

**Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005**

Item	Total three persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Number of consumer units (in thousands) .....	18,078	1,120	3,738	4,648	4,990	2,302	1,279
Consumer unit characteristics:							
Income before taxes .....	\$70,622	\$37,957	\$57,980	\$69,764	\$83,656	\$86,814	\$59,293
Income after taxes .....	67,846	37,565	56,467	67,238	79,459	82,547	58,058
Age of reference person .....	43.8	22.0	29.7	39.6	49.2	58.4	72.2
Average number in consumer unit:							
Persons .....	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 18 .....	.8	.9	1.1	1.0	.6	.3	.2
Persons 65 and over .....	.2	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.1	.2	1.6
Earners .....	1.8	1.7	1.6	1.7	2.0	1.9	1.3
Vehicles .....	2.4	1.8	2.0	2.2	2.8	2.9	2.3
Percent distribution:							
Sex of reference person:							
Male .....	46	31	44	42	48	57	58
Female .....	54	69	56	58	52	43	42
Housing tenure:							
Homeowner .....	70	32	54	68	81	87	91
With mortgage .....	53	22	48	60	62	56	34
Without mortgage .....	17	10	6	8	19	30	57
Renter .....	30	68	46	32	19	13	9
Race of reference person:							
Black or African-American .....	14	16	16	15	11	11	12
White, Asian, and all other races .....	86	84	84	85	89	89	88
Hispanic or Latino origin of reference person:							
Hispanic or Latino .....	13	24	15	14	9	10	12
Not Hispanic or Latino .....	87	76	85	86	91	90	88
Education of reference person:							
Elementary (1-8) .....	4	4	3	3	3	6	12
High school (9-12) .....	37	55	33	37	33	37	43
College .....	59	41	64	59	64	56	44
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	93	87	91	91	95	95	95
Average annual expenditures .....	\$53,429	\$34,897	\$47,188	\$52,585	\$62,558	\$61,206	\$42,470
Food .....	7,014	5,158	5,872	7,035	8,290	8,056	5,727
Food at home .....	3,966	2,919	3,351	4,080	4,455	4,514	3,795
Cereals and bakery products .....	534	410	447	563	592	602	502
Cereals and cereal products .....	178	162	159	188	189	187	154
Bakery products .....	357	248	288	375	403	416	349
Meats, poultry, fish, and eggs .....	1,019	764	806	1,054	1,178	1,137	1,026
Beef .....	323	256	251	326	390	341	324
Pork .....	205	147	152	221	241	215	218
Other meats .....	120	65	98	135	132	136	113
Poultry .....	185	176	161	179	206	211	168
Fish and seafood .....	143	85	108	149	164	176	152
Eggs .....	44	35	35	44	45	57	51
Dairy products .....	445	314	375	467	492	506	439
Fresh milk and cream .....	180	139	166	190	190	189	172
Other dairy products .....	265	176	209	278	302	317	267
Fruits and vegetables .....	644	498	533	642	702	820	648
Fresh fruits .....	207	140	171	204	232	272	196
Fresh vegetables .....	213	164	170	206	231	304	210
Processed fruits .....	123	107	109	127	132	130	130
Processed vegetables .....	101	88	83	104	108	114	113

See footnotes at end of table.

**Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued**

Item	Total three persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other food at home .....	\$1,324	\$933	\$1,190	\$1,354	\$1,491	\$1,449	\$1,179
Sugar and other sweets .....	140	72	117	131	171	170	150
Fats and oils .....	102	68	76	111	118	115	108
Miscellaneous foods .....	679	487	674	710	735	682	555
Nonalcoholic beverages .....	357	289	295	367	407	408	323
Food prepared by consumer unit on out-of-town trips .....	45	16	28	35	59	75	44
Food away from home .....	3,048	2,239	2,521	2,955	3,835	3,542	1,933
Alcoholic beverages .....	476	297	474	482	568	547	157
Housing .....	16,897	11,573	16,722	17,319	18,410	18,389	12,163
Shelter .....	9,599	6,533	10,031	9,871	10,448	10,048	5,904
Owned dwellings .....	6,743	2,073	6,261	6,828	8,045	7,875	4,818
Mortgage interest and charges .....	3,988	1,346	4,192	4,489	4,446	4,076	1,934
Property taxes .....	1,611	421	1,226	1,473	2,027	2,072	1,823
Maintenance, repairs, insurance, other expenses .....	1,145	306	843	866	1,572	1,727	1,061
Rented dwellings .....	2,279	4,343	3,544	2,630	1,481	1,152	639
Other lodging .....	577	117	226	413	923	1,021	447
Utilities, fuels, and public services .....	3,599	2,484	3,106	3,504	4,025	4,170	3,675
Natural gas .....	508	246	462	457	573	603	630
Electricity .....	1,307	979	1,117	1,278	1,438	1,517	1,370
Fuel oil and other fuels .....	144	58	74	130	188	209	194
Telephone services .....	1,243	1,001	1,125	1,249	1,388	1,352	1,013
Water and other public services .....	397	200	329	390	438	491	468
Household operations .....	1,025	818	1,404	1,275	745	815	666
Personal services .....	536	636	1,023	843	152	98	4,199
Other household expenses .....	489	182	381	431	594	717	467
Housekeeping supplies .....	697	401	552	694	887	761	647
Laundry and cleaning supplies .....	175	106	155	158	222	179	180
Other household products .....	353	169	292	357	447	386	308
Postage and stationery .....	169	126	105	179	217	196	158
Household furnishings and equipment .....	1,976	1,337	1,629	1,976	2,304	2,595	1,271
Household textiles .....	168	130	108	226	171	184	139
Furniture .....	520	390	509	574	484	708	269
Floor coverings .....	64	24	36	68	88	88	28
Major appliances .....	228	126	196	184	267	313	281
Small appliances, miscellaneous housewares .....	137	102	103	109	199	183	71
Miscellaneous household equipment .....	859	565	677	815	1,095	1,120	483
Apparel and services .....	2,354	2,130	2,413	2,239	2,717	2,501	1,160
Men and boys .....	535	260	600	473	669	541	292
Men, 16 and over .....	430	214	478	319	571	481	258
Boys, 2 to 15 .....	105	46	122	154	98	60	33
Women and girls .....	960	969	813	958	1,194	961	537
Women, 16 and over .....	821	904	688	721	1,067	885	489
Girls, 2 to 15 .....	139	65	125	237	127	75	48
Children under 2 .....	148	333	293	138	54	54	61
Footwear .....	418	393	409	399	445	604	126
Other apparel products and services .....	293	175	298	271	354	342	144
Transportation .....	10,158	7,829	9,154	9,842	11,480	11,766	8,249
Vehicle purchases (net outlay) .....	4,504	3,606	4,301	4,522	4,842	5,278	3,100
Cars and trucks, new .....	2,248	<sup>4</sup> 1,170	2,143	2,183	2,471	3,023	1,470
Cars and trucks, used .....	2,175	2,134	2,115	2,241	2,285	2,221	1,630
Other vehicles .....	81	<sup>4</sup> 301	<sup>4</sup> 43	<sup>4</sup> 98	86	<sup>4</sup> 35	<sup>(3)</sup>
Gasoline and motor oil .....	2,263	1,909	2,050	2,171	2,574	2,471	1,940

See footnotes at end of table.

**Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued**

Item	Total three persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other vehicle expenses .....	\$2,889	\$2,069	\$2,535	\$2,683	\$3,404	\$3,270	\$2,710
Vehicle finance charges .....	412	303	452	437	407	410	325
Maintenance and repairs .....	780	582	554	679	1,022	926	786
Vehicle insurance .....	1,170	912	973	1,122	1,392	1,248	1,143
Vehicle rental, leases, licenses, and other charges .....	527	271	555	445	583	687	456
Public transportation .....	502	245	268	466	660	747	498
Healthcare .....	2,852	1,168	1,794	2,617	3,107	4,011	5,229
Health insurance .....	1,463	596	987	1,361	1,566	1,862	2,860
Medical services .....	773	363	467	781	826	1,113	1,175
Drugs .....	501	172	258	389	550	867	1,078
Medical supplies .....	116	37	82	86	164	169	117
Entertainment .....	2,499	1,485	2,255	2,397	3,091	2,753	1,751
Fees and admissions .....	598	193	440	564	781	845	376
Audio and visual equipment and services .....	1,010	768	975	1,012	1,138	1,030	791
Pets, toys, hobbies, and playground equipment .....	462	287	408	484	566	490	284
Other entertainment supplies, equipment, and services .....	429	238	432	337	606	387	300
Personal care products and services .....	639	377	557	625	766	713	565
Reading .....	127	37	90	114	150	185	162
Education .....	1,143	518	500	812	2,075	1,455	572
Tobacco products and smoking supplies .....	382	457	326	376	434	396	268
Miscellaneous .....	811	353	664	871	823	1,066	916
Cash contributions .....	1,540	456	1,085	1,354	2,169	1,686	1,777
Personal insurance and pensions .....	6,538	3,058	5,281	6,503	8,476	7,681	3,774
Life and other personal insurance .....	466	80	233	370	580	850	697
Pensions and Social Security .....	6,073	2,978	5,048	6,133	7,896	6,831	3,076
Sources of income and personal taxes:							
Money income before taxes .....	70,622	37,957	57,980	69,764	83,656	86,814	59,293
Wages and salaries .....	60,347	33,799	53,268	62,896	73,279	67,094	32,419
Self-employment income .....	4,162	1,950	2,654	4,144	5,880	5,220	1,964
Social Security, private and government retirement .....	3,677	4347	336	773	2,292	9,140	22,486
Interest, dividends, rental income, other property income .....	1,065	175	364	324	848	4,217	1,761
Unemployment and workers' compensation, veterans' benefits .....	272	144	238	304	288	398	474
Public assistance, supplemental security income, food stamps .....	404	693	474	334	328	426	455
Regular contributions for support .....	543	629	452	878	573	197	423
Other income .....	152	220	194	111	169	121	4111
Personal taxes .....	2,776	392	1,512	2,526	4,197	4,267	1,235
Federal income taxes .....	1,918	143	937	1,672	3,038	3,029	865
State and local income taxes .....	680	224	460	696	924	976	185
Other taxes .....	178	26	116	159	235	262	186
Income after taxes .....	67,846	37,565	56,467	67,238	79,459	82,547	58,058

See footnotes at end of table.

**Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued**

Item	Total three persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Addenda:							
Net change in total assets and liabilities .....	- \$6,098	\$7,623	- \$9,484	- \$10,026	- \$3,114	- \$7,473	- \$3,109
Net change in total assets .....	15,359	24,339	18,350	13,936	14,439	17,260	4,090
Net change in total liabilities .....	21,457	16,716	27,834	23,963	17,553	24,733	7,198
Other financial information:							
Other money receipts .....	681	<sup>4</sup> 60	223	609	354	2,892	<sup>4</sup> 119
Mortgage principal paid on owned property .....	-2,324	-583	-1,666	-2,289	-3,077	-3,218	-1,349
Estimated market value of owned home .....	166,317	46,253	117,466	149,151	196,002	255,353	200,549
Estimated monthly rental value of owned home .....	884	295	645	842	1,059	1,146	1,100
Gifts of goods and services .....	1,362	411	690	1,070	2,384	1,626	796
Food .....	131	<sup>4</sup> 6	45	86	260	193	54
Alcoholic beverages .....	15	<sup>4</sup> 8	15	18	22	7	<sup>4</sup> 4
Housing .....	298	101	173	229	445	414	309
Housekeeping supplies .....	54	<sup>4</sup> 15	38	69	63	51	53
Household textiles .....	18	<sup>4</sup> 5	9	19	16	25	<sup>4</sup> 53
Appliances and miscellaneous housewares .....	31	<sup>4</sup> 31	24	22	34	31	<sup>4</sup> 72
Major appliances .....	8	<sup>4</sup> 10	41	42	7	47	<sup>4</sup> 61
Small appliances and miscellaneous housewares .....	22	<sup>4</sup> 21	22	20	27	23	<sup>4</sup> 11
Miscellaneous household equipment .....	64	<sup>4</sup> 23	50	73	69	90	36
Other housing .....	131	27	52	46	263	217	95
Apparel and services .....	255	178	235	255	281	295	206
Males, 2 and over .....	64	35	54	56	81	87	49
Females, 2 and over .....	84	58	56	95	92	104	93
Children under 2 .....	57	82	71	54	47	50	45
Other apparel products and services .....	49	<sup>4</sup> 2	53	50	62	54	<sup>4</sup> 20
Jewelry and watches .....	13	<sup>4</sup> 2	9	12	14	24	<sup>4</sup> 9
All other apparel products and services .....	36	( <sup>3</sup> )	44	38	47	<sup>4</sup> 30	<sup>4</sup> 11
Transportation .....	81	<sup>4</sup> 4	76	98	115	54	17
Health care .....	38	<sup>4</sup> 15	46	61	45	49	<sup>4</sup> 21
Entertainment .....	80	<sup>4</sup> 40	41	58	129	125	49
Toys, games, arts and crafts, and tricycles .....	27	<sup>4</sup> 17	15	17	32	54	34
Other entertainment .....	54	<sup>4</sup> 23	26	41	97	71	14
Personal care products and services .....	21	<sup>4</sup> 9	12	22	25	40	<sup>4</sup> 17
Reading .....	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1	1	41
Education .....	364	<sup>4</sup> 3	37	157	973	324	<sup>4</sup> 80
All other gifts .....	78	47	50	86	89	124	38

<sup>1</sup> Value less than 0.05.

<sup>2</sup> Value less than or equal to 0.5.

<sup>3</sup> No data reported.

<sup>4</sup> Data are likely to have large sampling errors.

n.a. Not applicable.