

**Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002**

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands) .....	16,916	1,013	3,635	4,522	4,394	1,877	1,475
Consumer unit characteristics:							
Income before taxes <sup>1</sup> .....	\$58,310	\$29,601	\$52,073	\$59,273	\$69,548	\$70,333	\$43,313
Income after taxes <sup>1</sup> .....	55,359	29,311	49,534	56,550	65,390	65,890	42,124
Age of reference person .....	43.9	21.7	29.9	39.6	49.1	58.8	72.0
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>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.0	.2	1.5
Earners .....	1.8	1.7	1.7	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 .....	51	36	52	44	54	61	59
Female .....	49	64	48	56	46	39	41
Housing tenure:							
Homeowner .....	69	22	53	67	83	85	88
With mortgage .....	50	14	46	55	61	51	35
Without mortgage .....	20	9	8	13	22	34	54
Renter .....	31	78	47	33	17	15	12
Race of reference person:							
Black .....	16	18	18	16	13	14	17
White and other .....	84	82	82	84	87	86	83
Education of reference person:							
Elementary (1-8) .....	5	2	3	3	4	7	17
High school (9-12) .....	40	55	38	38	35	43	48
College .....	55	43	59	59	61	50	33
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	2
At least one vehicle owned or leased .....	92	81	91	93	95	94	91
Average annual expenditures .....	\$46,831	\$32,228	\$41,779	\$46,932	\$55,085	\$53,058	\$36,354
Food .....							
Food at home .....	6,285	4,780	5,574	6,148	7,281	7,302	5,286
Cereals and bakery products .....	3,715	2,727	3,439	3,601	4,199	4,059	3,734
Cereals and cereal products .....	525	393	472	508	596	562	565
Bakery products .....	183	161	179	181	198	174	181
Meats, poultry, fish, and eggs .....	342	232	293	327	398	388	384
Beef .....	1,013	737	898	991	1,154	1,120	1,057
Pork .....	296	213	263	297	338	332	278
Other meats .....	216	184	178	218	234	224	272
Poultry .....	131	78	108	124	167	148	125
Fish and seafood .....	187	146	185	181	204	190	198
Eggs .....	142	86	126	133	165	185	140
Dairy products .....	40	31	37	38	46	41	45
Fresh milk and cream .....	396	263	389	387	441	414	405
Other dairy products .....	157	117	164	153	167	154	165
Fruits and vegetables .....	239	146	225	234	274	260	240
Fresh fruits .....	627	404	571	603	705	743	666
Fresh vegetables .....	192	130	172	179	215	246	194
Processed fruits .....	196	114	181	180	228	239	206
Processed vegetables .....	136	95	126	142	141	153	147
Processed vegetables .....	103	65	93	102	121	105	118

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, 2001-2002 — Continued**

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other food at home .....	\$1,154	\$929	\$1,108	\$1,112	\$1,302	\$1,220	\$1,041
Sugar and other sweets .....	128	83	105	134	143	149	142
Fats and oils .....	102	66	91	90	124	121	109
Miscellaneous foods .....	581	510	626	554	610	589	505
Nonalcoholic beverages .....	304	248	262	292	372	312	263
Food prepared by consumer unit on out-of-town trips .....	39	22	25	43	53	49	23
Food away from home .....	2,570	2,053	2,135	2,547	3,082	3,243	1,552
Alcoholic beverages .....	358	363	287	333	480	332	217
Housing .....	14,969	10,494	14,636	15,894	16,419	15,295	11,323
Shelter .....	8,608	6,641	8,392	9,468	9,445	8,298	5,751
Owned dwellings .....	5,933	1,549	4,997	6,537	7,314	6,478	4,594
Mortgage interest and charges .....	3,706	1,006	3,545	4,379	4,470	3,381	2,030
Property taxes .....	1,288	347	862	1,286	1,635	1,789	1,314
Maintenance, repairs, insurance, other expenses .....	940	195	590	872	1,209	1,308	1,250
Rented dwellings .....	2,201	4,922	3,173	2,511	1,422	1,022	811
Other lodging .....	473	170	222	420	710	798	346
Utilities, fuels, and public services .....	3,157	2,038	2,745	3,155	3,540	3,652	3,174
Natural gas .....	413	215	349	424	466	468	448
Electricity .....	1,151	778	979	1,147	1,279	1,324	1,244
Fuel oil and other fuels .....	99	<sup>5</sup> 23	58	81	105	215	142
Telephone services .....	1,126	862	1,078	1,123	1,262	1,227	902
Water and other public services .....	367	159	281	381	427	419	438
Household operations .....	928	534	1,361	1,126	668	673	624
Personal services .....	538	413	1,116	713	186	173	182
Other household expenses .....	390	121	245	413	482	500	442
Housekeeping supplies .....	556	294	485	532	666	663	584
Laundry and cleaning supplies .....	154	104	140	143	172	187	172
Other household products .....	258	115	216	260	326	304	217
Postage and stationery .....	144	74	129	129	167	172	196
Household furnishings and equipment .....	1,720	988	1,654	1,613	2,101	2,008	1,189
Household textiles .....	127	77	98	128	173	140	67
Furniture .....	417	219	457	417	443	483	285
Floor coverings .....	45	10	34	31	71	71	25
Major appliances .....	184	156	149	201	204	197	150
Small appliances, miscellaneous housewares .....	104	46	106	67	151	136	62
Miscellaneous household equipment .....	844	479	809	768	1,059	982	598
Apparel and services .....	2,131	1,753	1,982	2,050	2,712	2,088	1,189
Men and boys .....	507	339	455	474	703	440	322
Men, 16 and over .....	400	285	342	315	598	392	269
Boys, 2 to 15 .....	107	53	112	159	105	48	53
Women and girls .....	828	527	636	821	1,125	934	450
Women, 16 and over .....	691	448	470	605	1,017	886	391
Girls, 2 to 15 .....	137	78	167	216	108	48	59
Children under 2 .....	149	320	336	117	60	56	24
Footwear .....	341	323	298	351	411	311	222
Other apparel products and services .....	307	245	258	287	412	347	170
Transportation .....	9,683	7,679	8,941	9,268	11,557	10,930	6,987
Vehicle purchases (net outlay) .....	4,667	4,374	4,525	4,439	5,624	4,951	2,706
Cars and trucks, new .....	2,088	1,415	1,719	2,347	2,404	2,720	922
Cars and trucks, used .....	2,492	2,888	2,713	2,026	3,101	2,098	1,784
Other vehicles .....	88	<sup>5</sup> 71	<sup>5</sup> 93	<sup>5</sup> 66	<sup>5</sup> 120	<sup>5</sup> 133	( <sup>4</sup> )
Gasoline and motor oil .....	1,536	1,160	1,420	1,491	1,791	1,682	1,268

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, 2001-2002 — Continued**

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other vehicle expenses .....	\$3,076	\$1,823	\$2,745	\$2,907	\$3,713	\$3,658	\$2,629
Vehicle finance charges .....	497	339	566	494	520	527	340
Maintenance and repairs .....	813	516	565	769	1,062	1,023	757
Vehicle insurance .....	1,075	678	933	966	1,325	1,265	1,047
Vehicle rental, leases, licenses, other charges .....	691	291	680	679	807	843	486
Public transportation .....	404	322	251	431	428	640	385
Health care .....	2,383	784	1,494	2,010	2,864	3,635	3,814
Health insurance .....	1,192	432	804	1,089	1,423	1,503	1,906
Medical services .....	624	214	422	502	762	1,160	688
Drugs .....	462	115	212	324	560	797	1,033
Medical supplies .....	105	23	56	96	119	175	188
Entertainment .....	2,224	1,506	1,957	2,493	2,525	2,469	1,340
Fees and admissions .....	530	232	370	640	674	608	269
Television, radios, sound equipment .....	781	583	729	824	861	822	637
Pets, toys, and playground equipment .....	408	267	403	431	470	421	256
Other entertainment supplies, equipment, and services .....	504	424	456	600	520	618	177
Personal care products and services .....	584	413	501	547	709	628	580
Reading .....	141	56	93	140	176	190	160
Education .....	884	670	360	736	1,546	1,308	266
Tobacco products and smoking supplies .....	408	537	370	390	441	471	287
Miscellaneous .....	851	668	577	761	1,050	1,056	1,051
Cash contributions .....	1,185	393	737	1,243	1,553	1,413	1,272
Personal insurance and pensions .....	4,744	2,131	4,270	4,919	5,772	5,941	2,582
Life and other personal insurance .....	513	98	294	434	695	845	616
Pensions and Social Security .....	4,231	2,033	3,976	4,485	5,078	5,097	1,965
Sources of income and personal taxes: <sup>1</sup>							
Money income before taxes .....	58,310	29,601	52,073	59,273	69,548	70,333	43,313
Wages and salaries .....	51,008	27,311	49,628	54,810	62,080	56,466	20,239
Self-employment income .....	2,091	541	753	1,690	3,832	3,372	1,117
Social Security, private and government retirement .....	3,389	<sup>5</sup> 100	326	955	2,000	7,705	19,528
Interest, dividends, rental income, other property income .....	590	254	196	432	648	1,536	958
Unemployment and workers' compensation, veterans' benefits .....	261	122	220	249	280	500	151
Public assistance, supplemental security income, food stamps .....	434	706	441	386	213	524	906
Regular contributions for support .....	421	367	417	645	341	114	385
Other income .....	115	199	92	107	153	116	<sup>5</sup> 30
Personal taxes .....	2,951	290	2,540	2,723	4,158	4,444	1,189
Federal income taxes .....	2,235	185	1,861	2,093	3,171	3,420	848
State and local income taxes .....	590	101	597	545	808	794	169
Other taxes .....	126	4	82	85	178	230	172
Income after taxes .....	55,359	29,311	49,534	56,550	65,390	65,890	42,124

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, 2001-2002 — 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 .....	- \$6,368	\$2,144	- \$4,027	- \$13,923	- \$5,681	- \$2,773	- \$1,436
Net change in total assets .....	5,986	7,657	10,011	5,253	4,172	5,479	3,218
Net change in total liabilities .....	12,354	5,513	14,038	19,176	9,853	8,253	4,655
Other financial information:							
Other money receipts .....	491	686	349	457	658	316	531
Mortgage principal paid on owned property .....	-1,672	-426	-1,005	-1,735	-2,430	-2,116	-1,152
Estimated market value of owned home .....	109,895	25,082	72,864	106,257	139,442	156,667	122,997
Estimated monthly rental value of owned home ..	756	216	553	754	919	982	865
Gifts of goods and services .....	1,258	665	622	913	2,219	1,809	719
Food .....	110	<sup>5</sup> 63	19	70	240	149	48
Alcoholic beverages .....	12	<sup>5</sup> 17	11	6	15	16	12
Housing .....	311	154	232	232	469	454	199
Housekeeping supplies .....	48	28	52	43	50	69	33
Household textiles .....	10	<sup>5</sup> 3	<sup>5</sup> 11	<sup>5</sup> 6	17	<sup>5</sup> 7	<sup>5</sup> 9
Appliances and miscellaneous housewares .....	27	<sup>5</sup> 4	23	17	33	69	<sup>5</sup> 14
Major appliances .....	8	<sup>5</sup> 1	<sup>5</sup> 10	<sup>5</sup> 8	7	20	<sup>5</sup> 2
Small appliances and miscellaneous housewares .....	19	<sup>5</sup> 3	13	10	26	49	<sup>5</sup> 12
Miscellaneous household equipment .....	70	53	48	52	99	106	48
Other housing .....	157	65	98	113	271	203	96
Apparel and services .....	257	221	216	194	322	367	242
Males, 2 and over .....	70	47	41	53	101	90	99
Females, 2 and over .....	84	28	69	48	121	150	78
Children under 2 .....	56	88	78	50	47	51	21
Other apparel products and services .....	48	<sup>5</sup> 58	28	44	53	76	43
Jewelry and watches .....	15	<sup>5</sup> 13	15	15	13	23	<sup>5</sup> 10
All other apparel products and services .....	33	<sup>5</sup> 45	<sup>5</sup> 13	29	40	<sup>5</sup> 53	<sup>5</sup> 33
Transportation .....	90	16	16	81	227	38	11
Health care .....	38	<sup>5</sup> 2	<sup>5</sup> 17	18	76	62	<sup>5</sup> 27
Entertainment .....	72	105	59	62	92	78	50
Toys, games, hobbies, and tricycles .....	27	<sup>5</sup> 10	24	19	37	39	22
Other entertainment .....	46	95	35	43	55	38	28
Personal care products and services .....	22	16	12	25	27	21	32
Reading .....	1	<sup>(3)</sup>	1	1	1	1	1
Education .....	280	57	18	155	663	498	44
All other gifts .....	65	15	22	68	87	125	54

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.

<sup>2</sup> Value less than 0.05.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> No data reported.

<sup>5</sup> Data are likely to have large sampling errors.  
n.a. Not applicable.