

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1993-94

| Item   | Total four persons | Under 25 | 25-34    | 35-44    | 45-54    | 55-64    | 65 and over |
|--|--------------------|----------|----------|----------|----------|----------|-------------|
| Number of consumer units (in thousands)..... | 14,687             | 476      | 4,113    | 6,320    | 2,669    | 721      | 388         |
| Consumer unit characteristics:               |                    |          |          |          |          |          |             |
| Income before taxes 1/.....                  | \$47,190           | \$22,083 | \$34,202 | \$52,249 | \$61,445 | \$49,669 | \$37,260    |
| Income after taxes 1/.....                   | 43,094             | 21,432   | 31,996   | 47,229   | 55,499   | 46,028   | 34,839      |
| Age of reference person.....                 | 39.7               | 22.4     | 30.5     | 39.3     | 48.4     | 58.4     | 71.4        |
| 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                | 1.8      | 2.1      | 1.8      | 1.2      | .6       | .8          |
| Persons 65 and over.....                     | .1                 | (2)      | (2)      | (2)      | (2)      | .1       | 1.5         |
| Earners.....                                 | 2.0                | 1.6      | 1.6      | 2.0      | 2.6      | 2.4      | 1.6         |
| Vehicles.....                                | 2.6                | 1.4      | 2.0      | 2.6      | 3.2      | 3.6      | 2.2         |
| Percent distribution:                        |                    |          |          |          |          |          |             |
| Sex of reference person:                     |                    |          |          |          |          |          |             |
| Male.....                                    | 74                 | 48       | 66       | 78       | 83       | 83       | 60          |
| Female.....                                  | 26                 | 52       | 34       | 22       | 17       | 17       | 40          |
| Housing tenure:                              |                    |          |          |          |          |          |             |
| Homeowner.....                               | 72                 | 25       | 54       | 77       | 88       | 87       | 86          |
| With mortgage.....                           | 59                 | 18       | 45       | 67       | 72       | 50       | 31          |
| Without mortgage.....                        | 13                 | 7        | 9        | 10       | 16       | 37       | 55          |
| Renter.....                                  | 28                 | 75       | 46       | 23       | 12       | 13       | 14          |
| Race of reference person:                    |                    |          |          |          |          |          |             |
| Black.....                                   | 12                 | 20       | 15       | 10       | 10       | 12       | 26          |
| White and other.....                         | 88                 | 80       | 85       | 90       | 90       | 88       | 74          |
| Education of reference person:               |                    |          |          |          |          |          |             |
| Elementary (1-8).....                        | 5                  | 3        | 3        | 3        | 5        | 15       | 30          |
| High school (9-12).....                      | 46                 | 82       | 54       | 41       | 39       | 48       | 49          |
| College.....                                 | 49                 | 15       | 43       | 56       | 56       | 36       | 20          |
| Never attended and other.....                | (3)                | (4)      | (3)      | (2)      | (2)      | 1        | 1           |
| At least one vehicle owned.....              | 93                 | 75       | 90       | 94       | 95       | 97       | 96          |
| Average annual expenditures.....             | \$41,932           | \$24,185 | \$32,624 | \$44,025 | \$54,932 | \$43,448 | \$34,819    |
| Food.....                                    | 6,167              | 4,366    | 4,990    | 6,515    | 7,452    | 6,462    | 5,605       |
| Food at home.....                            | 3,891              | 3,288    | 3,283    | 4,064    | 4,374    | 4,161    | 4,173       |
| Cereals and bakery products.....             | 626                | 460      | 521      | 675      | 715      | 624      | 540         |
| Cereals and cereal products.....             | 239                | 219      | 207      | 257      | 263      | 208      | 222         |
| Bakery products.....                         | 386                | 241      | 314      | 418      | 452      | 416      | 318         |
| Meats, poultry, fish, and eggs.....          | 1,055              | 1,024    | 822      | 1,087    | 1,201    | 1,310    | 1,311       |

|   |        |       |        |        |        |        |        |
|---|--------|-------|--------|--------|--------|--------|--------|
| Beef.....   | 340    | 299   | 267    | 351    | 400    | 390    | 435    |
| Pork.....   | 217    | 302   | 163    | 221    | 220    | 325    | 298    |
| Other meats.....  | 139    | 102   | 113    | 141    | 159    | 200    | 133    |
| Poultry.....  | 200    | 161   | 154    | 210    | 239    | 214    | 272    |
| Fish and seafood.....                                       | 119    | 109   | 89     | 127    | 143    | 127    | 120    |
| Eggs.....   | 40     | 51    | 36     | 38     | 41     | 54     | 54     |
| Dairy products.....   | 425    | 341   | 378    | 440    | 473    | 434    | 427    |
| Fresh milk and cream.....                                   | 186    | 160   | 174    | 190    | 194    | 213    | 188    |
| Other dairy products.....                                   | 238    | 180   | 204    | 250    | 279    | 221    | 239    |
| Fruits and vegetables.....                                  | 592    | 491   | 504    | 607    | 693    | 607    | 649    |
| Fresh fruits.....   | 178    | 125   | 142    | 184    | 228    | 170    | 174    |
| Fresh vegetables.....                                       | 183    | 133   | 159    | 188    | 210    | 181    | 217    |
| Processed fruits.....                                       | 130    | 131   | 111    | 131    | 147    | 137    | 144    |
| Processed vegetables.....                                   | 103    | 101   | 92     | 104    | 108    | 119    | 114    |
| Other food at home.....                                     | 1,193  | 973   | 1,059  | 1,255  | 1,292  | 1,187  | 1,246  |
| Sugar and other sweets.....                                 | 150    | 110   | 137    | 161    | 154    | 150    | 166    |
| Fats and oils.....  | 109    | 105   | 86     | 117    | 113    | 127    | 140    |
| Miscellaneous foods.....                                    | 545    | 478   | 526    | 567    | 583    | 446    | 458    |
| Nonalcoholic beverages.....                                 | 332    | 249   | 271    | 344    | 374    | 388    | 453    |
| Food prepared by consumer unit<br>on out-of-town trips..... | 57     | 5/31  | 39     | 66     | 68     | 76     | 5/29   |
| Food away from home.....                                    | 2,276  | 1,078 | 1,707  | 2,451  | 3,077  | 2,300  | 1,432  |
| Alcoholic beverages.....                                    | 282    | 147   | 245    | 301    | 320    | 280    | 300    |
| Housing.....  | 13,143 | 8,033 | 11,151 | 14,042 | 15,636 | 11,859 | 10,744 |
| Shelter.....  | 7,206  | 4,471 | 6,050  | 7,913  | 8,220  | 6,319  | 5,960  |
| Owned dwellings.....  | 5,211  | 829   | 3,455  | 6,087  | 6,729  | 5,201  | 4,524  |
| Mortgage interest and charges.....                          | 3,390  | 573   | 2,314  | 4,150  | 4,230  | 2,457  | 1,814  |
| Property taxes.....   | 1,116  | 156   | 654    | 1,243  | 1,618  | 1,498  | 948    |
| Maintenance, repairs, insurance,<br>other expenses.....     | 706    | 5/99  | 487    | 694    | 880    | 1,245  | 1,762  |
| Rented dwellings.....                                       | 1,576  | 3,583 | 2,426  | 1,362  | 737    | 744    | 903    |
| Other lodging.....  | 419    | 5/58  | 169    | 464    | 755    | 374    | 533    |
| Utilities, fuels, and public services.....                  | 2,703  | 2,042 | 2,283  | 2,758  | 3,200  | 3,059  | 2,999  |
| Natural gas.....  | 334    | 218   | 281    | 321    | 400    | 395    | 663    |
| Electricity.....  | 1,107  | 766   | 939    | 1,179  | 1,260  | 1,141  | 1,032  |
| Fuel oil and other fuels.....                               | 117    | 5/74  | 86     | 123    | 144    | 175    | 5/119  |
| Telephone services.....                                     | 810    | 839   | 712    | 787    | 978    | 949    | 779    |
| Water and other public services.....                        | 335    | 145   | 265    | 348    | 418    | 399    | 406    |
| Household operations.....                                   | 832    | 408   | 975    | 958    | 591    | 361    | 307    |
| Personal services.....                                      | 568    | 303   | 843    | 635    | 236    | 5/85   | 5/50   |
| Other household expenses.....                               | 264    | 105   | 132    | 323    | 355    | 275    | 257    |
| Housekeeping supplies.....                                  | 532    | 344   | 466    | 514    | 730    | 436    | 524    |
| Laundry and cleaning supplies.....                          | 149    | 123   | 137    | 152    | 159    | 138    | 211    |
| Other household products.....                               | 242    | 144   | 211    | 231    | 342    | 201    | 251    |
| Postage and stationery.....                                 | 141    | 77    | 118    | 131    | 229    | 97     | 63     |
| Household furnishings and equipment.....                    | 1,870  | 768   | 1,377  | 1,899  | 2,895  | 1,683  | 954    |
| Household textiles.....                                     | 157    | 5/26  | 85     | 167    | 289    | 84     | 127    |
| Furniture.....  | 464    | 269   | 390    | 473    | 564    | 625    | 345    |
| Floor coverings.....  | 129    | 5/5   | 42     | 133    | 305    | 5/53   | 5/38   |
| Major appliances.....                                       | 188    | 116   | 185    | 191    | 195    | 186    | 224    |
| Small appliances, miscellaneous housewares                  | 104    | 53    | 86     | 120    | 112    | 105    | 83     |
| Miscellaneous household equipment.....                      | 828    | 298   | 589    | 816    | 1,429  | 631    | 137    |

|   |        |        |        |        |        |         |        |
|---|--------|--------|--------|--------|--------|---------|--------|
| Apparel and services.....                                     | 2,384  | 2,195  | 1,902  | 2,548  | 3,018  | 1,621   | 2,151  |
| Men and boys.....   | 593    | 336    | 405    | 646    | 845    | 378     | 754    |
| Men, 16 and over.....   | 400    | 187    | 259    | 389    | 657    | 341     | 622    |
| Boys, 2 to 15.....  | 193    | 149    | 146    | 257    | 188    | 36      | 132    |
| Women and girls.....  | 951    | 645    | 635    | 1,079  | 1,322  | 621     | 641    |
| Women, 16 and over.....                                       | 715    | 510    | 473    | 750    | 1,103  | 513     | 589    |
| Girls, 2 to 15.....   | 236    | 135    | 162    | 329    | 219    | 109     | 52     |
| Children under 2.....   | 155    | 426    | 303    | 101    | 48     | 67      | 65     |
| Footwear.....   | 372    | 551    | 325    | 376    | 427    | 213     | 5/461  |
| Other apparel products and services.....                      | 314    | 236    | 235    | 347    | 376    | 342     | 230    |
| Transportation.....   | 7,816  | 4,672  | 5,959  | 7,932  | 10,484 | 10,307  | 6,459  |
| Vehicle purchases (net outlay).....                           | 3,525  | 2,420  | 2,790  | 3,519  | 4,681  | 4,667   | 2,670  |
| Cars and trucks, new.....                                     | 1,723  | 5/954  | 926    | 1,842  | 2,865  | 5/2,002 | 5/813  |
| Cars and trucks, used.....                                    | 1,738  | 1,465  | 1,793  | 1,642  | 1,703  | 2,524   | 1,857  |
| Other vehicles.....   | 63     | (4)    | 71     | 5/36   | 5/113  | 5/142   | (4)    |
| Gasoline and motor oil.....                                   | 1,372  | 862    | 1,087  | 1,414  | 1,722  | 1,800   | 1,120  |
| Other vehicle expenses.....                                   | 2,559  | 1,194  | 1,871  | 2,643  | 3,520  | 3,285   | 2,156  |
| Vehicle finance charges.....                                  | 367    | 222    | 338    | 389    | 395    | 356     | 311    |
| Maintenance and repairs.....                                  | 848    | 440    | 585    | 875    | 1,191  | 1,135   | 765    |
| Vehicle insurance.....  | 904    | 433    | 634    | 897    | 1,326  | 1,356   | 723    |
| Vehicle rental, leases, licenses,<br>other charges.....       | 440    | 98     | 314    | 482    | 608    | 438     | 357    |
| Public transportation.....                                    | 361    | 196    | 210    | 355    | 561    | 555     | 513    |
| Health care.....  | 1,898  | 862    | 1,486  | 2,032  | 2,218  | 2,300   | 2,447  |
| Health insurance.....   | 832    | 265    | 682    | 884    | 946    | 881     | 1,411  |
| Medical services.....   | 709    | 463    | 540    | 799    | 766    | 973     | 472    |
| Drugs.....  | 256    | 117    | 197    | 240    | 353    | 338     | 481    |
| Medical supplies.....   | 101    | 5/18   | 67     | 109    | 154    | 108     | 84     |
| Entertainment.....  | 2,469  | 1,004  | 1,758  | 2,503  | 3,863  | 2,331   | 1,267  |
| Fees and admissions.....                                      | 600    | 140    | 313    | 711    | 870    | 681     | 379    |
| Television, radios, sound equipment.....                      | 968    | 511    | 631    | 781    | 2,043  | 735     | 548    |
| Pets, toys, and playground equipment.....                     | 421    | 228    | 415    | 445    | 451    | 353     | 210    |
| Other entertainment supplies, equipment,<br>and services..... | 481    | 125    | 399    | 566    | 498    | 562     | 130    |
| Personal care products and services.....                      | 516    | 383    | 415    | 536    | 673    | 475     | 386    |
| Reading.....  | 189    | 70     | 125    | 210    | 246    | 242     | 166    |
| Education.....  | 718    | 156    | 229    | 579    | 1,941  | 807     | 308    |
| Tobacco products and smoking supplies.....                    | 330    | 484    | 318    | 309    | 345    | 423     | 321    |
| Miscellaneous.....  | 923    | 197    | 673    | 969    | 1,354  | 896     | 768    |
| Cash contributions.....                                       | 871    | 5/69   | 468    | 800    | 1,628  | 1,039   | 1,755  |
| Personal insurance and pensions.....                          | 4,226  | 1,548  | 2,905  | 4,749  | 5,754  | 4,406   | 2,143  |
| Life and other personal insurance.....                        | 543    | 90     | 343    | 585    | 802    | 694     | 470    |
| Pensions and Social Security.....                             | 3,683  | 1,458  | 2,562  | 4,164  | 4,952  | 3,712   | 1,673  |
| Sources of income and personal taxes: 1/                      |        |        |        |        |        |         |        |
| Money income before taxes.....                                | 47,190 | 22,083 | 34,202 | 52,249 | 61,445 | 49,669  | 37,260 |
| Wages and salaries.....                                       | 40,776 | 16,795 | 30,545 | 46,176 | 52,315 | 39,170  | 19,458 |

|  |        |         |        |        |         |         |         |
|--|--------|---------|--------|--------|---------|---------|---------|
| Self-employment income.....  | 3,196  | 5/2,005 | 1,247  | 3,573  | 6,239   | 2,243   | 5/1,182 |
| Social Security, private and government<br>retirement.....           | 1,093  | 5/170   | 277    | 374    | 1,239   | 5,078   | 14,614  |
| Interest, dividends, rental income, other<br>property income.....    | 639    | 5/62    | 373    | 734    | 644     | 1,759   | 563     |
| Unemployment and workers' compensation,<br>veterans' benefits.....   | 445    | 5/325   | 470    | 482    | 386     | 413     | 5/175   |
| Public assistance, supplemental security<br>income, food stamps..... | 621    | 2,267   | 917    | 443    | 169     | 726     | 1,134   |
| Regular contributions for support.....                               | 277    | 5/255   | 259    | 344    | 202     | 5/201   | 5/63    |
| Other income.....  | 142    | 5/203   | 114    | 122    | 252     | 5/78    | 5/71    |
| Personal taxes.....  | 4,096  | 651     | 2,206  | 5,019  | 5,945   | 3,641   | 2,421   |
| Federal income taxes.....  | 3,039  | 368     | 1,559  | 3,795  | 4,436   | 2,571   | 1,733   |
| State and local income taxes.....                                    | 860    | 271     | 512    | 1,018  | 1,236   | 815     | 375     |
| Other taxes.....   | 197    | 5/12    | 135    | 207    | 274     | 255     | 313     |
| Income after taxes.....  | 43,094 | 21,432  | 31,996 | 47,229 | 55,499  | 46,028  | 34,839  |
| Addenda:   |        |         |        |        |         |         |         |
| Net change in total assets and liabilities....                       | -3,196 | 91      | -4,050 | -3,609 | -2,155  | -3,065  | 1,144   |
| Net change in total assets.....                                      | 7,695  | 153     | 3,627  | 11,681 | 7,853   | 3,999   | 937     |
| Net change in total liabilities.....                                 | 10,892 | 62      | 7,676  | 15,290 | 10,008  | 7,064   | -207    |
| Other financial information:   |        |         |        |        |         |         |         |
| Other money receipts.....  | 508    | 5/27    | 188    | 839    | 421     | 312     | 5/55    |
| Mortgage principal paid on owned property...                         | -1,966 | -220    | -796   | -2,861 | -2,138  | -1,895  | -888    |
| Estimated market value of owned home.....                            | 85,678 | 10,863  | 46,486 | 94,243 | 128,863 | 107,866 | 115,148 |
| Estimated monthly rental value of owned home                         | 564    | 124     | 356    | 620    | 776     | 741     | 623     |
| Gifts of goods and services.....                                     | 876    | 431     | 639    | 770    | 1,615   | 791     | 780     |
| Food.....  | 76     | 5/6     | 31     | 56     | 223     | 39      | 5/34    |
| Housing.....   | 270    | 194     | 259    | 244    | 390     | 203     | 235     |
| Housekeeping supplies.....   | 46     | 5/24    | 41     | 44     | 72      | 28      | 5/11    |
| Household textiles.....  | 19     | 5/3     | 5/3    | 30     | 5/30    | 5/8     | 5/1     |
| Appliances and miscellaneous housewares...                           | 22     | 5/5     | 29     | 17     | 25      | 5/18    | 5/36    |
| Major appliances.....  | 4      | (4)     | 5/5    | 4      | 6       | 5/3     | 5/10    |
| Small appliances and miscellaneous<br>housewares.....                | 18     | 5/5     | 24     | 14     | 19      | 5/15    | 5/27    |
| Miscellaneous household equipment.....                               | 71     | 5/29    | 66     | 80     | 84      | 5/47    | 5/7     |
| Other housing.....   | 112    | 134     | 120    | 74     | 179     | 102     | 5/180   |
| Apparel and services.....  | 254    | 175     | 229    | 251    | 334     | 198     | 257     |
| Males, 2 and over.....   | 63     | 5/17    | 48     | 69     | 86      | 41      | 5/73    |
| Females, 2 and over.....   | 108    | 5/60    | 100    | 109    | 140     | 81      | 77      |
| Children under 2.....  | 43     | 63      | 52     | 39     | 41      | 41      | 5/25    |
| Other apparel products and services.....                             | 40     | 5/34    | 29     | 34     | 66      | 5/35    | 5/83    |
| Jewelry and watches.....   | 15     | 5/3     | 5      | 15     | 26      | 5/27    | 5/44    |
| All other apparel products and services.                             | 25     | 5/31    | 5/24   | 19     | 40      | 5/8     | 5/39    |
| Transportation.....  | 40     | 19      | 26     | 28     | 97      | 38      | 33      |
| Health care.....   | 14     | 5/0     | 5/5    | 17     | 26      | 5/4     | 5/19    |
| Entertainment.....   | 73     | 5/19    | 41     | 69     | 126     | 95      | 112     |
| Toys, games, hobbies, and tricycles.....                             | 28     | 5/14    | 21     | 27     | 42      | 38      | 5/23    |
| Other entertainment.....   | 45     | 5/6     | 20     | 42     | 84      | 57      | 89      |
| Education.....   | 80     | (4)     | 5/4    | 36     | 326     | 5/79    | 5/25    |
| All other gifts.....   | 68     | 18      | 44     | 70     | 94      | 136     | 64      |

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- 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.