

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989-90

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands).....	13,879	531	4,136	5,290	2,573	889	460
Consumer unit characteristics:							
Income before taxes 1/.....	\$41,956	\$20,479	\$32,922	\$45,987	\$49,682	\$56,425	\$36,098
Income after taxes 1/.....	38,048	19,589	30,369	40,722	46,126	49,968	34,449
Average number of persons in consumer unit....	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Age of reference person.....	40.1	22.2	30.4	39.4	49.1	59.0	69.9
Average number in consumer unit:							
Earners.....	2.0	1.6	1.7	2.0	2.5	2.6	1.9
Vehicles.....	2.7	1.7	2.2	2.7	3.5	3.1	2.7
Children under 18.....	1.6	1.9	2.1	1.8	1.1	.7	.5
Persons 65 and over.....	.1	(2)	(2)	(2)	(2)	.1	1.3
Percent distribution:							
Sex of reference person:							
Male.....	78	65	76	80	80	81	72
Female.....	22	35	24	20	20	19	28
Housing tenure:							
Percent homeowner.....	73	12	59	81	83	84	89
Homeowner with mortgage.....	61	7	53	72	69	52	30
Homeowner without mortgage.....	12	5	6	10	13	32	59
Renter.....	27	88	41	19	17	16	11
Race of reference person:							
Black.....	11	17	10	11	10	18	11
White and other.....	89	83	90	89	90	82	89
Education of reference person:							
Elementary (1-8).....	6	1	5	3	7	18	30
High school (9-12).....	47	87	51	41	42	47	45
College.....	47	11	44	55	50	34	22
Never attended and other.....	(3)	1	(4)	(4)	1	(2)	2
At least one vehicle owned.....	94	80	92	95	97	94	96
Average annual expenditures.....	\$36,650	\$20,768	\$30,241	\$40,047	\$42,935	\$39,186	\$33,522
Food.....	5,724	3,596	4,858	6,206	6,462	5,906	6,085
Food at home.....	3,457	2,309	3,093	3,645	3,740	3,555	4,514
Cereals and bakery products.....	529	342	462	578	547	542	731
Cereals and cereal products.....	193	140	187	203	181	186	293

Bakery products.....	336	202	275	374	366	356	437
Meats, poultry, fish, and eggs.....	897	596	800	898	1,036	994	1,344
Beef.....	308	189	283	304	358	339	425
Pork.....	168	124	152	164	200	169	273
Other meats.....	134	109	115	134	163	134	194
Poultry.....	144	83	126	145	169	156	246
Fish and seafood.....	102	53	84	113	99	141	133
Eggs.....	42	38	40	38	47	55	73
Dairy products.....	445	280	410	468	471	431	612
Fresh milk and cream.....	214	164	212	213	216	212	333
Other dairy products.....	231	116	199	255	254	219	279
Fruits and vegetables.....	535	293	477	564	576	600	718
Fresh fruits.....	159	70	141	168	169	206	191
Fresh vegetables.....	153	98	134	158	166	187	206
Processed fruits.....	126	65	111	139	133	114	158
Processed vegetables.....	98	60	91	99	108	94	163
Other food at home.....	1,050	798	944	1,137	1,110	987	1,109
Sugar and other sweets.....	128	89	112	148	129	99	160
Fats and oils.....	86	47	75	91	97	89	124
Miscellaneous foods.....	480	432	465	499	490	438	479
Nonalcoholic beverages.....	312	216	267	341	338	329	322
Food prepared by consumer unit on out-of-town trips.....	43	5/14	26	58	56	32	5/25
Food away from home.....	2,267	1,287	1,765	2,561	2,723	2,351	1,572
Alcoholic beverages.....	303	141	267	342	303	307	349
Housing.....	11,123	6,906	10,063	12,236	12,089	10,377	8,715
Shelter.....	6,061	4,017	5,455	6,727	6,708	5,417	3,841
Owned dwellings.....	4,182	588	3,313	5,194	4,503	4,152	2,753
Mortgage interest.....	2,921	5/477	2,576	3,735	2,991	1,852	1,168
Property taxes.....	721	5/84	355	880	852	1,364	945
Maintenance, repairs, insurance, other expenses.....	539	5/26	382	579	660	937	640
Rented dwellings.....	1,298	3,369	1,836	957	1,035	735	562
Other lodging.....	582	5/61	307	576	1,170	530	526
Utilities, fuels, and public services.....	2,288	1,443	1,883	2,377	2,757	2,661	2,531
Natural gas.....	303	212	234	311	350	424	439
Electricity.....	953	557	791	1,003	1,142	1,076	1,001
Fuel oil and other fuels.....	116	5/43	87	132	126	178	111
Telephone.....	666	511	575	655	849	709	678
Water and other public services.....	250	120	196	276	290	273	302
Household operations.....	785	380	1,047	845	507	461	397
Personal services.....	543	336	913	550	167	150	5/238
Other household expenses.....	243	44	134	296	340	311	159
Housekeeping supplies.....	538	313	486	594	535	564	560
Laundry and cleaning supplies.....	165	157	165	162	161	183	229
Other household products.....	235	92	198	291	207	219	231
Postage and stationery.....	138	64	122	141	167	161	100
Household furnishings and equipment.....	1,451	753	1,192	1,693	1,582	1,274	1,386
Household textiles.....	133	116	86	129	224	149	94
Furniture.....	478	335	414	599	461	228	422
Floor coverings.....	106	5/13	42	133	132	5/215	5/131
Major appliances.....	176	106	165	167	204	234	190
Small appliances, miscellaneous housewares	75	33	61	78	105	71	59

Miscellaneous household equipment.....	482	150	425	586	455	377	490
Apparel and services.....	2,181	1,325	1,638	2,456	2,673	2,370	1,756
Men and boys.....	589	337	427	637	839	568	427
Men, 16 and over.....	426	273	279	424	688	493	394
Boys, 2 to 15.....	163	64	148	212	151	74	33
Women and girls.....	848	335	544	1,093	943	841	836
Women, 16 and over.....	636	238	370	770	802	780	777
Girls, 2 to 15.....	212	98	174	324	141	61	59
Children under 2.....	124	262	211	83	68	64	63
Footwear.....	305	201	238	313	420	327	252
Other apparel products and services.....	316	189	219	330	404	571	179
Transportation.....	7,074	4,374	5,904	7,314	8,872	7,957	6,201
Vehicle purchases (net outlay).....	3,206	2,140	2,860	3,357	3,765	3,371	5/2,361
Cars and trucks, new.....	1,553	5/15	1,392	1,588	1,891	2,013	5/1,581
Cars and trucks, used.....	1,625	2,054	1,454	1,723	1,852	1,359	779
Other vehicles.....	29	5/71	14	46	5/22	(4)	(4)
Gasoline and motor oil.....	1,385	843	1,183	1,404	1,754	1,544	1,243
Other vehicle expenses.....	2,183	1,268	1,693	2,249	2,894	2,498	2,334
Vehicle finance charges.....	465	244	404	460	578	519	579
Maintenance and repairs.....	737	615	551	748	1,020	797	770
Vehicle insurance.....	727	338	532	740	1,005	975	753
Vehicle rental, licenses, other charges...	254	72	206	301	292	208	232
Public transportation.....	299	123	168	304	457	544	264
Health care.....	1,506	570	1,146	1,612	1,712	1,882	2,711
Health insurance.....	582	137	421	627	630	892	1,171
Medical services.....	631	306	510	687	765	562	827
Drugs.....	213	90	164	214	211	333	567
Medical supplies.....	80	5/36	52	84	106	94	147
Entertainment.....	2,046	1,344	1,592	2,553	2,068	1,702	1,607
Fees and admissions.....	508	151	296	675	623	456	368
Television, radios, sound equipment.....	616	466	556	659	700	489	601
Pets, toys, and playground equipment.....	387	215	407	420	333	413	268
Other entertainment supplies, equipment, and services.....	534	512	333	799	412	344	370
Personal care products and services.....	457	264	375	496	508	568	474
Reading.....	182	62	137	210	211	198	208
Education.....	592	5/135	254	522	1,182	1,307	268
Tobacco products and smoking supplies.....	324	321	278	313	384	425	350
Miscellaneous.....	827	310	654	900	966	908	1,179
Cash contributions.....	744	97	349	786	1,312	991	896
Personal insurance and pensions.....	3,569	1,323	2,725	4,103	4,193	4,288	2,723
Life and other personal insurance.....	462	96	282	538	625	644	364
Pensions and Social Security.....	3,107	1,227	2,443	3,565	3,567	3,643	2,359
Sources of income and personal taxes: 1/							

Money income before taxes.....	41,956	20,479	32,922	45,987	49,682	56,425	36,098
Wages and salaries.....	35,748	17,726	29,841	39,824	41,025	45,209	20,011
Self-employment income.....	3,469	5/556	1,645	4,123	5,462	5,531	1,826
Social Security, private and government retirement.....	1,022	5/35	152	401	1,242	2,721	11,824
Interest, dividends, rental income, other property income.....	667	5/6	160	788	863	1,816	1,446
Unemployment and workers' compensation, veterans' benefits.....	249	5/291	188	227	393	5/171	5/394
Public assistance, supplemental security income, food stamps.....	381	1,688	538	134	228	684	514
Regular contributions for support.....	345	5/107	312	414	423	5/190	5/40
Other income.....	74	5/71	88	75	46	5/104	5/44
Personal taxes.....	3,908	890	2,553	5,265	3,556	6,458	1,649
Federal income taxes.....	3,054	683	1,922	4,177	2,708	5,279	1,208
State and local income taxes.....	768	203	575	953	774	1,124	400
Other taxes.....	87	5/4	56	135	74	55	5/41
Income after taxes.....	38,048	19,589	30,369	40,722	46,126	49,968	34,449
Addenda:							
Net change in total assets and liabilities....	-700	-5,148	-72	-871	-1,251	1,080	393
Net change in total assets.....	5,152	-5,186	6,303	5,574	6,213	3,002	117
Net change in total liabilities.....	5,852	-38	6,375	6,445	7,463	1,922	-276
Other financial information:							
Other money receipts.....	596	5/6	255	1,238	203	5/102	91
Mortgage principal paid on owned property...	-834	5/-52	-582	-1,028	-1,068	-863	-422
Estimated market value of owned home.....	80,921	7,470	46,438	94,841	99,336	134,142	109,727
Estimated monthly rental value of owned home	486	64	338	568	574	618	610
Gifts of goods and services, total.....	886	264	561	819	1,554	1,301	675
Clothing, males 2 and over.....	55	5/22	52	56	46	107	5/30
Clothing, females 2 and over.....	87	5/16	65	109	95	89	49
Clothing, children under 2.....	45	46	54	36	53	49	27
Jewelry and watches.....	18	5/3	7	12	31	5/79	5/6
Small appliances and miscellaneous housewares.....	23	5/5	19	25	35	5/14	5/10
Household textiles.....	9	(4)	10	8	5/5	5/26	5/10
All other gifts.....	649	172	355	573	1,289	939	544

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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.