

Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989-90

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands).....	16,087	895	4,288	4,095	3,287	2,083	1,438
Consumer unit characteristics:							
Income before taxes 1/.....	\$37,451	\$17,935	\$32,971	\$42,733	\$45,274	\$42,739	\$24,635
Income after taxes 1/.....	34,056	17,184	30,249	38,491	40,951	37,988	23,708
Average number of persons in consumer unit....	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Age of reference person.....	43.4	22.4	29.7	39.7	49.1	59.1	71.7
Average number in consumer unit:							
Earners.....	1.8	1.5	1.6	1.9	2.2	2.0	1.2
Vehicles.....	2.4	1.5	1.9	2.5	2.9	2.9	2.3
Children under 18.....	.8	1.1	1.2	1.0	.5	.2	.1
Persons 65 and over.....	.2	(2)	(3)	(3)	.1	.1	1.6
Percent distribution:							
Sex of reference person:							
Male.....	70	59	66	70	74	78	71
Female.....	30	41	34	30	26	22	29
Housing tenure:							
Percent homeowner.....	69	21	49	75	80	87	88
Homeowner with mortgage.....	50	16	44	66	59	45	29
Homeowner without mortgage.....	19	4	5	9	21	41	59
Renter.....	31	79	51	25	20	13	12
Race of reference person:							
Black.....	12	17	15	11	11	10	13
White and other.....	88	83	85	89	89	90	87
Education of reference person:							
Elementary (1-8).....	8	3	3	4	8	15	25
High school (9-12).....	47	68	47	37	46	53	52
College.....	45	28	49	59	46	31	21
Never attended and other.....	1	1	1	(4)	(4)	1	2
At least one vehicle owned.....	91	82	88	93	94	94	91
Average annual expenditures.....	\$33,156	\$20,943	\$28,769	\$37,554	\$39,778	\$34,885	\$23,793
Food.....	5,008	3,340	4,126	5,351	6,089	5,628	4,412
Food at home.....	2,912	2,080	2,508	3,085	3,236	3,290	2,927
Cereals and bakery products.....	423	282	356	450	452	511	451
Cereals and cereal products.....	145	120	129	156	148	160	154

Bakery products.....	277	161	227	294	304	351	296
Meats, poultry, fish, and eggs.....	795	483	652	797	944	962	857
Beef.....	257	185	208	242	322	314	274
Pork.....	164	83	147	165	191	191	167
Other meats.....	112	72	87	118	134	135	113
Poultry.....	126	63	109	126	132	167	153
Fish and seafood.....	98	46	68	112	126	110	107
Eggs.....	37	33	33	34	39	44	42
Dairy products.....	347	261	326	364	369	367	341
Fresh milk and cream.....	168	148	162	172	163	185	173
Other dairy products.....	179	113	164	192	206	182	168
Fruits and vegetables.....	471	304	388	512	512	553	501
Fresh fruits.....	138	83	111	148	155	171	147
Fresh vegetables.....	143	78	104	162	165	173	152
Processed fruits.....	111	75	102	120	111	120	122
Processed vegetables.....	79	68	72	83	81	89	80
Other food at home.....	878	751	786	961	960	897	776
Sugar and other sweets.....	101	68	85	110	105	125	103
Fats and oils.....	76	51	57	85	87	89	85
Miscellaneous foods.....	404	431	387	445	433	346	328
Nonalcoholic beverages.....	258	192	224	277	292	287	233
Food prepared by consumer unit on out-of-town trips.....	38	5/9	31	44	44	50	27
Food away from home.....	2,095	1,260	1,618	2,266	2,853	2,338	1,486
Alcoholic beverages.....	305	278	288	297	345	331	271
Housing.....	9,925	6,166	9,742	11,630	11,074	9,213	6,378
Shelter.....	5,404	3,398	5,398	6,738	6,014	4,424	2,902
Owned dwellings.....	3,512	670	2,891	4,968	4,175	3,132	2,016
Mortgage interest.....	2,328	447	2,276	3,617	2,655	1,321	694
Property taxes.....	648	5/81	335	748	806	1,064	682
Maintenance, repairs, insurance, other expenses.....	536	142	280	603	715	747	641
Rented dwellings.....	1,392	2,657	2,233	1,172	1,047	638	602
Other lodging.....	501	5/72	273	597	791	654	284
Utilities, fuels, and public services.....	2,153	1,349	1,841	2,239	2,475	2,449	2,181
Natural gas.....	271	142	225	258	314	338	334
Electricity.....	890	587	762	932	1,015	1,018	865
Fuel oil and other fuels.....	111	5/29	66	115	116	176	181
Telephone.....	657	496	615	679	775	653	551
Water and other public services.....	225	95	172	255	255	264	250
Household operations.....	633	459	954	797	394	404	194
Personal services.....	394	389	800	509	94	67	5/20
Other household expenses.....	239	70	155	288	300	337	174
Housekeeping supplies.....	471	296	392	483	539	629	393
Laundry and cleaning supplies.....	139	72	130	149	153	159	126
Other household products.....	195	95	143	202	233	295	162
Postage and stationery.....	136	129	119	131	153	175	105
Household furnishings and equipment.....	1,263	663	1,157	1,373	1,653	1,307	707
Household textiles.....	137	40	111	141	171	210	80
Furniture.....	342	276	345	398	372	315	182
Floor coverings.....	106	5/7	87	88	222	92	5/38
Major appliances.....	162	95	155	175	168	198	127
Small appliances, miscellaneous housewares	75	22	67	72	113	76	51

Miscellaneous household equipment.....	441	223	392	498	605	417	229
Apparel and services.....	1,888	1,528	1,672	2,269	2,178	1,771	1,171
Men and boys.....	465	533	370	568	566	440	179
Men, 16 and over.....	374	501	257	414	510	397	150
Boys, 2 to 15.....	91	32	113	154	55	43	29
Women and girls.....	748	211	616	920	919	739	659
Women, 16 and over.....	645	195	513	738	813	697	644
Girls, 2 to 15.....	103	16	103	182	106	42	15
Children under 2.....	139	322	257	111	61	63	23
Footwear.....	227	165	179	273	251	277	143
Other apparel products and services.....	310	297	250	397	381	252	166
Transportation.....	6,486	5,461	5,587	6,892	7,904	6,948	4,742
Vehicle purchases (net outlay).....	3,008	3,341	2,631	3,073	3,605	3,238	2,048
Cars and trucks, new.....	1,687	1,769	1,133	1,883	2,323	1,939	912
Cars and trucks, used.....	1,267	1,568	1,398	1,168	1,223	1,225	1,136
Other vehicles.....	54	5/3	100	5/22	5/59	5/74	(2)
Gasoline and motor oil.....	1,207	814	1,034	1,307	1,472	1,286	957
Other vehicle expenses.....	1,998	1,194	1,736	2,212	2,459	2,067	1,519
Vehicle finance charges.....	396	325	429	447	437	348	172
Maintenance and repairs.....	674	364	553	782	830	669	574
Vehicle insurance.....	710	415	542	703	938	875	651
Vehicle rental, licenses, other charges...	218	90	211	279	254	176	123
Public transportation.....	273	113	187	300	368	356	218
Health care.....	1,579	456	1,182	1,556	1,747	2,021	2,519
Health insurance.....	582	190	414	552	604	713	1,174
Medical services.....	635	140	538	698	736	753	648
Drugs.....	267	82	169	221	282	396	600
Medical supplies.....	95	45	62	84	124	159	96
Entertainment.....	1,674	976	1,472	2,107	1,978	1,696	739
Fees and admissions.....	383	102	267	531	447	468	215
Television, radios, sound equipment.....	511	404	479	597	605	444	305
Pets, toys, and playground equipment.....	315	294	342	344	347	283	129
Other entertainment supplies, equipment, and services.....	465	176	383	635	579	501	90
Personal care products and services.....	454	212	349	453	628	577	360
Reading.....	166	66	138	191	185	189	168
Education.....	437	257	162	545	850	396	185
Tobacco products and smoking supplies.....	334	429	286	316	371	364	342
Miscellaneous.....	727	297	574	909	909	871	319
Cash contributions.....	848	135	391	797	1,384	1,389	790
Personal insurance and pensions.....	3,323	1,341	2,801	4,243	4,136	3,491	1,397
Life and other personal insurance.....	451	104	291	567	630	475	373
Pensions and Social Security.....	2,872	1,237	2,510	3,675	3,506	3,016	1,024

Sources of income and personal taxes: 1/

Money income before taxes.....	37,451	17,935	32,971	42,733	45,274	42,739	24,635
Wages and salaries.....	30,712	15,062	28,963	36,379	39,242	31,723	10,100
Self-employment income.....	2,532	5/676	2,117	4,169	2,949	1,871	325
Social Security, private and government retirement.....	2,338	5/254	220	640	1,665	5,688	11,999
Interest, dividends, rental income, other property income.....	828	110	252	543	679	2,552	1,883
Unemployment and workers' compensation, veterans' benefits.....	208	232	171	181	302	226	154
Public assistance, supplemental security income, food stamps.....	442	1,215	777	234	164	443	124
Regular contributions for support.....	310	330	350	544	206	5/90	5/30
Other income.....	80	5/57	122	43	67	147	5/18
Personal taxes.....	3,396	752	2,721	4,242	4,323	4,752	927
Federal income taxes.....	2,670	532	2,165	3,361	3,376	3,709	706
State and local income taxes.....	656	193	520	797	835	960	172
Other taxes.....	70	27	36	83	111	83	49
Income after taxes.....	34,056	17,184	30,249	38,491	40,951	37,988	23,708
Addenda:							
Net change in total assets and liabilities....	-868	-1,965	-645	-726	-2,457	-239	1,466
Net change in total assets.....	4,021	3,527	6,597	5,427	2,594	360	1,208
Net change in total liabilities.....	4,889	5,492	7,241	6,154	5,051	598	-258
Other financial information:							
Other money receipts.....	396	36	269	335	504	411	903
Mortgage principal paid on owned property...	-749	-122	-671	-916	-992	-714	-396
Estimated market value of owned home.....	74,118	8,102	41,595	81,409	97,285	108,143	89,149
Estimated monthly rental value of owned home	447	81	294	519	545	589	497
Gifts of goods and services, total.....	1,105	343	681	955	2,118	1,318	664
Clothing, males 2 and over.....	74	5/5	52	74	105	118	48
Clothing, females 2 and over.....	91	5/15	67	100	122	82	138
Clothing, children under 2.....	50	71	66	39	51	50	18
Jewelry and watches.....	18	5/6	12	23	25	17	9
Small appliances and miscellaneous housewares.....	19	5/2	16	12	33	24	5/17
Household textiles.....	10	5/7	5/3	5/7	5/23	5/6	5/19
All other gifts.....	844	237	465	699	1,759	1,021	416

- 1/ Components of income and taxes are derived from "complete income reporters" only; see glossary.
- 2/ No data reported.
- 3/ Value less than 0.05.
- 4/ Value less than 0.5.
- 5/ Data are likely to have large sampling errors.