

Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands)	17,504	962	3,937	4,634	4,468	1,988	1,515
Consumer unit characteristics:							
Income before taxes ¹	\$61,469	\$28,329	\$54,105	\$62,592	\$71,442	\$81,885	\$44,285
Income after taxes ¹	58,887	28,385	52,189	60,111	67,428	78,526	43,061
Age of reference person	43.9	21.7	29.9	39.7	49.2	58.5	72.4
Average number in consumer unit:							
Persons	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 188	.9	1.1	1.1	.6	.3	.2
Persons 65 and over2	(²)	(²)	(²)	.1	.2	1.5
Earners	1.8	1.7	1.6	1.7	2.1	1.9	1.2
Vehicles	2.3	1.6	2.0	2.2	2.8	2.7	2.3
Percent distribution:							
Sex of reference person:							
Male	49	35	49	44	50	59	56
Female	51	65	51	56	50	41	44
Housing tenure:							
Homeowner	70	26	56	67	81	87	88
With mortgage	51	16	49	55	60	52	35
Without mortgage	19	10	7	12	21	35	53
Renter	30	74	44	33	19	13	12
Race of reference person:							
Black or African American	15	15	17	17	12	15	18
White, Asian, and All Other Races	85	85	83	83	88	85	82
Education of reference person:							
Elementary (1-8)	4	4	2	3	3	6	16
High school (9-12)	39	51	34	39	36	42	45
College	57	45	64	58	61	52	38
Never attended and other	(³)	(⁴)	(³)	(³)	(³)	(³)	1
At least one vehicle owned or leased	92	84	90	93	95	93	92
Average annual expenditures	\$47,749	\$30,995	\$43,316	\$48,686	\$54,312	\$55,110	\$37,977
Food							
Food at home	6,266	5,037	5,653	6,171	7,029	7,243	5,469
Cereals and bakery products	3,698	2,870	3,424	3,613	4,036	4,228	3,683
Cereals and cereal products	516	398	472	510	569	563	531
Bakery products	177	148	176	177	184	194	162
Meats, poultry, fish, and eggs	339	250	295	333	386	370	369
Beef	981	739	870	942	1,107	1,144	1,009
Pork	290	227	238	274	347	356	263
Other meats	203	174	152	211	229	222	242
Poultry	122	70	105	115	146	150	124
Fish and seafood	175	142	180	163	191	189	159
Eggs	150	88	158	140	149	185	176
Dairy products	41	38	38	39	45	42	45
Fresh milk and cream	390	304	365	384	426	436	380
Other dairy products	148	132	144	147	153	162	147
Fruits and vegetables	242	172	221	238	273	274	234
Fresh fruits	629	435	558	606	686	794	678
Fresh vegetables	195	127	168	187	211	272	205
Processed fruits	198	134	178	183	221	250	211
Processed vegetables	131	101	119	134	138	151	134
Processed vegetables	105	73	93	102	115	120	126

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, 2002-2003 — Continued

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other food at home	\$1,182	\$993	\$1,160	\$1,170	\$1,249	\$1,290	\$1,085
Sugar and other sweets	133	99	100	155	141	149	138
Fats and oils	99	67	86	87	117	120	117
Miscellaneous foods	595	550	662	574	588	602	522
Nonalcoholic beverages	316	260	283	312	355	361	284
Food prepared by consumer unit on out-of-town trips	40	18	29	43	48	58	23
Food away from home	2,568	2,167	2,229	2,559	2,993	3,015	1,786
Alcoholic beverages	409	720	351	339	510	357	190
Housing	15,392	9,856	15,349	16,431	16,416	16,113	11,979
Shelter	8,898	6,010	8,960	9,853	9,439	8,836	6,139
Owned dwellings	6,171	1,513	5,582	6,744	7,179	6,983	4,870
Mortgage interest and charges	3,727	922	3,959	4,325	4,223	3,367	2,088
Property taxes	1,427	375	1,013	1,418	1,684	2,144	1,503
Maintenance, repairs, insurance, other expenses	1,017	215	610	1,001	1,272	1,472	1,279
Rented dwellings	2,231	4,408	3,136	2,616	1,562	1,005	903
Other lodging	496	89	242	494	698	847	366
Utilities, fuels, and public services	3,218	2,019	2,773	3,209	3,605	3,793	3,269
Natural gas	409	149	354	383	473	522	457
Electricity	1,171	792	977	1,187	1,303	1,353	1,238
Fuel oil and other fuels	109	⁵ 43	58	107	115	187	167
Telephone services	1,160	863	1,079	1,177	1,297	1,285	944
Water and other public services	369	171	304	354	417	445	464
Household operations	1,002	506	1,457	1,141	685	922	745
Personal services	545	403	1,175	662	173	180	213
Other household expenses	457	103	282	479	512	742	532
Housekeeping supplies	594	305	482	576	711	679	759
Laundry and cleaning supplies	159	107	149	153	178	178	166
Other household products	290	136	230	289	349	292	434
Postage and stationery	145	62	103	133	184	209	158
Household furnishings and equipment	1,680	1,015	1,677	1,653	1,976	1,883	1,067
Household textiles	119	88	90	115	175	102	66
Furniture	441	311	544	397	471	497	231
Floor coverings	49	⁵ 11	40	49	61	79	26
Major appliances	224	185	239	242	180	288	197
Small appliances, miscellaneous housewares	112	53	109	77	152	154	88
Miscellaneous household equipment	735	368	654	772	936	763	460
Apparel and services	2,080	1,716	2,107	2,217	2,254	2,130	1,172
Men and boys	481	384	459	537	545	460	245
Men, 16 and over	371	321	319	385	452	400	193
Boys, 2 to 15	110	64	140	153	93	60	52
Women and girls	816	488	745	870	959	911	502
Women, 16 and over	676	433	592	631	852	852	432
Girls, 2 to 15	140	56	152	240	107	59	70
Children under 2	156	350	334	123	63	56	33
Footwear	337	315	316	391	341	333	224
Other apparel products and services	290	180	254	296	346	370	168
Transportation	9,780	7,063	9,142	9,893	11,075	11,394	6,886
Vehicle purchases (net outlay)	4,817	3,709	4,732	5,027	5,297	5,583	2,681
Cars and trucks, new	2,231	1,163	1,810	2,634	2,413	3,058	1,149
Cars and trucks, used	2,473	2,479	2,812	2,309	2,713	2,413	1,457
Other vehicles	113	⁵ 66	110	⁵ 84	170	⁵ 112	⁵ 75
Gasoline and motor oil	1,566	1,213	1,457	1,559	1,777	1,706	1,294

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, 2002-2003 — Continued

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other vehicle expenses	\$3,004	\$1,938	\$2,711	\$2,858	\$3,562	\$3,501	\$2,590
Vehicle finance charges	518	386	608	534	543	471	303
Maintenance and repairs	782	493	576	759	1,007	909	743
Vehicle insurance	1,110	782	956	992	1,357	1,341	1,046
Vehicle rental, leases, licenses, other charges	595	276	571	573	655	780	498
Public transportation	393	204	242	448	440	604	321
Health care	2,514	813	1,653	2,176	2,903	3,765	4,104
Health insurance	1,287	475	939	1,177	1,430	1,664	2,129
Medical services	645	186	406	552	764	1,185	779
Drugs	472	128	242	342	562	781	1,037
Medical supplies	110	24	66	106	147	136	159
Entertainment	2,285	1,255	1,972	2,500	2,610	2,747	1,540
Fees and admissions	571	209	343	641	688	962	320
Television, radios, sound equipment	835	621	780	850	923	918	708
Pets, toys, and playground equipment	431	244	441	440	499	456	276
Other entertainment supplies, equipment, and services	448	181	408	569	501	412	235
Personal care products and services	607	417	516	591	715	678	604
Reading	137	45	91	127	170	195	168
Education	937	694	442	771	1,634	1,378	252
Tobacco products and smoking supplies	384	500	333	376	420	444	281
Miscellaneous	757	572	497	714	916	932	934
Cash contributions	1,191	296	735	1,176	1,519	1,498	1,617
Personal insurance and pensions	5,011	2,010	4,475	5,203	6,140	6,236	2,780
Life and other personal insurance	494	73	270	421	732	698	593
Pensions and Social Security	4,517	1,938	4,205	4,782	5,408	5,538	2,187
Sources of income and personal taxes: ¹							
Money income before taxes	61,469	28,329	54,105	62,592	71,442	81,885	44,285
Wages and salaries	53,556	25,819	51,537	55,927	64,451	68,321	20,285
Self-employment income	2,147	597	778	3,051	2,797	2,730	1,339
Social Security, private and government retirement	3,509	⁵ 294	391	992	2,105	7,408	19,908
Interest, dividends, rental income, other property income	934	32	185	895	1,053	2,149	1,661
Unemployment and workers' compensation, veterans' benefits	315	177	243	402	351	398	121
Public assistance, supplemental security income, food stamps	381	662	332	397	237	499	539
Regular contributions for support	497	524	505	833	301	182	401
Other income	130	224	134	96	149	198	⁵ 31
Personal taxes	2,581	-56	1,917	2,481	4,014	3,359	1,223
Federal income taxes	1,864	-117	1,258	1,805	3,010	2,425	900
State and local income taxes	555	54	542	537	816	640	121
Other taxes	162	7	117	139	188	294	202
Income after taxes	58,887	28,385	52,189	60,111	67,428	78,526	43,061

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, 2002-2003 — Continued

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Addenda:							
Net change in total assets and liabilities	- \$11,995	\$1,964	- \$13,526	- \$14,388	- \$14,696	- \$6,407	- \$8,924
Net change in total assets	8,927	9,913	14,745	10,413	6,273	5,289	1,235
Net change in total liabilities	20,922	7,949	28,272	24,802	20,969	11,696	10,160
Other financial information:							
Other money receipts	560	201	285	568	658	1,064	533
Mortgage principal paid on owned property	-1,798	-287	-1,167	-1,869	-2,624	-2,174	-1,254
Estimated market value of owned home	123,043	27,315	87,813	118,089	144,112	188,369	142,693
Estimated monthly rental value of owned home ..	798	226	617	799	916	1,059	939
Gifts of goods and services	1,199	463	562	853	2,142	1,686	969
Food	96	80	25	67	182	144	56
Alcoholic beverages	15	² 0	18	9	20	17	⁵ 1
Housing	276	83	196	207	412	415	241
Housekeeping supplies	50	22	39	49	73	55	32
Household textiles	13	⁵ 6	8	⁵ 5	24	22	⁵ 6
Appliances and miscellaneous housewares	24	⁵ 4	17	20	30	46	⁵ 23
Major appliances	7	(⁴)	5	10	4	16	⁵ 3
Small appliances and miscellaneous housewares	17	⁵ 4	12	10	26	30	⁵ 20
Miscellaneous household equipment	65	18	66	50	84	91	50
Other housing	124	33	66	84	200	200	130
Apparel and services	227	162	186	217	267	274	238
Males, 2 and over	56	25	36	57	65	73	86
Females, 2 and over	72	⁵ 16	50	61	101	86	106
Children under 2	58	74	75	62	49	47	30
Other apparel products and services	41	⁵ 47	25	37	52	67	⁵ 16
Jewelry and watches	15	⁵ 3	7	15	15	36	⁵ 10
All other apparel products and services	27	⁵ 43	⁵ 18	22	37	⁵ 31	⁵ 5
Transportation	59	7	8	19	152	39	95
Health care	46	⁵ 1	⁵ 12	25	86	86	58
Entertainment	68	33	54	52	94	79	79
Toys, games, hobbies, and tricycles	28	⁵ 7	25	20	38	40	24
Other entertainment	40	26	29	32	56	39	55
Personal care products and services	25	⁵ 10	16	33	28	30	24
Reading	1	(⁴)	(³)	1	1	2	2
Education	314	⁵ 38	10	180	803	434	86
All other gifts	73	29	36	43	97	167	90

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.
n.a. Not applicable.