

Table 3640. Consumer units of four persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995-96

Item	Total four persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands).....	15,243	479	3,989	6,127	3,210	960	477
Consumer unit characteristics:							
Income before taxes 1/.....	\$50,186	\$24,452	\$39,041	\$53,195	\$63,400	\$52,045	\$36,337
Income after taxes 1/.....	46,072	23,287	36,278	48,794	57,358	48,031	34,661
Age of reference person.....	40.6	22.4	30.4	39.4	48.4	58.4	71.3
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	1.9	1.2	.7	.7
Persons 65 and over.....	.1	(2)	(2)	(2)	(2)	.1	1.3
Earners.....	2.0	1.6	1.6	2.0	2.5	2.5	1.9
Vehicles.....	2.5	1.5	2.0	2.5	2.9	3.0	2.5
Percent distribution:							
Sex of reference person:							
Male.....	71	44	65	73	78	72	59
Female.....	29	56	35	27	22	28	41
Housing tenure:							
Homeowner.....	71	23	57	75	83	85	88
With mortgage.....	57	19	50	64	65	44	45
Without mortgage.....	14	4	7	12	18	41	44
Renter.....	29	77	43	25	17	15	12
Race of reference person:							
Black.....	13	19	13	11	13	18	22
White and other.....	87	81	87	89	87	82	78
Education of reference person:							
Elementary (1-8).....	6	6	4	4	6	15	25
High school (9-12).....	45	74	52	42	36	43	45
College.....	49	20	44	53	58	43	29
Never attended and other.....	(3)	(4)	(3)	(3)	(3)	(4)	1
At least one vehicle owned.....	92	76	91	94	93	92	91
Average annual expenditures.....	\$43,282	\$23,784	\$35,412	\$45,214	\$53,371	\$44,219	\$35,217
Food.....	6,400	4,371	5,397	6,740	7,545	6,166	5,798
Food at home.....	4,066	3,204	3,626	4,208	4,403	4,134	4,790
Cereals and bakery products.....	662	481	569	712	720	654	654
Cereals and cereal products.....	250	222	236	267	243	230	244
Bakery products.....	413	259	333	446	476	424	409
Meats, poultry, fish, and eggs.....	1,090	929	985	1,103	1,161	1,185	1,440

Beef.....	339	327	312	342	347	340	530
Pork.....	229	208	212	233	252	202	272
Other meats.....	152	96	135	159	153	181	215
Poultry.....	202	172	184	202	214	242	242
Fish and seafood.....	127	78	104	127	154	172	127
Eggs.....	40	48	36	40	42	47	55
Dairy products.....	442	305	402	456	485	468	443
Fresh milk and cream.....	193	144	181	206	189	191	191
Other dairy products.....	250	161	221	250	296	278	252
Fruits and vegetables.....	623	495	519	640	693	716	846
Fresh fruits.....	186	124	162	185	219	209	244
Fresh vegetables.....	180	177	129	186	203	239	303
Processed fruits.....	148	106	131	156	155	149	174
Processed vegetables.....	109	88	96	112	116	118	125
Other food at home.....	1,248	995	1,151	1,297	1,345	1,111	1,408
Sugar and other sweets.....	162	92	161	175	157	135	151
Fats and oils.....	110	88	94	111	118	127	174
Miscellaneous foods.....	570	481	546	600	597	419	590
Nonalcoholic beverages.....	348	305	307	344	401	351	475
Food prepared by consumer unit on out-of-town trips.....	60	5/28	44	67	72	79	5/18
Food away from home.....	2,334	1,167	1,772	2,531	3,142	2,032	1,008
Alcoholic beverages.....	297	189	241	336	334	258	194
Housing.....	13,641	8,238	12,059	14,522	15,071	13,558	11,703
Shelter.....	7,682	4,561	6,634	8,311	8,551	7,346	6,328
Owned dwellings.....	5,534	986	4,107	6,287	6,639	5,348	5,291
Mortgage interest and charges.....	3,542	548	2,916	4,147	4,062	2,377	2,866
Property taxes.....	1,204	314	743	1,315	1,484	1,825	1,391
Maintenance, repairs, insurance, other expenses.....	787	5/124	448	825	1,093	1,146	1,033
Rented dwellings.....	1,656	3,491	2,341	1,536	1,089	994	771
Other lodging.....	492	5/84	186	488	823	1,003	266
Utilities, fuels, and public services.....	2,814	1,987	2,430	2,813	3,111	3,544	3,408
Natural gas.....	355	258	271	357	394	567	426
Electricity.....	1,130	773	1,000	1,126	1,255	1,280	1,481
Fuel oil and other fuels.....	110	5/67	76	120	108	148	234
Telephone services.....	872	733	797	857	944	1,088	911
Water and other public services.....	348	156	285	354	409	461	355
Household operations.....	957	672	1,270	1,049	666	484	360
Personal services.....	642	497	1,080	737	193	5/87	5/31
Other household expenses.....	315	175	189	312	473	398	328
Housekeeping supplies.....	564	235	454	613	699	503	469
Laundry and cleaning supplies.....	152	83	148	156	162	159	156
Other household products.....	259	110	203	279	341	198	224
Postage and stationery.....	153	5/42	104	178	196	146	89
Household furnishings and equipment.....	1,623	783	1,272	1,736	2,043	1,681	1,139
Household textiles.....	96	60	81	83	153	80	51
Furniture.....	416	353	358	469	418	415	266
Floor coverings.....	139	5/35	108	143	208	5/143	5/2
Major appliances.....	182	106	164	167	223	231	5/239
Small appliances, miscellaneous housewares	114	39	66	120	137	237	127
Miscellaneous household equipment.....	677	190	495	754	902	574	454

Apparel and services.....	2,447	1,718	2,121	2,592	2,995	1,987	1,428
Men and boys.....	619	393	516	684	729	569	262
Men, 16 and over.....	416	322	299	437	549	498	5/208
Boys, 2 to 15.....	203	72	217	247	180	71	54
Women and girls.....	934	516	663	1,052	1,237	763	542
Women, 16 and over.....	680	413	428	730	1,025	628	362
Girls, 2 to 15.....	254	104	236	322	213	135	179
Children under 2.....	137	177	243	102	81	72	5/127
Footwear.....	467	5/271	441	520	457	416	5/341
Other apparel products and services.....	289	361	257	234	490	167	155
Transportation.....	8,151	4,320	6,656	8,172	10,604	8,834	6,388
Vehicle purchases (net outlay).....	3,715	5/1,740	2,967	3,823	4,975	3,418	5/2,696
Cars and trucks, new.....	1,504	5/253	1,135	1,626	1,826	1,650	5/1,818
Cars and trucks, used.....	2,174	1,487	1,814	2,153	3,077	1,768	878
Other vehicles.....	38	(4)	5/19	44	5/73	(4)	(4)
Gasoline and motor oil.....	1,431	918	1,235	1,419	1,738	1,676	1,153
Other vehicle expenses.....	2,603	1,480	2,192	2,521	3,327	3,142	2,291
Vehicle finance charges.....	372	201	395	367	390	383	274
Maintenance and repairs.....	799	431	622	783	1,108	935	535
Vehicle insurance.....	891	558	721	860	1,119	1,200	886
Vehicle rental, leases, licenses, other charges.....	541	290	454	512	711	624	595
Public transportation.....	402	182	261	409	563	598	248
Health care.....	1,930	654	1,489	1,957	2,223	2,646	3,194
Health insurance.....	895	267	733	909	986	1,200	1,469
Medical services.....	668	271	515	694	746	918	1,006
Drugs.....	259	84	171	249	337	378	578
Medical supplies.....	107	5/33	69	105	154	151	141
Entertainment.....	2,435	910	1,887	2,589	3,402	1,631	1,645
Fees and admissions.....	650	201	361	760	928	574	399
Television, radios, sound equipment.....	712	515	576	736	882	640	735
Pets, toys, and playground equipment.....	464	130	472	527	464	240	296
Other entertainment supplies, equipment, and services.....	608	64	478	567	1,128	177	214
Personal care products and services.....	658	444	492	696	852	624	591
Reading.....	180	66	118	197	234	199	199
Education.....	763	5/102	299	573	1,605	1,520	557
Tobacco products and smoking supplies.....	313	450	310	296	309	364	348
Miscellaneous.....	810	441	644	764	1,117	1,023	742
Cash contributions.....	916	5/155	452	1,083	1,380	835	459
Personal insurance and pensions.....	4,342	1,724	3,247	4,698	5,699	4,574	1,972
Life and other personal insurance.....	526	249	327	575	682	775	292
Pensions and Social Security.....	3,816	1,475	2,920	4,122	5,017	3,799	1,680
Sources of income and personal taxes: 1/							
Money income before taxes.....	50,186	24,452	39,041	53,195	63,400	52,045	36,337
Wages and salaries.....	44,226	18,681	35,371	47,757	55,772	43,706	20,162

Self-employment income.....	2,993	5/2,786	1,817	3,255	4,294	2,372	5/2,076
Social Security, private and government retirement.....	1,193	5/278	239	451	1,576	3,642	12,209
Interest, dividends, rental income, other property income.....	436	5/50	83	547	542	1,042	521
Unemployment and workers' compensation, veterans' benefits.....	321	5/58	248	300	436	459	5/411
Public assistance, supplemental security income, food stamps.....	574	2,060	793	399	451	474	610
Regular contributions for support.....	275	5/331	350	310	166	5/198	5/30
Other income.....	168	5/208	141	175	164	5/152	5/319
Personal taxes.....	4,115	1,165	2,763	4,400	6,042	4,014	1,676
Federal income taxes.....	3,052	800	2,077	3,212	4,593	2,843	1,217
State and local income taxes.....	905	313	637	987	1,244	886	394
Other taxes.....	158	5/52	50	201	205	284	5/65
Income after taxes.....	46,072	23,287	36,278	48,794	57,358	48,031	34,661
Addenda:							
Net change in total assets and liabilities....	-1,385	-1,184	-1,113	-230	-3,680	-1,000	-4,012
Net change in total assets.....	5,366	-85	6,109	7,631	1,913	1,574	6,395
Net change in total liabilities.....	6,750	1,099	7,222	7,861	5,594	2,574	10,406
Other financial information:							
Other money receipts.....	338	5/69	197	247	790	156	5/287
Mortgage principal paid on owned property...	-1,570	-267	-801	-1,863	-2,149	-1,419	-1,952
Estimated market value of owned home.....	89,916	12,107	54,882	97,385	114,134	119,415	142,590
Estimated monthly rental value of owned home	603	118	427	651	750	722	730
Gifts of goods and services.....	1,082	381	801	857	1,857	1,502	1,130
Food.....	92	5/58	44	78	190	103	5/25
Housing.....	316	153	297	237	525	399	133
Housekeeping supplies.....	50	5/10	30	46	96	61	5/10
Household textiles.....	6	5/5	3	8	8	6	5/6
Appliances and miscellaneous housewares...	34	5/0	18	21	64	103	5/24
Major appliances.....	6	(4)	5/5	2	13	5/9	(4)
Small appliances and miscellaneous housewares.....	28	5/0	13	19	51	5/94	5/24
Miscellaneous household equipment.....	71	5/6	50	67	116	77	66
Other housing.....	155	131	197	95	240	151	5/28
Apparel and services.....	293	5/74	243	270	450	260	328
Males, 2 and over.....	54	5/2	49	59	55	58	5/55
Females, 2 and over.....	80	5/8	39	98	110	75	5/89
Children under 2.....	55	5/12	67	48	57	48	5/95
Other apparel products and services.....	104	5/51	88	65	228	5/79	5/89
Jewelry and watches.....	64	5/1	5/28	40	5/186	5/56	(4)
All other apparel products and services.	40	5/50	60	25	42	5/23	5/89
Transportation.....	34	12	25	30	51	37	58
Health care.....	29	(4)	5/4	7	22	5/138	5/356
Entertainment.....	112	5/60	113	102	156	75	5/44
Toys, games, hobbies, and tricycles.....	55	5/6	76	54	53	5/27	(4)
Other entertainment.....	57	54	38	48	103	48	44
Education.....	105	5/0	16	39	287	5/334	5/137
All other gifts.....	102	26	58	93	176	156	48

-
- 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.