

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992-93

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands).....	14,716	419	4,120	6,265	2,544	941	426
Consumer unit characteristics:							
Income before taxes 1/.....	\$47,864	\$20,203	\$35,516	\$52,885	\$62,942	\$46,907	\$34,383
Income after taxes 1/.....	43,400	19,723	32,767	47,425	56,935	42,426	33,212
Age of reference person.....	40.0	22.6	30.4	39.2	48.4	58.3	71.6
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	2.1	2.0	1.8	1.2	.6	.8
Persons 65 and over.....	.1	(2)	(3)	(3)	(3)	.1	1.5
Earners.....	2.0	1.3	1.6	2.0	2.6	2.4	1.5
Vehicles.....	2.6	1.3	2.1	2.6	3.1	3.5	2.4
Percent distribution:							
Sex of reference person:							
Male.....	75	51	68	78	83	81	71
Female.....	25	49	32	22	17	19	29
Housing tenure:							
Homeowner.....	72	27	56	78	84	87	88
With mortgage.....	59	14	48	69	68	56	25
Without mortgage.....	13	13	8	8	16	31	63
Renter.....	28	73	44	22	16	13	12
Race of reference person:							
Black.....	12	30	13	11	11	9	19
White and other.....	88	70	87	89	89	91	81
Education of reference person:							
Elementary (1-8).....	6	8	4	3	5	20	34
High school (9-12).....	45	81	53	40	39	47	42
College.....	49	11	43	57	56	32	22
Never attended and other.....	(4)	(2)	(3)	(2)	(4)	(4)	2
At least one vehicle owned.....	93	71	91	95	96	96	96
Average annual expenditures.....	\$41,530	\$22,905	\$32,735	\$44,719	\$51,684	\$41,008	\$36,059
Food.....	6,113	3,808	4,949	6,610	6,922	6,432	6,614
Food at home.....	3,905	2,547	3,339	4,128	4,227	4,316	4,728
Cereals and bakery products.....	638	385	545	684	699	670	688
Cereals and cereal products.....	234	183	208	250	243	234	242
Bakery products.....	404	201	337	434	455	436	445
Meats, poultry, fish, and eggs.....	1,027	690	839	1,072	1,112	1,298	1,497

Beef.....	320	286	267	331	346	352	480
Pork.....	224	131	186	232	225	348	352
Other meats.....	144	86	116	149	156	235	160
Poultry.....	188	121	147	199	216	197	281
Fish and seafood.....	110	31	88	122	119	115	171
Eggs.....	41	36	34	39	50	51	53
Dairy products.....	447	323	390	479	463	491	495
Fresh milk and cream.....	198	171	185	208	193	215	230
Other dairy products.....	248	151	205	270	269	276	264
Fruits and vegetables.....	581	329	494	606	656	636	731
Fresh fruits.....	169	81	135	179	201	188	196
Fresh vegetables.....	169	78	147	170	196	183	251
Processed fruits.....	137	84	118	147	146	152	154
Processed vegetables.....	106	86	95	110	113	113	130
Other food at home.....	1,212	820	1,072	1,287	1,298	1,221	1,318
Sugar and other sweets.....	148	89	121	169	148	150	179
Fats and oils.....	104	70	84	111	112	135	133
Miscellaneous foods.....	578	447	546	605	607	528	543
Nonalcoholic beverages.....	325	184	278	339	365	336	421
Food prepared by consumer unit on out-of-town trips.....	57	5/30	43	63	65	73	5/42
Food away from home.....	2,208	1,262	1,609	2,483	2,696	2,116	1,886
Alcoholic beverages.....	294	259	267	314	289	293	356
Housing.....	12,958	7,286	11,248	14,070	14,927	11,083	10,248
Shelter.....	7,194	3,785	6,293	8,021	8,112	5,623	5,103
Owned dwellings.....	5,258	855	3,800	6,222	6,519	4,362	3,958
Mortgage interest and charges.....	3,533	5/472	2,672	4,390	4,163	2,029	1,814
Property taxes.....	1,059	270	645	1,139	1,525	1,449	1,033
Maintenance, repairs, insurance, other expenses.....	666	5/113	482	693	830	884	1,111
Rented dwellings.....	1,504	2,878	2,306	1,326	861	682	669
Other lodging.....	432	5/52	188	472	732	579	475
Utilities, fuels, and public services.....	2,584	1,827	2,219	2,639	3,002	2,883	2,871
Natural gas.....	327	204	264	328	375	421	535
Electricity.....	1,063	755	920	1,112	1,228	1,058	1,056
Fuel oil and other fuels.....	116	5/56	93	120	126	146	204
Telephone services.....	762	695	690	740	900	889	747
Water and other public services.....	316	118	253	339	372	369	328
Household operations.....	856	293	979	1,039	591	276	399
Personal services.....	570	248	817	682	221	5/56	5/82
Other household expenses.....	286	45	162	357	370	220	316
Housekeeping supplies.....	612	374	512	601	776	649	755
Laundry and cleaning supplies.....	164	145	145	158	180	197	275
Other household products.....	287	144	250	284	352	285	395
Postage and stationery.....	161	84	118	158	244	166	86
Household furnishings and equipment.....	1,712	1,008	1,245	1,770	2,445	1,652	1,121
Household textiles.....	155	114	93	160	244	101	157
Furniture.....	484	439	389	496	660	481	217
Floor coverings.....	90	5/6	69	84	139	5/33	5/197
Major appliances.....	177	5/63	162	196	148	231	202
Small appliances, miscellaneous housewares	114	65	88	122	130	177	86
Miscellaneous household equipment.....	692	321	443	711	1,123	629	261

Apparel and services.....	2,421	1,858	1,981	2,644	2,655	2,047	3,230
Men and boys.....	674	292	525	767	771	466	965
Men, 16 and over.....	475	227	348	513	609	407	687
Boys, 2 to 15.....	198	65	177	254	163	59	278
Women and girls.....	927	396	624	1,048	1,125	913	1,308
Women, 16 and over.....	692	301	445	726	922	772	1,238
Girls, 2 to 15.....	235	95	180	322	203	141	70
Children under 2.....	149	534	263	102	50	78	99
Footwear.....	370	439	327	403	329	296	5/639
Other apparel products and services.....	302	196	242	324	380	295	219
Transportation.....	7,463	5,169	5,623	7,701	9,701	9,256	6,655
Vehicle purchases (net outlay).....	3,286	2,873	2,475	3,340	4,332	4,036	5/2,832
Cars and trucks, new.....	1,733	5/1,587	1,134	1,779	2,759	1,521	5/1,336
Cars and trucks, used.....	1,511	1,287	1,327	1,497	1,559	2,383	1,495
Other vehicles.....	43	(2)	5/15	64	5/15	5/132	(2)
Gasoline and motor oil.....	1,364	805	1,097	1,396	1,690	1,678	1,387
Other vehicle expenses.....	2,489	1,364	1,858	2,628	3,235	2,987	2,105
Vehicle finance charges.....	381	277	343	413	413	333	295
Maintenance and repairs.....	825	615	623	838	1,082	1,044	759
Vehicle insurance.....	873	390	607	886	1,224	1,241	829
Vehicle rental, leases, licenses, other charges.....	411	82	284	492	516	368	222
Public transportation.....	323	127	193	337	444	555	331
Health care.....	1,886	623	1,436	2,069	2,178	2,075	2,624
Health insurance.....	784	303	615	852	858	907	1,184
Medical services.....	742	209	576	866	815	767	580
Drugs.....	247	89	178	234	329	278	710
Medical supplies.....	112	5/22	68	116	176	122	150
Entertainment.....	2,637	1,090	2,146	2,767	3,650	1,837	1,355
Fees and admissions.....	593	122	314	718	878	569	268
Television, radios, sound equipment.....	942	537	633	757	1,921	660	580
Pets, toys, and playground equipment.....	412	243	420	447	391	302	308
Other entertainment supplies, equipment, and services.....	690	187	780	846	460	308	199
Personal care products and services.....	517	365	387	569	607	535	544
Reading.....	190	82	125	215	243	231	169
Education.....	710	5/115	251	640	1,790	728	253
Tobacco products and smoking supplies.....	341	451	327	318	362	429	401
Miscellaneous.....	926	380	677	1,059	1,147	854	865
Cash contributions.....	843	5/187	453	896	1,469	832	774
Personal insurance and pensions.....	4,230	1,232	2,864	4,848	5,742	4,375	1,972
Life and other personal insurance.....	551	153	318	615	803	707	423
Pensions and Social Security.....	3,679	1,079	2,545	4,233	4,940	3,668	1,548
Sources of income and personal taxes: 1/							
Money income before taxes.....	47,864	20,203	35,516	52,885	62,942	46,907	34,383
Wages and salaries.....	40,687	15,269	31,711	45,863	51,629	38,257	16,756

Self-employment income.....	3,868	5/381	1,264	4,488	8,268	1,733	5/2,644
Social Security, private and government retirement.....	1,093	5/178	277	387	1,040	4,665	13,082
Interest, dividends, rental income, other property income.....	677	5/389	298	815	865	1,114	543
Unemployment and workers' compensation, veterans' benefits.....	436	5/231	488	426	462	372	5/248
Public assistance, supplemental security income, food stamps.....	666	3,295	989	415	329	578	939
Regular contributions for support.....	306	5/322	351	365	173	5/145	5/101
Other income.....	131	5/138	139	126	176	5/43	5/70
Personal taxes.....	4,465	480	2,750	5,460	6,007	4,481	1,171
Federal income taxes.....	3,320	300	1,972	4,095	4,576	3,224	738
State and local income taxes.....	955	166	645	1,146	1,217	998	263
Other taxes.....	190	5/15	133	219	214	259	170
Income after taxes.....	43,400	19,723	32,767	47,425	56,935	42,426	33,212
Addenda:							
Net change in total assets and liabilities....	-5,684	375	-4,021	-7,739	-876	-6,785	-23,745
Net change in total assets.....	5,473	2,091	4,131	10,004	3,752	374	-23,308
Net change in total liabilities.....	11,156	1,716	8,153	17,744	4,628	7,159	437
Other financial information:							
Other money receipts.....	522	5/81	286	714	377	1,086	5/46
Mortgage principal paid on owned property...	-1,751	5/-185	-745	-2,513	-1,912	-1,586	-1,221
Estimated market value of owned home.....	86,799	9,796	49,831	98,689	119,044	92,981	138,882
Estimated monthly rental value of owned home	545	89	358	619	686	637	672
Gifts of goods and services.....	888	430	602	905	1,277	1,124	1,141
Food.....	70	5/7	24	82	131	45	84
Housing.....	302	222	238	330	353	396	117
Housekeeping supplies.....	48	5/37	32	50	72	43	5/32
Household textiles.....	15	5/3	5/1	25	5/22	5/1	(2)
Appliances and miscellaneous housewares...	26	5/5	21	23	17	98	5/52
Major appliances.....	6	(2)	5/2	6	7	5/8	5/34
Small appliances and miscellaneous housewares.....	20	5/5	19	18	11	5/90	5/18
Miscellaneous household equipment.....	96	5/86	56	130	81	140	5/28
Other housing.....	117	5/90	128	101	161	114	5/5
Apparel and services.....	224	175	208	225	215	326	323
Males, 2 and over.....	62	5/43	48	64	61	103	134
Females, 2 and over.....	84	5/71	71	89	86	129	5/70
Children under 2.....	46	5/53	52	44	35	52	5/68
Other apparel products and services.....	32	5/7	37	28	32	42	5/51
Jewelry and watches.....	12	5/3	5	13	16	5/31	5/14
All other apparel products and services.	20	5/4	31	16	16	5/11	5/36
Transportation.....	37	(2)	18	25	47	34	383
Health care.....	15	(2)	5/8	16	29	5/6	5/20
Entertainment.....	71	5/14	49	70	110	81	89
Toys, games, hobbies, and tricycles.....	27	5/8	19	31	28	35	5/60
Other entertainment.....	44	5/6	30	40	81	47	5/29
Education.....	93	(2)	5/5	75	301	5/106	5/52
All other gifts.....	75	5/13	50	82	91	130	73

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