

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands).....	14,972	546	4,194	6,094	3,049	688	401
Consumer unit characteristics:							
Income before taxes 1/.....	\$47,959	\$24,151	\$36,358	\$51,802	\$61,542	\$49,709	\$36,255
Income after taxes 1/.....	44,018	23,454	33,873	47,457	55,449	46,729	33,888
Age of reference person.....	39.8	22.5	30.4	39.3	48.4	58.2	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	1.9	1.2	.7	.7
Persons 65 and over.....	.1	(2)	(2)	(2)	(2)	.1	1.4
Earners.....	2.0	1.7	1.6	2.0	2.5	2.4	1.7
Vehicles.....	2.5	1.5	2.0	2.5	3.1	3.0	2.4
Percent distribution:							
Sex of reference person:							
Male.....	72	48	65	76	79	72	64
Female.....	28	52	35	24	21	28	36
Housing tenure:							
Homeowner.....	71	25	54	77	87	88	90
With mortgage.....	58	21	46	66	69	47	47
Without mortgage.....	14	5	8	11	19	42	42
Renter.....	29	75	46	23	13	12	10
Race of reference person:							
Black.....	13	17	15	10	11	19	28
White and other.....	87	83	85	90	89	81	72
Education of reference person:							
Elementary (1-8).....	5	4	4	4	5	15	29
High school (9-12).....	46	79	52	43	39	42	46
College.....	49	17	44	54	56	43	25
Never attended and other.....	(3)	(4)	(3)	(3)	(3)	(4)	(4)
At least one vehicle owned.....	92	77	90	95	93	93	96
Average annual expenditures.....	\$42,155	\$25,118	\$34,462	\$43,818	\$53,414	\$41,439	\$37,861
Food.....	6,173	4,877	5,185	6,423	7,451	6,039	5,183
Food at home.....	3,942	3,774	3,464	4,052	4,348	4,179	4,017
Cereals and bakery products.....	635	559	540	682	706	620	499
Cereals and cereal products.....	243	258	222	260	252	213	194
Bakery products.....	392	300	318	423	454	407	305
Meats, poultry, fish, and eggs.....	1,079	1,185	907	1,089	1,205	1,261	1,246

Beef.....	346	342	282	348	403	383	507
Pork.....	228	344	201	226	240	247	279
Other meats.....	145	120	129	147	153	175	180
Poultry.....	196	189	163	206	218	231	143
Fish and seafood.....	124	129	96	125	150	174	95
Eggs.....	39	61	37	37	41	51	41
Dairy products.....	422	379	376	424	489	446	346
Fresh milk and cream.....	181	158	171	183	194	204	147
Other dairy products.....	240	221	205	242	295	243	199
Fruits and vegetables.....	593	555	514	593	674	701	619
Fresh fruits.....	177	153	162	172	210	194	163
Fresh vegetables.....	181	159	146	182	212	233	237
Processed fruits.....	132	145	119	130	144	155	127
Processed vegetables.....	103	99	87	109	108	120	91
Other food at home.....	1,215	1,097	1,126	1,263	1,274	1,151	1,309
Sugar and other sweets.....	161	121	171	162	156	153	137
Fats and oils.....	111	112	94	116	112	129	155
Miscellaneous foods.....	549	509	525	579	581	398	515
Nonalcoholic beverages.....	339	329	298	345	354	393	479
Food prepared by consumer unit on out-of-town trips.....	55	5/25	38	62	71	78	5/22
Food away from home.....	2,231	1,103	1,721	2,371	3,103	1,859	1,165
Alcoholic beverages.....	285	203	210	332	339	202	267
Housing.....	13,383	8,440	11,661	14,165	15,301	12,987	12,660
Shelter.....	7,484	4,716	6,326	8,119	8,481	7,130	6,747
Owned dwellings.....	5,420	855	3,788	6,229	6,796	5,695	5,475
Mortgage interest and charges.....	3,497	628	2,623	4,161	4,257	2,339	2,674
Property taxes.....	1,185	124	727	1,318	1,563	1,953	1,215
Maintenance, repairs, insurance, other expenses.....	738	5/103	439	750	976	1,403	1,586
Rented dwellings.....	1,610	3,805	2,373	1,415	830	851	5/844
Other lodging.....	454	5/56	165	475	855	584	429
Utilities, fuels, and public services.....	2,733	2,053	2,331	2,765	3,107	3,337	3,502
Natural gas.....	335	239	269	336	383	468	563
Electricity.....	1,125	792	973	1,154	1,250	1,291	1,474
Fuel oil and other fuels.....	104	5/58	67	116	119	146	165
Telephone services.....	829	791	734	809	947	1,018	927
Water and other public services.....	341	174	288	349	408	413	373
Household operations.....	937	736	1,256	946	653	590	500
Personal services.....	636	553	1,086	648	200	5/126	5/50
Other household expenses.....	301	183	170	298	453	463	450
Housekeeping supplies.....	501	276	449	506	641	390	527
Laundry and cleaning supplies.....	144	91	143	149	148	124	158
Other household products.....	226	121	202	215	316	157	310
Postage and stationery.....	131	63	104	142	177	109	5/59
Household furnishings and equipment.....	1,727	660	1,300	1,830	2,419	1,541	1,385
Household textiles.....	118	5/16	64	134	202	82	49
Furniture.....	442	247	365	502	456	430	515
Floor coverings.....	129	5/31	48	120	301	5/133	5/1
Major appliances.....	192	149	188	180	213	180	330
Small appliances, miscellaneous housewares	96	29	74	87	127	189	113
Miscellaneous household equipment.....	751	188	562	807	1,120	527	377

Apparel and services.....	2,409	2,245	2,065	2,520	3,085	1,606	1,485
Men and boys.....	603	486	433	653	845	494	243
Men, 16 and over.....	402	267	273	395	647	419	207
Boys, 2 to 15.....	201	219	160	258	198	76	5/36
Women and girls.....	928	693	666	1,019	1,340	521	588
Women, 16 and over.....	693	547	475	710	1,129	392	513
Girls, 2 to 15.....	235	147	191	309	211	129	75
Children under 2.....	151	303	277	116	51	62	99
Footwear.....	424	502	449	415	480	234	5/228
Other apparel products and services.....	303	261	240	317	369	295	326
Transportation.....	8,064	4,534	6,808	8,114	10,469	7,689	7,663
Vehicle purchases (net outlay).....	3,762	2,298	3,329	3,834	4,742	2,707	5/3,544
Cars and trucks, new.....	1,629	5/763	1,283	1,761	1,940	5/1,450	5/2,355
Cars and trucks, used.....	2,067	1,534	1,973	2,048	2,629	1,256	1,189
Other vehicles.....	66	(4)	5/74	5/24	5/173	(4)	(4)
Gasoline and motor oil.....	1,362	832	1,142	1,384	1,662	1,690	1,204
Other vehicle expenses.....	2,547	1,187	2,079	2,508	3,448	2,940	2,432
Vehicle finance charges.....	364	198	399	359	366	336	358
Maintenance and repairs.....	817	392	623	802	1,187	898	747
Vehicle insurance.....	898	452	684	871	1,251	1,256	867
Vehicle rental, leases, licenses, other charges.....	468	145	374	476	643	450	460
Public transportation.....	393	217	258	389	617	353	483
Health care.....	1,918	798	1,453	2,021	2,205	2,595	3,436
Health insurance.....	887	232	714	948	979	1,040	1,689
Medical services.....	685	414	496	728	775	1,051	1,103
Drugs.....	248	120	181	246	302	384	522
Medical supplies.....	98	5/31	61	100	149	119	123
Entertainment.....	2,159	1,008	1,673	2,316	2,799	2,130	1,669
Fees and admissions.....	620	146	334	726	908	615	459
Television, radios, sound equipment.....	731	511	623	750	914	649	631
Pets, toys, and playground equipment.....	434	244	416	447	482	405	363
Other entertainment supplies, equipment, and services.....	375	106	299	393	495	461	215
Personal care products and services.....	520	324	443	537	661	443	472
Reading.....	188	57	125	210	241	234	195
Education.....	729	117	256	568	1,688	1,373	578
Tobacco products and smoking supplies.....	318	472	324	295	323	360	280
Miscellaneous.....	899	286	720	841	1,425	862	653
Cash contributions.....	898	5/33	462	940	1,532	727	1,463
Personal insurance and pensions.....	4,213	1,725	3,076	4,534	5,895	4,191	1,855
Life and other personal insurance.....	545	174	350	575	808	708	377
Pensions and Social Security.....	3,667	1,550	2,726	3,959	5,087	3,483	1,478
Sources of income and personal taxes: 1/							
Money income before taxes.....	47,959	24,151	36,358	51,802	61,542	49,709	36,255
Wages and salaries.....	41,755	18,061	32,636	45,669	53,586	41,874	18,759

Self-employment income.....	3,266	5/3,118	1,611	3,949	4,868	1,887	5/605
Social Security, private and government retirement.....	1,030	5/178	253	233	1,402	3,898	14,729
Interest, dividends, rental income, other property income.....	513	5/0	275	629	635	768	617
Unemployment and workers' compensation, veterans' benefits.....	380	5/174	352	413	380	401	5/419
Public assistance, supplemental security income, food stamps.....	573	2,085	776	418	326	562	686
Regular contributions for support.....	282	5/306	320	335	175	5/182	5/63
Other income.....	160	5/229	135	155	170	5/137	5/377
Personal taxes.....	3,941	697	2,484	4,345	6,093	2,981	2,366
Federal income taxes.....	2,896	401	1,816	3,175	4,573	2,093	1,667
State and local income taxes.....	844	253	566	933	1,254	604	422
Other taxes.....	201	5/43	102	237	266	283	277
Income after taxes.....	44,018	23,454	33,873	47,457	55,449	46,729	33,888
Addenda:							
Net change in total assets and liabilities....	-1,677	-114	-1,692	-1,567	-2,910	1,218	-910
Net change in total assets.....	5,407	-419	3,875	7,429	4,330	3,792	9,576
Net change in total liabilities.....	7,084	-305	5,567	8,995	7,240	2,574	10,486
Other financial information:							
Other money receipts.....	405	5/57	229	429	700	321	5/260
Mortgage principal paid on owned property...	-1,953	-241	-742	-2,827	-2,254	-1,644	-1,904
Estimated market value of owned home.....	88,122	12,592	51,766	95,532	124,280	124,426	121,251
Estimated monthly rental value of owned home	588	143	381	644	794	728	692
Gifts of goods and services.....	942	400	705	734	1,738	1,020	1,288
Food.....	105	5/12	52	65	287	86	5/54
Housing.....	269	186	277	189	455	229	5/209
Housekeeping supplies.....	45	5/12	31	39	90	36	5/3
Household textiles.....	11	(4)	5/5	5/12	5/25	5/7	5/1
Appliances and miscellaneous housewares...	24	5/1	26	12	35	67	5/22
Major appliances.....	4	(4)	5/4	2	9	5/0	(4)
Small appliances and miscellaneous housewares.....	20	5/1	22	10	27	66	5/22
Miscellaneous household equipment.....	55	5/4	50	54	89	5/33	(4)
Other housing.....	134	169	164	72	215	88	5/183
Apparel and services.....	244	133	230	241	324	161	244
Males, 2 and over.....	58	5/19	38	63	84	53	5/49
Females, 2 and over.....	86	5/26	65	93	131	33	95
Children under 2.....	52	52	70	44	41	40	65
Other apparel products and services.....	49	5/35	57	40	67	5/34	5/34
Jewelry and watches.....	15	5/2	4	16	24	5/27	5/33
All other apparel products and services.	35	5/33	5/53	24	43	5/7	5/0
Transportation.....	44	20	33	29	95	46	45
Health care.....	20	5/0	5/3	9	15	5/37	5/406
Entertainment.....	76	5/22	50	75	110	117	123
Toys, games, hobbies, and tricycles.....	29	5/11	22	26	39	73	5/38
Other entertainment.....	47	5/10	28	49	71	44	85
Education.....	96	(4)	5/11	36	307	5/260	5/159
All other gifts.....	86	27	49	89	146	84	49

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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.