

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands).....	13,824	561	4,258	5,214	2,451	853	487
Consumer unit characteristics:							
Income before taxes 1/.....	\$39,613	\$22,049	\$30,056	\$45,006	\$50,996	\$42,398	\$29,420
Income after taxes 1/.....	36,421	21,349	28,063	40,634	47,007	39,474	28,477
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.....	39.9	22.5	30.4	39.3	49.0	58.7	69.8
Average number in consumer unit:							
Earners.....	2.0	1.6	1.7	2.0	2.6	2.5	1.8
Vehicles.....	2.7	1.5	2.3	2.7	3.6	3.0	2.5
Children under 18.....	1.6	1.9	2.0	1.8	1.0	.7	.7
Persons 65 and over.....	.1	(2)	(2)	(2)	(2)	.2	1.4
Percent distribution:							
Sex of reference person:							
Male.....	80	65	77	81	84	85	71
Female.....	20	35	23	19	16	15	29
Housing tenure:							
Percent homeowner.....	73	25	58	82	83	82	83
Homeowner with mortgage.....	61	16	52	75	67	54	28
Homeowner without mortgage.....	12	9	6	7	16	28	55
Renter.....	27	75	42	18	17	18	17
Race of reference person:							
Black.....	10	13	11	9	11	12	10
White and other.....	90	87	89	91	89	88	90
Education of reference person:							
Elementary (1-8).....	6	2	4	4	7	16	37
High school (9-12).....	47	82	54	39	43	53	34
College.....	47	14	42	57	49	31	26
Never attended and other.....	(3)	1	(4)	(3)	1	(4)	2
At least one vehicle owned.....	93	78	91	95	97	94	91
Average annual expenditures.....	\$35,122	\$20,669	\$28,436	\$39,060	\$42,981	\$33,510	\$30,045
Food.....	5,387	3,347	4,619	5,722	6,346	5,486	5,353
Food at home.....	3,209	2,129	2,894	3,299	3,568	3,414	3,887
Cereals and bakery products.....	486	306	425	519	532	499	586
Cereals and cereal products.....	178	134	166	182	192	174	220

Bakery products.....	308	172	259	336	340	325	366
Meats, poultry, fish, and eggs.....	838	570	757	840	913	957	1,231
Beef.....	298	203	270	295	321	397	374
Pork.....	156	97	150	149	169	166	302
Other meats.....	123	111	105	131	130	117	177
Poultry.....	129	72	114	133	143	132	208
Fish and seafood.....	90	59	79	96	104	87	95
Eggs.....	41	27	39	37	46	57	75
Dairy products.....	420	251	392	432	464	421	488
Fresh milk and cream.....	209	153	208	207	215	217	259
Other dairy products.....	212	98	185	225	250	203	229
Fruits and vegetables.....	518	294	440	540	590	604	631
Fresh fruits.....	157	76	126	168	180	195	199
Fresh vegetables.....	152	87	130	157	173	190	179
Processed fruits.....	118	71	96	128	136	128	134
Processed vegetables.....	90	60	88	87	101	91	120
Other food at home.....	947	708	880	968	1,068	932	951
Sugar and other sweets.....	116	68	106	122	123	109	160
Fats and oils.....	77	30	67	81	90	80	95
Miscellaneous foods.....	420	405	423	417	446	390	357
Nonalcoholic beverages.....	294	188	258	299	352	318	319
Food prepared by consumer unit on out-of-town trips.....	40	5/17	26	50	57	34	5/21
Food away from home.....	2,178	1,218	1,725	2,423	2,778	2,072	1,466
Alcoholic beverages.....	279	130	258	297	324	248	219
Housing.....	10,624	6,899	9,554	11,853	11,634	9,328	8,117
Shelter.....	5,735	3,843	5,040	6,631	6,218	4,606	3,940
Owned dwellings.....	3,943	965	2,970	5,216	4,132	3,268	2,492
Mortgage interest.....	2,752	724	2,317	3,793	2,521	1,658	826
Property taxes.....	661	5/97	333	773	915	995	1,108
Maintenance, repairs, insurance, other expenses.....	530	143	320	650	696	616	558
Rented dwellings.....	1,238	2,799	1,813	832	949	780	1,013
Other lodging.....	554	5/79	257	583	1,138	558	435
Utilities, fuels, and public services.....	2,210	1,485	1,819	2,329	2,715	2,369	2,355
Natural gas.....	292	175	226	317	353	316	386
Electricity.....	930	586	776	994	1,144	907	944
Fuel oil and other fuels.....	117	5/42	89	123	128	235	5/116
Telephone.....	638	575	545	631	809	682	662
Water and other public services.....	233	107	182	264	281	230	247
Household operations.....	771	518	1,002	805	547	430	411
Personal services.....	501	427	866	473	149	5/85	5/192
Other household expenses.....	271	91	136	332	398	345	219
Housekeeping supplies.....	489	262	456	529	514	474	416
Laundry and cleaning supplies.....	157	132	161	156	157	163	136
Other household products.....	203	69	179	239	198	187	192
Postage and stationery.....	129	61	116	134	160	124	88
Household furnishings and equipment.....	1,419	791	1,236	1,559	1,640	1,449	996
Household textiles.....	106	5/31	83	102	172	121	69
Furniture.....	477	407	451	529	488	392	332
Floor coverings.....	92	5/33	44	104	149	5/154	5/40
Major appliances.....	205	102	194	224	195	267	133
Small appliances, miscellaneous housewares	75	84	49	85	91	93	78

Miscellaneous household equipment.....	464	136	414	514	544	423	343
Apparel and services.....	2,069	1,318	1,527	2,385	2,690	1,833	1,148
Men and boys.....	570	376	422	643	754	537	330
Men, 16 and over.....	408	306	315	412	594	441	235
Boys, 2 to 15.....	162	70	108	231	160	96	95
Women and girls.....	814	359	508	1,005	1,111	710	403
Women, 16 and over.....	603	272	354	683	927	658	366
Girls, 2 to 15.....	211	87	154	322	184	51	36
Children under 2.....	121	195	212	91	50	65	70
Footwear.....	262	161	191	308	346	184	5/155
Other apparel products and services.....	300	226	194	338	430	338	190
Transportation.....	6,920	3,516	5,567	7,302	9,531	6,587	6,010
Vehicle purchases (net outlay).....	3,249	1,455	2,762	3,478	4,377	2,652	2,485
Cars and trucks, new.....	1,508	5/246	1,048	1,853	1,843	1,522	5/1,580
Cars and trucks, used.....	1,693	1,209	1,694	1,588	2,379	1,130	905
Other vehicles.....	48	(4)	21	37	5/155	(4)	(4)
Gasoline and motor oil.....	1,302	890	1,053	1,341	1,741	1,357	1,227
Other vehicle expenses.....	2,089	1,051	1,613	2,196	2,893	2,238	1,980
Vehicle finance charges.....	432	199	406	440	555	314	436
Maintenance and repairs.....	716	352	545	754	1,007	787	654
Vehicle insurance.....	709	387	511	696	1,067	941	731
Vehicle rental, licenses, other charges...	232	113	151	306	264	197	159
Public transportation.....	280	120	139	286	520	340	318
Health care.....	1,426	1,168	1,052	1,567	1,581	1,719	2,168
Health insurance.....	508	220	360	575	544	670	941
Medical services.....	641	837	508	702	678	672	684
Drugs.....	197	100	134	201	234	281	469
Medical supplies.....	80	5/12	50	89	125	96	5/73
Entertainment.....	2,090	1,472	1,466	2,753	2,133	1,640	1,701
Fees and admissions.....	492	172	240	665	671	377	512
Television, radios, sound equipment.....	589	490	463	691	642	492	613
Pets, toys, and playground equipment.....	383	313	414	393	343	407	236
Other entertainment supplies, equipment, and services.....	625	497	348	1,003	476	364	339
Personal care products and services.....	428	266	365	469	486	440	353
Reading.....	181	63	130	216	213	179	228
Education.....	535	308	170	530	1,186	802	270
Tobacco products and smoking supplies.....	316	315	303	285	386	349	360
Miscellaneous.....	819	339	573	920	1,100	690	1,244
Cash contributions.....	730	224	390	800	1,194	862	969
Personal insurance and pensions.....	3,319	1,302	2,460	3,962	4,177	3,349	1,906
Life and other personal insurance.....	434	102	280	528	567	558	279
Pensions and Social Security.....	2,885	1,200	2,180	3,434	3,610	2,791	1,626
Sources of income and personal taxes: 1/							

Money income before taxes.....	39,613	22,049	30,056	45,006	50,996	42,398	29,420
Wages and salaries.....	33,761	18,065	27,570	39,575	40,438	32,893	15,520
Self-employment income.....	3,267	5/756	1,129	3,781	7,056	3,924	5/873
Social Security, private and government retirement.....	972	5/72	185	317	1,203	3,168	10,730
Interest, dividends, rental income, other property income.....	509	5/48	127	485	954	1,288	1,271
Unemployment and workers' compensation, veterans' benefits.....	316	5/109	233	271	637	280	5/312
Public assistance, supplemental security income, food stamps.....	375	1,452	522	175	223	442	632
Regular contributions for support.....	344	5/1,469	184	341	460	5/345	5/67
Other income.....	68	5/77	106	61	25	5/59	5/15
Personal taxes.....	3,192	700	1,993	4,372	3,989	2,925	943
Federal income taxes.....	2,474	463	1,476	3,417	3,172	2,315	689
State and local income taxes.....	631	235	451	816	764	567	209
Other taxes.....	87	5/2	66	139	53	43	45
Income after taxes.....	36,421	21,349	28,063	40,634	47,007	39,474	28,477
Addenda:							
Net change in total assets and liabilities....	90	-6,655	538	-1,615	1,321	8,613	1,059
Net change in total assets.....	6,145	-1,544	9,205	4,834	3,965	13,166	953
Net change in total liabilities.....	6,056	5,111	8,668	6,450	2,643	4,553	-106
Other financial information:							
Other money receipts.....	519	5/1	329	926	288	216	118
Mortgage principal paid on owned property...	-781	-70	-493	-1,049	-962	-817	-270
Estimated market value of owned home.....	75,400	18,110	44,584	90,809	99,577	92,947	93,450
Estimated monthly rental value of owned home	464	120	301	559	571	570	544
Gifts of goods and services, total.....	783	256	500	740	1,516	845	446
Clothing, males 2 and over.....	52	5/15	44	46	71	101	5/28
Clothing, females 2 and over.....	67	5/32	52	79	92	35	22
Clothing, children under 2.....	39	5/24	45	38	34	38	38
Jewelry and watches.....	14	5/4	6	15	27	5/19	5/4
Small appliances and miscellaneous housewares.....	23	5/9	16	26	34	21	5/14
Household textiles.....	7	5/1	5/3	7	5/10	5/10	5/27
All other gifts.....	581	170	332	530	1,248	619	315

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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.