,918	2,321	2,344	3,115	3,739	2,332	5/2,767
Cars and trucks, new.....	1,384	5/1,085	938	1,544	1,869	939	5/2,048
Cars and trucks, used.....	1,504	1,236	1,398	1,516	1,851	1,358	719
Other vehicles.....	30	(4)	5/8	55	5/18	5/36	(4)
Gasoline and motor oil.....	1,360	814	1,137	1,384	1,673	1,511	1,523
Other vehicle expenses.....	2,420	1,199	1,808	2,509	3,329	2,662	2,208
Vehicle finance charges.....	405	246	376	400	496	424	292
Maintenance and repairs.....	859	557	618	896	1,163	974	871
Vehicle insurance.....	813	319	586	811	1,184	1,002	825
Vehicle rental, leases, licenses, other charges.....	343	78	229	403	487	262	220
Public transportation.....	283	125	184	288	431	334	306
Health care.....	1,773	467	1,249	1,945	2,199	1,976	3,070
Health insurance.....	710	251	518	795	759	880	1,350
Medical services.....	723	128	521	822	948	669	756
Drugs.....	232	74	155	216	306	316	787
Medical supplies.....	108	5/14	54	112	185	111	177
Entertainment.....	2,198	997	2,014	2,502	2,361	1,702	1,341
Fees and admissions.....	536	139	313	668	737	444	322
Television, radios, sound equipment.....	643	471	547	687	772	573	516
Pets, toys, and playground equipment.....	394	238	389	429	395	296	337
Other entertainment supplies, equipment, and services.....	626	148	765	717	457	389	165
Personal care products and services.....	505	324	400	564	584	432	530
Reading.....	189	60	130	215	236	231	172
Education.....	630	5/71	246	673	1,193	828	344
Tobacco products and smoking supplies.....	340	409	328	317	380	382	348
Miscellaneous.....	1,029	504	805	1,159	1,303	914	653
Cash contributions.....	847	333	449	971	1,368	714	650
Personal insurance and pensions.....	4,153	1,319	3,016	4,669	5,649	4,099	1,952
Life and other personal insurance.....	525	144	312	590	763	650	344
Pensions and Social Security.....	3,629	1,175	2,704	4,080	4,886	3,448	1,608

Sources of income and personal taxes: 1/							
Money income before taxes.....	46,961	20,540	36,599	50,807	62,393	46,806	31,745
Wages and salaries.....	39,434	15,646	32,669	43,840	48,445	39,880	14,718
Self-employment income.....	4,531	5/906	1,849	4,762	10,437	1,204	5/3,110
Social Security, private and government retirement.....	1,021	5/344	219	288	1,304	4,029	12,752
Interest, dividends, rental income, other property income.....	644	5/263	226	800	1,068	655	506
Unemployment and workers' compensation, veterans' benefits.....	353	5/81	387	341	399	331	5/216
Public assistance, supplemental security income, food stamps.....	533	2,855	741	292	380	427	220
Regular contributions for support.....	341	380	349	372	319	5/244	5/134
Other income.....	106	5/65	158	112	42	38	5/89
Personal taxes.....	4,523	818	3,441	5,412	5,515	4,596	812
Federal income taxes.....	3,374	590	2,533	4,039	4,205	3,386	437
State and local income taxes.....	976	223	788	1,150	1,156	946	217
Other taxes.....	174	5/4	121	222	155	264	158
Income after taxes.....	42,438	19,723	33,158	45,395	56,878	42,210	30,933
Addenda:							
Net change in total assets and liabilities....	-4,035	1,970	-3,409	-5,406	-1,289	-1,279	-25,414
Net change in total assets.....	2,979	3,885	3,488	5,277	2,241	640	-27,081
Net change in total liabilities.....	7,014	1,915	6,897	10,683	3,530	1,919	-1,667
Other financial information:							
Other money receipts.....	418	5/89	306	308	709	1,005	5/31
Mortgage principal paid on owned property...	-1,465	5/-153	-587	-2,189	-1,703	-1,141	-1,220
Estimated market value of owned home.....	87,137	12,544	54,945	98,010	117,933	96,452	129,754
Estimated monthly rental value of owned home	536	97	380	603	658	572	849
Gifts of goods and services.....	963	413	624	942	1,486	1,294	1,079
Food.....	97	5/18	34	112	180	82	91
Housing.....	311	191	255	325	398	364	93
Housekeeping supplies.....	46	5/21	30	52	67	36	5/23
Household textiles.....	9	(4)	5/3	8	5/24	5/10	(4)
Appliances and miscellaneous housewares...	29	5/1	22	31	20	103	5/42
Major appliances.....	5	(4)	5/1	5	6	5/6	5/29
Small appliances and miscellaneous housewares.....	25	5/1	20	25	13	97	5/12
Miscellaneous household equipment.....	92	5/61	53	130	76	123	5/24
Other housing.....	134	108	148	105	210	5/92	5/5
Apparel and services.....	223	173	209	223	231	290	239
Males, 2 and over.....	56	5/42	56	50	42	116	5/109
Females, 2 and over.....	83	5/50	54	103	91	71	5/70
Children under 2.....	45	5/43	51	42	43	40	5/54
Other apparel products and services.....	40	5/37	48	27	54	63	5/5
Jewelry and watches.....	21	5/1	19	16	35	26	5/4
All other apparel products and services.	19	5/37	29	11	19	5/37	5/1
Transportation.....	46	(4)	15	24	106	24	421
Health care.....	13	(4)	5/7	11	26	5/7	5/33

Entertainment.....	63	5/14	51	68	76	69	5/82
Toys, games, hobbies, and tricycles.....	27	5/6	17	31	25	41	5/71
Other entertainment.....	36	5/8	35	36	51	27	5/11
Education.....	105	5/1	5/6	72	290	5/275	5/47
All other gifts.....	104	17	46	107	180	183	72

-
- 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/ No data reported.
 - 5/ Data are likely to have large sampling errors.