

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands).....	14,072	444	4,245	5,346	2,698	977	361
Consumer unit characteristics:							
Income before taxes 1/.....	\$44,881	\$19,646	\$35,513	\$47,432	\$56,335	\$58,590	\$35,909
Income after taxes 1/.....	40,418	18,633	32,325	41,967	51,639	51,749	34,127
Age of reference person.....	40.1	22.3	30.4	39.3	49.0	58.7	70.8
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	1.1	.6	.5
Persons 65 and over.....	.1	(2)	(2)	(2)	(2)	.1	1.4
Earners.....	2.0	1.6	1.6	2.0	2.5	2.6	2.0
Vehicles.....	2.6	1.6	2.1	2.7	3.4	2.9	2.7
Percent distribution:							
Sex of reference person:							
Male.....	78	58	76	80	82	79	66
Female.....	22	42	24	20	18	21	34
Housing tenure:							
Percent homeowner.....	74	18	61	80	85	86	95
With mortgage.....	62	12	55	70	71	55	31
Without mortgage.....	12	6	6	10	14	30	64
Renter.....	26	82	39	20	15	14	5
Race of reference person:							
Black.....	11	27	11	9	11	19	17
White and other.....	89	73	89	91	89	81	83
Education of reference person:							
Elementary (1-8).....	6	4	4	3	7	17	28
High school (9-12).....	44	82	51	37	42	41	47
College.....	50	13	44	60	51	42	25
Never attended and other.....	(3)	(4)	(3)	(3)	(3)	(3)	(3)
At least one vehicle owned.....	94	77	92	96	97	94	95
Average annual expenditures.....	\$38,150	\$19,907	\$31,482	\$41,337	\$45,182	\$40,182	\$34,007
Food.....	5,874	3,627	4,912	6,481	6,654	5,729	5,659
Food at home.....	3,660	2,455	3,206	3,990	3,954	3,476	4,073
Cereals and bakery products.....	558	342	475	626	585	546	606
Cereals and cereal products.....	206	126	190	225	213	182	219
Bakery products.....	352	216	285	401	371	363	388

Meats, poultry, fish, and eggs.....	975	657	840	1,023	1,120	1,033	1,093
Beef.....	334	232	296	363	361	309	384
Pork.....	190	140	162	193	228	204	254
Other meats.....	144	91	126	149	172	147	169
Poultry.....	152	79	127	165	187	152	112
Fish and seafood.....	113	76	91	115	128	174	124
Eggs.....	41	39	39	39	44	46	50
Dairy products.....	434	304	409	461	461	395	447
Fresh milk and cream.....	195	176	197	200	188	182	212
Other dairy products.....	239	128	212	261	273	213	234
Fruits and vegetables.....	561	279	490	613	612	552	688
Fresh fruits.....	174	63	151	192	191	170	231
Fresh vegetables.....	157	84	129	168	182	164	218
Processed fruits.....	129	73	122	143	129	105	131
Processed vegetables.....	101	60	87	109	110	113	109
Other food at home.....	1,132	873	991	1,268	1,176	951	1,239
Sugar and other sweets.....	142	85	120	163	154	115	140
Fats and oils.....	94	48	79	103	99	98	143
Miscellaneous foods.....	533	514	509	583	513	413	524
Nonalcoholic beverages.....	316	212	256	358	346	284	396
Food prepared by consumer unit on out-of-town trips.....	48	5/13	28	60	64	41	5/36
Food away from home.....	2,214	1,171	1,707	2,491	2,700	2,253	1,586
Alcoholic beverages.....	305	276	267	316	360	307	217
Housing.....	11,722	6,704	10,815	12,611	12,567	11,580	9,430
Shelter.....	6,389	3,855	5,872	6,879	6,907	6,463	4,234
Owned dwellings.....	4,707	872	3,958	5,342	5,289	5,133	3,307
Mortgage interest and charges.....	3,209	5/593	3,022	3,676	3,507	2,504	1,387
Property taxes.....	895	230	524	1,006	1,131	1,480	1,067
Maintenance, repairs, insurance, other expenses.....	603	5/48	411	661	652	1,149	854
Rented dwellings.....	1,280	2,963	1,752	1,162	851	696	5/188
Other lodging.....	402	5/21	162	374	768	635	739
Utilities, fuels, and public services.....	2,434	1,480	2,052	2,463	2,938	2,793	2,943
Natural gas.....	310	196	259	317	336	422	438
Electricity.....	1,022	615	873	1,028	1,234	1,175	1,179
Fuel oil and other fuels.....	119	5/54	80	132	149	129	225
Telephone services.....	701	489	605	680	902	752	763
Water and other public services.....	282	126	235	305	318	314	338
Household operations.....	779	384	989	885	497	349	501
Personal services.....	533	351	869	585	141	115	5/109
Other household expenses.....	246	34	120	301	356	234	391
Housekeeping supplies.....	558	304	475	631	585	588	458
Laundry and cleaning supplies.....	170	108	159	176	179	183	196
Other household products.....	256	127	195	313	259	265	191
Postage and stationery.....	132	69	121	142	147	140	71
Household furnishings and equipment.....	1,562	681	1,426	1,752	1,640	1,388	1,295
Household textiles.....	126	99	65	139	209	118	98
Furniture.....	427	221	378	503	445	299	340
Floor coverings.....	146	5/13	263	90	81	5/233	5/84
Major appliances.....	184	116	151	191	219	217	188
Small appliances, miscellaneous housewares	94	45	72	109	107	84	129

Miscellaneous household equipment.....	585	185	497	721	579	437	454
Apparel and services.....	2,295	1,230	1,722	2,620	2,732	2,478	1,894
Men and boys.....	607	199	427	711	790	600	395
Men, 16 and over.....	436	135	266	480	666	516	299
Boys, 2 to 15.....	171	64	160	230	124	84	5/96
Women and girls.....	902	314	603	1,106	1,035	966	1,026
Women, 16 and over.....	673	190	414	768	896	826	964
Girls, 2 to 15.....	229	124	189	339	139	141	62
Children under 2.....	132	297	211	93	87	56	5/99
Footwear.....	315	5/207	231	345	406	359	5/194
Other apparel products and services.....	339	214	250	365	414	497	181
Transportation.....	6,910	3,952	5,557	7,229	8,788	7,223	6,801
Vehicle purchases (net outlay).....	2,865	1,698	2,467	3,066	3,418	2,454	5/3,004
Cars and trucks, new.....	1,309	(4)	1,058	1,352	1,675	5/1,338	5/2,428
Cars and trucks, used.....	1,536	1,613	1,399	1,683	1,737	1,102	576
Other vehicles.....	20	5/85	5/11	31	5/6	5/14	(4)
Gasoline and motor oil.....	1,418	827	1,198	1,457	1,734	1,594	1,314
Other vehicle expenses.....	2,330	1,297	1,704	2,394	3,234	2,673	2,299
Vehicle finance charges.....	453	252	378	438	581	591	462
Maintenance and repairs.....	833	598	568	872	1,181	884	889
Vehicle insurance.....	760	362	536	767	1,085	995	702
Vehicle rental, leases, licenses, other charges.....	284	85	221	317	387	202	247
Public transportation.....	297	131	188	313	403	502	184
Health care.....	1,643	421	1,210	1,762	2,033	1,879	2,936
Health insurance.....	642	156	477	683	706	916	1,353
Medical services.....	680	149	501	765	925	524	774
Drugs.....	228	77	178	215	263	351	627
Medical supplies.....	93	5/39	54	99	139	88	182
Entertainment.....	1,964	838	1,699	2,244	2,179	1,779	1,219
Fees and admissions.....	517	149	327	674	605	498	291
Television, radios, sound equipment.....	629	397	546	669	769	563	444
Pets, toys, and playground equipment.....	397	200	418	430	381	323	239
Other entertainment supplies, equipment, and services.....	420	92	408	471	424	395	246
Personal care products and services.....	497	302	393	541	606	523	462
Reading.....	187	50	134	212	226	232	185
Education.....	615	5/117	283	570	1,092	1,315	353
Tobacco products and smoking supplies.....	335	370	302	314	398	416	331
Miscellaneous.....	1,065	427	849	1,161	1,263	1,218	1,076
Cash contributions.....	787	262	328	941	1,243	941	718
Personal insurance and pensions.....	3,950	1,331	3,010	4,334	5,041	4,559	2,725
Life and other personal insurance.....	500	82	303	555	723	685	355
Pensions and Social Security.....	3,450	1,249	2,707	3,779	4,319	3,874	2,371

Sources of income and personal taxes: 1/

Money income before taxes.....	44,881	19,646	35,513	47,432	56,335	58,590	35,909
Wages and salaries.....	38,207	15,851	31,562	41,274	46,147	48,427	19,615
Self-employment income.....	3,953	5/920	2,327	4,002	7,230	4,236	5/2,517
Social Security, private and government retirement.....	993	5/210	160	401	1,216	3,486	12,349
Interest, dividends, rental income, other property income.....	693	5/7	182	952	838	1,468	862
Unemployment and workers' compensation, veterans' benefits.....	244	5/265	246	242	238	229	5/286
Public assistance, supplemental security income, food stamps.....	390	2,053	608	154	231	439	5/124
Regular contributions for support.....	318	5/299	324	319	384	5/225	5/39
Other income.....	84	5/41	102	88	51	80	5/116
Personal taxes.....	4,463	1,013	3,188	5,465	4,695	6,842	1,781
Federal income taxes.....	3,425	764	2,399	4,214	3,564	5,506	1,307
State and local income taxes.....	907	244	708	1,065	1,009	1,186	402
Other taxes.....	131	5/5	81	187	123	150	5/72
Income after taxes.....	40,418	18,633	32,325	41,967	51,639	51,749	34,127
Addenda:							
Net change in total assets and liabilities....	-1,288	1,667	-2,309	-951	-2,666	2,924	996
Net change in total assets.....	4,150	1,641	4,080	4,619	4,988	2,330	-207
Net change in total liabilities.....	5,438	-25	6,388	5,570	7,654	-594	-1,203
Other financial information:							
Other money receipts.....	458	5/36	187	722	594	136	5/95
Mortgage principal paid on owned property...	-921	5/-98	-617	-1,038	-1,323	-997	-577
Estimated market value of owned home.....	85,146	10,815	51,510	95,736	107,777	133,982	113,856
Estimated monthly rental value of owned home	512	105	376	568	610	608	782
Gifts of goods and services.....	967	279	617	897	1,579	1,598	634
Food.....	104	5/22	46	111	216	76	26
Housing.....	285	83	225	312	413	221	5/37
Housekeeping supplies.....	44	5/9	36	53	56	24	5/4
Household textiles.....	13	(4)	10	10	5/20	5/32	5/7
Appliances and miscellaneous housewares...	29	5/1	21	36	29	34	5/16
Major appliances.....	6	(4)	5/2	6	11	5/10	5/10
Small appliances and miscellaneous housewares.....	23	5/1	20	30	18	24	5/7
Miscellaneous household equipment.....	71	5/7	55	106	53	40	5/5
Other housing.....	129	66	102	106	255	5/90	5/6
Apparel and services.....	244	115	226	233	289	360	143
Males 2 and over.....	58	5/16	65	57	41	99	5/73
Females 2 and over.....	96	5/24	70	111	126	102	46
Children under 2.....	47	40	48	39	68	48	5/17
Other apparel products and services.....	43	5/35	43	27	54	112	5/7
Jewelry and watches.....	26	5/0	21	15	41	5/82	5/7
All other apparel products and services.	17	5/34	23	12	12	5/30	(4)
Transportation.....	57	5/10	12	29	90	345	15
Health care.....	23	(4)	5/6	14	71	5/6	5/61
Entertainment.....	54	5/23	47	54	65	72	5/54
Toys, games, hobbies, and tricycles.....	22	5/7	20	24	20	36	5/29

Other entertainment.....	32	5/16	27	30	46	37	25
Education.....	86	5/1	5/5	28	263	5/326	5/24
All other gifts.....	114	26	50	118	173	192	273

- 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.

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