

Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995-96

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands).....	16,355	1,010	3,746	4,368	3,970	1,864	1,396
Consumer unit characteristics:							
Income before taxes 1/.....	\$45,048	\$22,982	\$39,491	\$47,063	\$57,120	\$47,458	\$33,329
Income after taxes 1/.....	41,401	21,787	36,089	43,178	52,461	42,958	31,802
Age of reference person.....	43.4	22.1	29.8	39.3	49.1	59.1	71.4
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	1.1	1.1	.6	.3	.2
Persons 65 and over.....	.2	(2)	(2)	(2)	.1	.1	1.5
Earners.....	1.7	1.6	1.6	1.7	2.1	1.9	1.1
Vehicles.....	2.3	1.7	1.9	2.0	2.9	2.9	2.4
Percent distribution:							
Sex of reference person:							
Male.....	62	49	61	52	69	72	73
Female.....	38	51	39	48	31	28	27
Housing tenure:							
Homeowner.....	67	21	53	64	81	83	88
With mortgage.....	48	15	47	53	63	47	24
Without mortgage.....	19	6	7	12	18	36	63
Renter.....	33	79	47	36	19	17	12
Race of reference person:							
Black.....	15	18	16	18	11	15	15
White and other.....	85	82	84	82	89	85	85
Education of reference person:							
Elementary (1-8).....	6	3	3	3	5	12	21
High school (9-12).....	46	70	47	46	40	43	46
College.....	48	26	50	51	54	44	32
Never attended and other.....	(3)	(4)	(3)	(4)	(2)	1	1
At least one vehicle owned.....	90	82	88	87	92	96	93
Average annual expenditures.....	\$38,714	\$23,813	\$34,854	\$39,981	\$47,029	\$40,166	\$31,513
Food.....	5,298	3,239	4,375	5,470	6,420	5,836	5,353
Food at home.....	3,315	2,144	2,773	3,363	3,831	3,726	3,808
Cereals and bakery products.....	503	326	421	510	584	553	586
Cereals and cereal products.....	188	140	159	191	206	201	232
Bakery products.....	315	186	262	319	378	352	354
Meats, poultry, fish, and eggs.....	894	574	707	913	1,032	1,057	1,062

Beef.....	275	192	204	278	314	359	320
Pork.....	184	110	152	198	199	212	218
Other meats.....	121	95	99	120	139	120	164
Poultry.....	172	105	142	170	207	195	204
Fish and seafood.....	106	48	82	112	134	125	103
Eggs.....	37	24	28	37	40	46	53
Dairy products.....	341	221	304	338	395	371	385
Fresh milk and cream.....	144	102	138	141	158	154	157
Other dairy products.....	198	119	167	197	237	217	228
Fruits and vegetables.....	551	316	424	586	627	657	662
Fresh fruits.....	168	83	119	189	190	188	226
Fresh vegetables.....	172	82	116	193	203	214	200
Processed fruits.....	119	89	106	110	128	158	134
Processed vegetables.....	93	62	83	94	106	97	102
Other food at home.....	1,025	706	917	1,015	1,193	1,087	1,113
Sugar and other sweets.....	129	72	95	127	151	160	178
Fats and oils.....	96	55	82	91	105	120	131
Miscellaneous foods.....	456	370	457	452	505	441	433
Nonalcoholic beverages.....	299	194	247	301	372	308	316
Food prepared by consumer unit on out-of-town trips.....	47	15	37	44	59	57	55
Food away from home.....	1,983	1,096	1,602	2,107	2,589	2,110	1,545
Alcoholic beverages.....	267	133	208	295	368	275	168
Housing.....	12,211	8,202	12,105	13,155	13,783	11,669	8,897
Shelter.....	6,740	4,677	6,893	7,527	7,619	5,866	4,032
Owned dwellings.....	4,494	908	4,168	5,061	5,800	4,184	2,882
Mortgage interest and charges.....	2,772	487	2,988	3,424	3,395	2,103	921
Property taxes.....	1,007	196	791	944	1,393	1,181	1,044
Maintenance, repairs, insurance, other expenses.....	715	225	389	694	1,012	899	916
Rented dwellings.....	1,825	3,735	2,523	2,075	1,125	1,110	725
Other lodging.....	422	34	201	390	693	573	425
Utilities, fuels, and public services.....	2,626	1,722	2,307	2,532	3,061	2,953	2,761
Natural gas.....	313	163	282	309	329	384	380
Electricity.....	1,039	704	889	999	1,222	1,152	1,137
Fuel oil and other fuels.....	106	48	51	94	143	163	152
Telephone services.....	868	701	834	841	1,008	899	721
Water and other public services.....	301	106	251	290	359	355	371
Household operations.....	733	500	1,171	844	492	489	393
Personal services.....	483	451	996	590	160	5/219	5/63
Other household expenses.....	250	49	175	254	332	270	330
Housekeeping supplies.....	554	192	332	540	790	756	641
Laundry and cleaning supplies.....	142	68	120	141	179	164	151
Other household products.....	237	72	133	265	303	304	325
Postage and stationery.....	174	52	80	134	308	288	164
Household furnishings and equipment.....	1,557	1,111	1,402	1,712	1,821	1,606	1,070
Household textiles.....	84	69	70	89	96	73	92
Furniture.....	397	367	462	369	452	283	322
Floor coverings.....	110	5/42	50	193	113	5/109	5/56
Major appliances.....	183	150	154	197	214	205	127
Small appliances, miscellaneous housewares	80	53	54	71	114	88	96
Miscellaneous household equipment.....	704	429	613	793	832	847	376

Apparel and services.....	2,096	1,268	1,825	2,168	2,635	2,352	1,579
Men and boys.....	512	224	454	479	691	696	317
Men, 16 and over.....	402	169	337	331	588	599	273
Boys, 2 to 15.....	109	55	118	148	103	97	45
Women and girls.....	805	344	585	863	1,047	1,026	706
Women, 16 and over.....	676	261	468	690	915	904	644
Girls, 2 to 15.....	129	83	116	173	132	122	63
Children under 2.....	157	305	266	168	68	65	51
Footwear.....	359	223	285	412	447	371	262
Other apparel products and services.....	263	171	236	246	381	194	243
Transportation.....	7,814	5,957	7,471	7,628	9,373	7,681	6,430
Vehicle purchases (net outlay).....	3,658	3,414	3,920	3,657	4,075	3,111	2,684
Cars and trucks, new.....	1,638	5/634	1,557	1,929	1,634	1,671	1,639
Cars and trucks, used.....	1,988	2,772	2,343	1,669	2,399	1,431	1,045
Other vehicles.....	32	5/8	5/19	5/59	5/43	5/9	(4)
Gasoline and motor oil.....	1,284	974	1,155	1,184	1,568	1,461	1,128
Other vehicle expenses.....	2,486	1,446	2,168	2,366	3,177	2,712	2,221
Vehicle finance charges.....	374	287	406	356	451	377	184
Maintenance and repairs.....	752	423	572	748	967	830	786
Vehicle insurance.....	862	603	662	760	1,121	1,075	884
Vehicle rental, leases, licenses, other charges.....	498	132	528	502	638	431	367
Public transportation.....	386	124	228	421	554	397	396
Health care.....	1,895	756	1,256	1,801	2,251	2,296	3,201
Health insurance.....	874	394	627	756	910	1,180	1,746
Medical services.....	632	239	408	717	866	600	632
Drugs.....	291	100	152	228	346	409	699
Medical supplies.....	98	23	69	100	129	108	123
Entertainment.....	1,893	1,066	1,740	2,260	2,132	1,852	1,183
Fees and admissions.....	445	142	330	518	610	387	357
Television, radios, sound equipment.....	654	553	643	674	719	724	423
Pets, toys, and playground equipment.....	399	199	289	554	413	448	266
Other entertainment supplies, equipment, and services.....	395	172	478	513	390	293	136
Personal care products and services.....	582	310	504	571	702	673	613
Reading.....	171	92	126	175	197	222	195
Education.....	612	202	302	378	1,413	584	244
Tobacco products and smoking supplies.....	319	374	274	310	368	410	168
Miscellaneous.....	841	524	765	780	929	1,035	971
Cash contributions.....	971	193	570	929	1,521	1,105	997
Personal insurance and pensions.....	3,744	1,496	3,331	4,062	4,936	4,176	1,517
Life and other personal insurance.....	430	101	292	414	562	663	402
Pensions and Social Security.....	3,314	1,395	3,039	3,648	4,374	3,513	1,114
Sources of income and personal taxes: 1/							
Money income before taxes.....	45,048	22,982	39,491	47,063	57,120	47,458	33,329
Wages and salaries.....	37,876	20,698	36,679	40,919	49,718	36,922	13,043

Self-employment income.....	2,391	5/393	1,292	3,411	3,820	1,425	824
Social Security, private and government retirement.....	2,937	5/247	145	597	1,821	6,816	17,491
Interest, dividends, rental income, other property income.....	513	25	101	309	630	1,280	1,293
Unemployment and workers' compensation, veterans' benefits.....	260	5/150	178	279	319	346	234
Public assistance, supplemental security income, food stamps.....	556	1,102	634	622	381	509	297
Regular contributions for support.....	382	183	329	768	307	5/58	5/69
Other income.....	133	183	133	158	125	103	5/78
Personal taxes.....	3,647	1,195	3,402	3,884	4,659	4,501	1,527
Federal income taxes.....	2,741	818	2,549	2,964	3,519	3,326	1,108
State and local income taxes.....	757	331	778	792	915	984	203
Other taxes.....	149	5/45	75	129	225	190	217
Income after taxes.....	41,401	21,787	36,089	43,178	52,461	42,958	31,802
Addenda:							
Net change in total assets and liabilities....	-2,132	207	-2,660	-4,121	-1,232	-400	-1,054
Net change in total assets.....	3,333	3,148	7,017	3,829	2,301	559	-1,339
Net change in total liabilities.....	5,464	2,941	9,677	7,950	3,534	959	-285
Other financial information:							
Other money receipts.....	376	58	165	169	562	1,198	197
Mortgage principal paid on owned property...	-1,400	-156	-847	-1,359	-1,833	-1,868	-2,051
Estimated market value of owned home.....	80,398	11,453	55,833	80,509	104,848	104,741	93,818
Estimated monthly rental value of owned home	549	111	423	545	696	675	626
Gifts of goods and services.....	1,252	471	717	909	2,146	1,899	1,067
Food.....	87	5/10	39	65	174	135	47
Housing.....	323	191	263	257	529	348	194
Housekeeping supplies.....	36	26	22	37	48	47	35
Household textiles.....	7	5/2	4	4	13	9	7
Appliances and miscellaneous housewares...	29	5/7	15	17	55	42	30
Major appliances.....	7	(4)	5/1	5/3	17	12	5/7
Small appliances and miscellaneous housewares.....	22	5/7	14	14	38	30	5/23
Miscellaneous household equipment.....	92	19	62	89	162	93	49
Other housing.....	160	137	160	110	251	157	73
Apparel and services.....	317	116	242	236	335	732	394
Males, 2 and over.....	87	5/23	80	76	74	231	66
Females, 2 and over.....	106	5/29	53	46	113	342	197
Children under 2.....	50	28	50	64	38	59	49
Other apparel products and services.....	73	5/35	5/61	50	110	101	5/82
Jewelry and watches.....	34	5/18	5/49	5/17	5/52	5/17	5/39
All other apparel products and services.	39	5/17	5/11	5/32	58	84	5/43
Transportation.....	53	11	24	46	76	46	123
Health care.....	27	5/2	5/5	17	67	28	5/15
Entertainment.....	108	5/56	64	108	114	258	60
Toys, games, hobbies, and tricycles.....	48	5/33	5/22	54	39	5/136	5/33
Other entertainment.....	59	23	42	54	75	122	27
Education.....	224	5/1	5/21	67	720	173	5/79
All other gifts.....	114	84	61	113	130	179	155

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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.