

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands).....	15,337	522	3,782	6,256	3,323	969	485
Consumer unit characteristics:							
Income before taxes 1/.....	\$52,764	\$23,029	\$41,107	\$55,469	\$66,996	\$52,381	\$47,538
Income after taxes 1/.....	48,711	21,751	38,312	51,067	61,421	48,300	45,223
Age of reference person.....	40.8	22.1	30.4	39.5	48.5	58.6	71.0
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	1.9	2.0	1.8	1.3	.7	.7
Persons 65 and over.....	.1	(2)	(2)	(2)	(2)	.1	1.3
Earners.....	2.0	1.6	1.6	2.0	2.4	2.4	1.9
Vehicles.....	2.5	1.3	2.0	2.5	3.0	2.9	2.5
Percent distribution:							
Sex of reference person:							
Male.....	69	44	63	70	79	66	60
Female.....	31	56	37	30	21	34	40
Housing tenure:							
Homeowner.....	73	19	62	76	84	83	85
With mortgage.....	58	13	54	64	66	46	39
Without mortgage.....	14	7	8	12	17	37	46
Renter.....	27	81	38	24	16	17	15
Race of reference person:							
Black.....	13	27	12	11	12	18	20
White and other.....	87	73	88	89	88	82	80
Education of reference person:							
Elementary (1-8).....	5	5	3	4	6	13	22
High school (9-12).....	42	75	50	40	30	44	49
College.....	53	19	47	56	64	43	28
Never attended and other.....	(3)	(4)	(4)	(3)	(3)	(4)	1
At least one vehicle owned.....	91	67	89	93	95	92	88
Average annual expenditures.....	\$44,452	\$24,015	\$36,408	\$46,212	\$54,441	\$45,861	\$36,712
Food.....	6,499	4,608	5,536	6,923	7,282	6,476	6,014
Food at home.....	4,073	3,300	3,670	4,256	4,308	4,202	4,283
Cereals and bakery products.....	662	506	576	706	702	717	641
Cereals and cereal products.....	246	211	233	258	241	260	248
Bakery products.....	416	295	343	448	461	457	392
Meats, poultry, fish, and eggs.....	1,060	943	982	1,077	1,108	1,182	1,134

Beef.....	323	292	318	321	334	357	307
Pork.....	219	258	202	225	219	210	228
Other meats.....	143	101	121	158	144	160	156
Poultry.....	213	170	200	209	228	248	273
Fish and seafood.....	122	78	105	123	142	155	110
Eggs.....	41	45	36	40	42	51	61
Dairy products.....	454	303	416	491	457	446	494
Fresh milk and cream.....	196	161	183	214	184	168	242
Other dairy products.....	258	143	233	277	273	278	252
Fruits and vegetables.....	634	519	527	662	698	697	781
Fresh fruits.....	192	143	152	199	229	217	212
Fresh vegetables.....	180	172	141	188	188	239	259
Processed fruits.....	149	110	128	161	158	139	178
Processed vegetables.....	112	94	106	113	122	102	131
Other food at home.....	1,264	1,028	1,169	1,319	1,344	1,161	1,233
Sugar and other sweets.....	162	91	149	181	159	152	140
Fats and oils.....	107	79	101	106	114	136	113
Miscellaneous foods.....	583	511	565	615	594	449	551
Nonalcoholic beverages.....	348	320	306	350	388	375	382
Food prepared by consumer unit on out-of-town trips.....	64	27	48	67	90	49	5/47
Food away from home.....	2,426	1,308	1,866	2,667	2,974	2,273	1,731
Alcoholic beverages.....	291	112	255	327	309	359	126
Housing.....	14,011	7,613	12,418	14,993	15,593	13,197	11,718
Shelter.....	7,766	4,292	6,675	8,459	8,780	6,792	6,056
Owned dwellings.....	5,624	889	4,315	6,409	6,723	4,993	4,553
Mortgage interest and charges.....	3,540	488	2,966	4,108	4,091	2,580	2,117
Property taxes.....	1,230	308	841	1,332	1,509	1,446	1,614
Maintenance, repairs, insurance, other expenses.....	854	5/93	508	969	1,122	967	822
Rented dwellings.....	1,640	3,270	2,183	1,551	1,207	1,022	1,002
Other lodging.....	501	5/133	177	499	850	777	501
Utilities, fuels, and public services.....	2,965	1,797	2,588	2,956	3,370	3,543	3,340
Natural gas.....	373	212	323	370	414	514	420
Electricity.....	1,148	699	1,006	1,154	1,300	1,290	1,333
Fuel oil and other fuels.....	130	5/56	92	130	158	150	269
Telephone services.....	950	724	886	926	1,061	1,108	920
Water and other public services.....	364	105	281	376	438	481	397
Household operations.....	942	394	1,140	1,102	754	380	334
Personal services.....	630	304	959	782	259	116	5/33
Other household expenses.....	312	90	181	320	495	264	301
Housekeeping supplies.....	630	257	542	716	641	622	692
Laundry and cleaning supplies.....	169	123	155	173	176	192	224
Other household products.....	306	115	262	361	304	282	244
Postage and stationery.....	155	5/19	125	181	162	148	224
Household furnishings and equipment.....	1,709	874	1,473	1,761	2,048	1,859	1,296
Household textiles.....	96	43	76	81	156	102	70
Furniture.....	445	369	399	458	470	510	412
Floor coverings.....	110	5/9	112	122	110	5/112	5/30
Major appliances.....	193	136	172	195	224	213	5/129
Small appliances, miscellaneous housewares	131	47	85	150	171	142	84
Miscellaneous household equipment.....	734	270	628	755	917	781	571

Apparel and services.....	2,456	1,666	2,116	2,623	2,853	2,271	1,648
Men and boys.....	612	379	518	686	681	530	376
Men, 16 and over.....	417	300	309	444	518	493	244
Boys, 2 to 15.....	196	79	209	242	163	37	131
Women and girls.....	924	394	741	1,028	1,110	860	618
Women, 16 and over.....	665	292	528	673	898	766	410
Girls, 2 to 15.....	260	102	213	356	211	93	207
Children under 2.....	143	253	271	96	74	71	141
Footwear.....	467	265	386	547	452	525	372
Other apparel products and services.....	309	375	200	266	537	286	141
Transportation.....	8,505	5,172	6,815	8,229	11,299	10,411	5,894
Vehicle purchases (net outlay).....	3,710	2,438	3,084	3,537	5,022	4,815	5,993
Cars and trucks, new.....	1,548	5/33	1,336	1,541	2,213	5/1,620	5/237
Cars and trucks, used.....	2,124	2,403	1,718	1,924	2,807	3,195	756
Other vehicles.....	37	5/2	5/31	72	5/2	(4)	(4)
Gasoline and motor oil.....	1,498	956	1,274	1,492	1,856	1,626	1,205
Other vehicle expenses.....	2,901	1,634	2,233	2,824	3,863	3,376	2,965
Vehicle finance charges.....	389	262	389	375	462	395	205
Maintenance and repairs.....	895	388	625	920	1,253	924	727
Vehicle insurance.....	947	525	760	909	1,192	1,204	1,158
Vehicle rental, leases, licenses, other charges.....	670	460	458	620	956	852	875
Public transportation.....	395	144	223	376	558	594	731
Health care.....	1,912	759	1,451	1,871	2,336	2,508	3,242
Health insurance.....	875	409	674	877	989	1,101	1,670
Medical services.....	651	229	523	626	808	904	849
Drugs.....	273	102	191	245	380	343	596
Medical supplies.....	114	5/20	63	122	159	161	127
Entertainment.....	2,540	1,057	1,985	2,762	3,266	1,979	1,808
Fees and admissions.....	674	190	398	755	970	518	582
Television, radios, sound equipment.....	732	500	590	751	877	798	764
Pets, toys, and playground equipment.....	453	182	377	574	399	451	212
Other entertainment supplies, equipment, and services.....	681	185	620	681	1,020	213	250
Personal care products and services.....	670	452	509	692	832	683	794
Reading.....	176	56	119	177	245	174	261
Education.....	799	96	262	672	1,673	1,217	582
Tobacco products and smoking supplies.....	303	360	267	317	285	346	370
Miscellaneous.....	810	388	743	755	1,081	797	657
Cash contributions.....	944	5/171	538	881	1,599	1,203	760
Personal insurance and pensions.....	4,535	1,505	3,396	4,987	5,789	4,241	2,839
Life and other personal insurance.....	517	133	334	556	659	746	439
Pensions and Social Security.....	4,018	1,372	3,062	4,432	5,131	3,495	2,399
Sources of income and personal taxes: 1/							
Money income before taxes.....	52,764	23,029	41,107	55,469	66,996	52,381	47,538
Wages and salaries.....	47,090	18,565	38,085	50,906	58,831	43,548	27,809

Self-employment income.....	2,476	5/1,347	1,191	2,329	4,681	2,008	5/2,080
Social Security, private and government retirement.....	1,453	5/340	226	675	1,727	4,064	15,336
Interest, dividends, rental income, other property income.....	481	5/147	68	481	675	1,243	1,407
Unemployment and workers' compensation, veterans' benefits.....	291	5/40	208	275	369	525	5/483
Public assistance, supplemental security income, food stamps.....	500	1,836	661	382	332	600	339
Regular contributions for support.....	315	5/237	520	275	202	5/294	5/74
Other income.....	158	5/517	148	145	179	5/99	5/9
Personal taxes.....	4,053	1,278	2,795	4,402	5,575	4,082	2,314
Federal income taxes.....	2,986	938	2,010	3,260	4,165	2,885	1,729
State and local income taxes.....	930	338	726	979	1,241	901	522
Other taxes.....	137	5/3	59	163	169	296	5/63
Income after taxes.....	48,711	21,751	38,312	51,067	61,421	48,300	45,223
Addenda:							
Net change in total assets and liabilities....	462	3,060	-1,379	2,897	-1,016	-3,003	-2,330
Net change in total assets.....	8,180	4,945	8,092	11,390	6,262	773	-1,107
Net change in total liabilities.....	7,718	1,885	9,471	8,493	7,278	3,776	1,223
Other financial information:							
Other money receipts.....	454	5/23	156	583	757	93	5/225
Mortgage principal paid on owned property...	-1,563	-175	-925	-1,869	-2,096	-1,123	-1,316
Estimated market value of owned home.....	92,978	12,367	59,781	99,549	119,966	110,823	133,271
Estimated monthly rental value of owned home	644	95	479	676	809	745	771
Gifts of goods and services.....	1,028	435	727	853	1,690	1,481	1,028
Food.....	72	5/43	32	75	122	77	5/10
Housing.....	323	198	337	255	482	318	186
Housekeeping supplies.....	47	5/4	34	54	56	5/61	5/34
Household textiles.....	6	5/5	4	6	11	5/6	5/6
Appliances and miscellaneous housewares...	37	5/2	32	26	69	5/49	5/31
Major appliances.....	8	(4)	5/13	3	14	5/8	(4)
Small appliances and miscellaneous housewares.....	29	5/2	20	23	56	5/40	5/31
Miscellaneous household equipment.....	72	5/5	60	59	120	79	77
Other housing.....	160	183	207	110	226	123	5/39
Apparel and services.....	284	5/87	218	263	420	280	467
Males, 2 and over.....	55	5/9	60	51	56	63	106
Females, 2 and over.....	85	5/19	53	106	91	83	138
Children under 2.....	52	5/20	61	41	63	49	96
Other apparel products and services.....	92	5/39	44	66	211	5/86	5/127
Jewelry and watches.....	62	5/1	5/17	40	5/177	5/61	5/6
All other apparel products and services.	31	5/38	5/26	26	5/34	5/25	5/121
Transportation.....	30	10	14	30	53	21	36
Health care.....	33	5/2	5/4	13	62	5/191	5/28
Entertainment.....	88	5/50	64	86	120	125	5/55
Toys, games, hobbies, and tricycles.....	41	5/2	35	52	37	5/52	5/22
Other entertainment.....	47	47	29	35	83	73	5/33
Education.....	111	5/11	11	56	292	5/265	5/183
All other gifts.....	87	35	48	75	138	203	63

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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.