

Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands).....	16,236	1,086	3,752	4,322	3,854	1,898	1,324
Consumer unit characteristics:							
Income before taxes 1/.....	\$43,505	\$21,422	\$36,227	\$45,811	\$55,803	\$50,003	\$32,028
Income after taxes 1/.....	39,988	20,193	33,158	42,100	51,004	45,797	30,453
Age of reference person.....	43.3	22.2	29.8	39.5	49.2	59.2	70.9
Average number in consumer unit:							
Persons.....	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 18.....	.8	1.1	1.2	1.1	.5	.2	.2
Persons 65 and over.....	.2	(2)	(2)	(2)	(2)	.1	1.5
Earners.....	1.7	1.5	1.5	1.7	2.1	1.9	1.1
Vehicles.....	2.4	1.8	1.9	2.1	2.9	2.9	2.3
Percent distribution:							
Sex of reference person:							
Male.....	63	52	63	55	68	74	71
Female.....	37	48	37	45	32	26	29
Housing tenure:							
Homeowner.....	67	22	51	64	82	84	89
With mortgage.....	47	16	44	54	60	45	24
Without mortgage.....	20	6	7	10	22	39	65
Renter.....	33	78	49	36	18	16	11
Race of reference person:							
Black.....	13	15	11	16	10	14	16
White and other.....	87	85	89	84	90	86	84
Education of reference person:							
Elementary (1-8).....	6	2	3	3	5	15	21
High school (9-12).....	47	71	46	46	43	44	49
College.....	47	27	51	51	52	41	29
Never attended and other.....	(3)	(4)	(3)	(2)	(3)	(3)	2
At least one vehicle owned.....	90	80	87	90	93	95	91
Average annual expenditures.....	\$37,297	\$22,824	\$32,545	\$37,679	\$45,859	\$42,132	\$31,227
Food.....	5,182	3,219	4,327	5,275	6,333	5,807	5,329
Food at home.....	3,244	2,237	2,838	3,240	3,703	3,606	3,757
Cereals and bakery products.....	507	341	445	505	575	556	613
Cereals and cereal products.....	193	162	175	192	204	202	240
Bakery products.....	314	178	269	314	371	354	372
Meats, poultry, fish, and eggs.....	886	600	727	910	1,033	1,021	1,000

Beef.....	272	201	216	281	309	329	299
Pork.....	182	139	136	194	216	210	195
Other meats.....	122	94	98	118	141	137	162
Poultry.....	169	92	148	172	203	173	202
Fish and seafood.....	109	46	101	112	130	132	99
Eggs.....	33	27	28	32	33	40	43
Dairy products.....	339	234	308	327	388	373	394
Fresh milk and cream.....	146	111	144	138	159	156	171
Other dairy products.....	192	123	164	189	229	217	223
Fruits and vegetables.....	512	329	415	519	577	614	654
Fresh fruits.....	157	88	119	168	181	178	207
Fresh vegetables.....	156	89	122	158	179	191	208
Processed fruits.....	110	95	94	100	121	139	139
Processed vegetables.....	89	58	80	93	96	105	100
Other food at home.....	1,000	733	942	979	1,131	1,043	1,096
Sugar and other sweets.....	120	75	93	120	144	135	158
Fats and oils.....	93	64	82	92	97	105	131
Miscellaneous foods.....	448	384	487	434	453	452	434
Nonalcoholic beverages.....	292	195	246	289	378	294	300
Food prepared by consumer unit on out-of-town trips.....	47	15	34	43	58	57	73
Food away from home.....	1,937	982	1,490	2,035	2,629	2,201	1,572
Alcoholic beverages.....	266	147	255	239	349	352	179
Housing.....	11,603	7,731	11,149	12,468	13,101	11,873	8,843
Shelter.....	6,379	4,500	6,299	7,163	7,141	5,940	3,997
Owned dwellings.....	4,188	928	3,592	4,814	5,367	4,296	2,916
Mortgage interest and charges.....	2,562	516	2,605	3,229	3,073	2,301	828
Property taxes.....	958	162	599	961	1,310	1,157	1,304
Maintenance, repairs, insurance, other expenses.....	668	250	388	624	984	837	785
Rented dwellings.....	1,787	3,537	2,581	1,954	1,128	1,020	577
Other lodging.....	404	35	125	395	646	624	504
Utilities, fuels, and public services.....	2,496	1,599	2,136	2,469	2,897	2,818	2,708
Natural gas.....	302	181	246	264	349	395	415
Electricity.....	1,013	653	834	1,018	1,200	1,140	1,067
Fuel oil and other fuels.....	93	5/40	56	99	108	121	137
Telephone services.....	795	612	764	803	898	804	697
Water and other public services.....	293	114	238	284	342	359	391
Household operations.....	638	489	1,017	721	434	419	331
Personal services.....	412	437	883	515	128	5/80	5/20
Other household expenses.....	227	51	134	207	306	339	311
Housekeeping supplies.....	488	184	370	521	586	619	605
Laundry and cleaning supplies.....	142	65	112	147	160	213	152
Other household products.....	223	66	176	256	261	257	268
Postage and stationery.....	123	53	83	118	165	149	186
Household furnishings and equipment.....	1,602	959	1,327	1,594	2,043	2,076	1,202
Household textiles.....	110	35	91	92	151	132	147
Furniture.....	404	384	453	405	459	333	223
Floor coverings.....	178	5/40	51	80	378	5/497	5/55
Major appliances.....	177	130	141	181	209	194	184
Small appliances, miscellaneous housewares	93	58	76	94	112	116	94
Miscellaneous household equipment.....	639	312	514	742	733	804	499

Apparel and services.....	2,111	1,369	1,899	2,215	2,529	2,623	1,383
Men and boys.....	504	250	464	487	648	673	334
Men, 16 and over.....	412	220	377	354	569	531	315
Boys, 2 to 15.....	93	31	87	133	79	142	19
Women and girls.....	819	350	626	876	1,025	1,247	577
Women, 16 and over.....	708	289	526	717	910	1,157	517
Girls, 2 to 15.....	111	61	99	160	115	89	60
Children under 2.....	149	282	292	152	52	36	25
Footwear.....	334	211	254	403	414	359	225
Other apparel products and services.....	305	277	264	296	391	308	223
Transportation.....	7,657	5,489	6,703	7,311	9,517	8,906	6,158
Vehicle purchases (net outlay).....	3,689	3,211	3,473	3,506	4,428	4,288	2,276
Cars and trucks, new.....	1,814	5/1,204	1,515	1,747	1,876	3,240	5/1,151
Cars and trucks, used.....	1,839	1,977	1,948	1,658	2,532	1,048	1,125
Other vehicles.....	36	5/30	5/10	5/101	5/20	5/1	(4)
Gasoline and motor oil.....	1,204	864	1,075	1,158	1,426	1,375	1,105
Other vehicle expenses.....	2,427	1,280	1,956	2,327	3,183	2,828	2,352
Vehicle finance charges.....	323	247	334	316	387	359	145
Maintenance and repairs.....	817	363	559	805	1,123	1,013	874
Vehicle insurance.....	863	559	641	800	1,122	1,034	942
Vehicle rental, leases, licenses, other charges.....	424	111	421	405	551	423	391
Public transportation.....	337	135	199	319	480	415	425
Health care.....	1,787	702	1,250	1,572	2,133	2,237	3,280
Health insurance.....	817	320	603	676	859	1,108	1,749
Medical services.....	603	272	443	613	766	652	754
Drugs.....	270	83	146	190	349	370	677
Medical supplies.....	98	28	59	94	160	106	99
Entertainment.....	1,796	1,177	1,655	1,967	2,111	1,700	1,409
Fees and admissions.....	457	135	325	503	640	437	438
Television, radios, sound equipment.....	612	536	588	639	666	632	480
Pets, toys, and playground equipment.....	371	294	356	458	407	275	252
Other entertainment supplies, equipment, and services.....	356	211	386	367	398	356	238
Personal care products and services.....	480	242	417	484	592	561	482
Reading.....	169	77	124	168	204	226	185
Education.....	593	245	220	436	1,274	623	438
Tobacco products and smoking supplies.....	325	318	281	332	348	455	175
Miscellaneous.....	763	446	656	769	758	1,133	801
Cash contributions.....	906	133	534	519	1,644	1,442	945
Personal insurance and pensions.....	3,658	1,529	3,074	3,926	4,964	4,193	1,619
Life and other personal insurance.....	452	108	274	417	612	712	510
Pensions and Social Security.....	3,207	1,421	2,800	3,509	4,353	3,481	1,110
Sources of income and personal taxes: 1/							
Money income before taxes.....	43,505	21,422	36,227	45,811	55,803	50,003	32,028
Wages and salaries.....	36,750	18,966	32,916	40,572	49,120	39,276	12,145

Self-employment income.....	1,877	387	1,050	2,331	3,189	1,637	621
Social Security, private and government retirement.....	2,763	5/80	260	665	1,567	6,709	16,937
Interest, dividends, rental income, other property income.....	532	20	111	365	715	1,196	1,292
Unemployment and workers' compensation, veterans' benefits.....	304	167	200	391	309	443	235
Public assistance, supplemental security income, food stamps.....	706	1,480	1,045	588	436	527	471
Regular contributions for support.....	432	80	449	766	357	5/128	5/226
Other income.....	142	243	196	133	110	87	5/101
Personal taxes.....	3,517	1,229	3,069	3,711	4,799	4,206	1,575
Federal income taxes.....	2,584	836	2,224	2,765	3,578	3,073	1,045
State and local income taxes.....	762	335	745	813	963	943	198
Other taxes.....	172	58	100	133	257	189	332
Income after taxes.....	39,988	20,193	33,158	42,100	51,004	45,797	30,453
Addenda:							
Net change in total assets and liabilities....	-1,599	-714	-1,508	-2,185	-1,390	-4,520	2,904
Net change in total assets.....	3,709	3,186	5,782	5,261	2,648	-54	1,683
Net change in total liabilities.....	5,309	3,900	7,291	7,446	4,037	4,466	-1,221
Other financial information:							
Other money receipts.....	713	84	850	187	1,078	1,656	148
Mortgage principal paid on owned property...	-1,517	-134	-720	-1,606	-2,209	-1,902	-2,051
Estimated market value of owned home.....	76,802	12,230	47,371	72,710	103,750	105,324	107,173
Estimated monthly rental value of owned home	530	117	377	531	678	698	634
Gifts of goods and services.....	1,203	343	700	926	2,015	1,881	1,085
Food.....	108	5/14	36	88	212	184	51
Housing.....	317	157	275	284	459	371	226
Housekeeping supplies.....	39	19	32	41	44	48	56
Household textiles.....	14	5/2	5/11	5/13	18	5/14	5/30
Appliances and miscellaneous housewares...	33	5/8	27	26	51	42	5/36
Major appliances.....	5	5/4	5/1	5	7	5/8	5/6
Small appliances and miscellaneous housewares.....	28	5/4	26	21	44	33	5/30
Miscellaneous household equipment.....	76	5/14	40	88	140	66	44
Other housing.....	155	114	165	117	207	201	60
Apparel and services.....	310	106	241	259	373	702	209
Males, 2 and over.....	81	5/11	74	58	85	209	68
Females, 2 and over.....	129	5/49	88	97	161	335	82
Children under 2.....	47	33	63	59	36	36	23
Other apparel products and services.....	53	5/13	16	45	90	122	5/35
Jewelry and watches.....	17	5/6	8	18	22	26	5/18
All other apparel products and services.	36	5/7	5/8	26	68	96	5/17
Transportation.....	68	6	22	41	93	208	63
Health care.....	37	5/2	5/3	62	38	5/22	5/102
Entertainment.....	72	24	61	53	98	115	68
Toys, games, hobbies, and tricycles.....	32	5/11	29	21	47	40	37
Other entertainment.....	40	13	32	32	51	75	31
Education.....	195	5/0	5/9	48	602	176	5/205
All other gifts.....	97	34	52	91	141	103	162

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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.