

Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands).....	16,329	880	3,796	4,334	3,996	1,910	1,413
Consumer unit characteristics:							
Income before taxes 1/.....	\$46,907	\$23,227	\$41,414	\$48,787	\$61,561	\$44,966	\$32,679
Income after taxes 1/.....	43,170	22,161	38,064	44,237	56,743	41,287	31,689
Age of reference person.....	43.6	21.9	29.8	39.2	48.9	58.9	72.3
Average number in consumer unit:							
Persons.....	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 18.....	.8	1.0	1.2	1.1	.6	.3	.2
Persons 65 and over.....	.2	(2)	(2)	(2)	(2)	.1	1.6
Earners.....	1.8	1.7	1.6	1.7	2.1	1.9	1.2
Vehicles.....	2.3	1.5	1.9	2.1	2.8	2.7	2.3
Percent distribution:							
Sex of reference person:							
Male.....	60	48	56	52	69	70	67
Female.....	40	52	44	48	31	30	33
Housing tenure:							
Homeowner.....	67	19	49	64	82	86	88
With mortgage.....	48	10	43	53	64	53	23
Without mortgage.....	19	9	6	11	18	33	65
Renter.....	33	81	51	36	18	14	12
Race of reference person:							
Black.....	16	20	18	17	10	17	14
White and other.....	84	80	82	83	90	83	86
Education of reference person:							
Elementary (1-8).....	6	6	3	3	5	10	21
High school (9-12).....	42	57	44	41	34	43	46
College.....	52	37	53	56	60	46	31
Never attended and other.....	(3)	(4)	(2)	(4)	(4)	1	1
At least one vehicle owned.....	89	80	88	88	93	92	91
Average annual expenditures.....	\$40,238	\$25,744	\$35,932	\$40,574	\$50,041	\$40,618	\$32,103
Food.....	5,469	3,580	4,451	5,586	6,646	5,854	5,412
Food at home.....	3,362	2,347	2,814	3,361	3,859	3,791	3,664
Cereals and bakery products.....	512	321	424	509	611	559	575
Cereals and cereal products.....	186	117	167	183	215	199	201
Bakery products.....	326	204	257	325	395	361	374
Meats, poultry, fish, and eggs.....	883	673	717	881	1,015	1,010	955

Beef.....	266	240	210	270	311	284	278
Pork.....	185	116	163	187	197	232	196
Other meats.....	115	79	94	117	123	119	171
Poultry.....	174	140	144	170	208	205	160
Fish and seafood.....	102	70	76	99	131	125	96
Eggs.....	39	27	31	38	44	47	55
Dairy products.....	353	239	310	363	389	389	370
Fresh milk and cream.....	146	122	135	147	153	153	156
Other dairy products.....	207	117	175	216	236	236	213
Fruits and vegetables.....	563	343	431	571	652	691	642
Fresh fruits.....	168	99	128	175	190	189	222
Fresh vegetables.....	182	84	120	186	210	280	199
Processed fruits.....	120	86	107	113	141	135	123
Processed vegetables.....	93	74	76	96	111	88	99
Other food at home.....	1,052	772	931	1,038	1,192	1,141	1,122
Sugar and other sweets.....	129	89	95	125	152	150	177
Fats and oils.....	94	58	75	86	108	114	140
Miscellaneous foods.....	482	377	485	486	513	469	471
Nonalcoholic beverages.....	293	216	236	291	342	350	299
Food prepared by consumer unit on out-of-town trips.....	53	33	40	50	78	57	35
Food away from home.....	2,107	1,233	1,637	2,225	2,787	2,063	1,748
Alcoholic beverages.....	279	164	254	290	329	282	253
Housing.....	12,776	8,560	12,492	13,383	15,012	11,999	9,129
Shelter.....	7,058	4,973	7,179	7,545	8,457	6,036	3,968
Owned dwellings.....	4,629	837	4,023	4,917	6,383	4,456	3,011
Mortgage interest and charges.....	2,814	380	2,739	3,194	3,954	2,305	829
Property taxes.....	1,085	251	826	1,007	1,511	1,274	1,077
Maintenance, repairs, insurance, other expenses.....	731	206	458	717	918	877	1,105
Rented dwellings.....	1,953	4,032	2,932	2,227	1,225	901	673
Other lodging.....	476	104	224	401	849	679	284
Utilities, fuels, and public services.....	2,782	1,749	2,397	2,748	3,198	3,159	2,874
Natural gas.....	337	173	292	338	354	395	431
Electricity.....	1,064	712	882	1,052	1,231	1,199	1,156
Fuel oil and other fuels.....	126	5/34	70	116	173	190	147
Telephone services.....	938	740	910	931	1,049	993	770
Water and other public services.....	316	89	243	311	392	382	370
Household operations.....	771	626	1,166	879	597	495	334
Personal services.....	505	537	1,003	604	187	5/263	5/75
Other household expenses.....	265	89	164	275	410	232	259
Housekeeping supplies.....	573	268	396	500	827	761	561
Laundry and cleaning supplies.....	148	108	130	141	182	158	141
Other household products.....	240	75	163	223	322	329	281
Postage and stationery.....	185	86	102	136	324	274	139
Household furnishings and equipment.....	1,592	943	1,354	1,712	1,933	1,547	1,391
Household textiles.....	83	83	67	82	108	72	74
Furniture.....	358	299	394	351	398	253	353
Floor coverings.....	108	5/45	53	207	84	5/94	5/50
Major appliances.....	188	154	161	205	204	212	155
Small appliances, miscellaneous housewares	92	47	78	70	116	149	89
Miscellaneous household equipment.....	763	314	601	797	1,024	767	671

Apparel and services.....	2,081	1,550	1,803	2,048	2,762	1,934	1,614
Men and boys.....	512	256	472	437	733	565	374
Men, 16 and over.....	400	197	341	293	611	505	327
Boys, 2 to 15.....	113	59	131	144	121	60	47
Women and girls.....	791	442	581	832	1,094	730	725
Women, 16 and over.....	650	322	461	623	966	605	677
Girls, 2 to 15.....	141	120	121	209	128	124	48
Children under 2.....	154	395	260	165	68	41	40
Footwear.....	370	269	301	405	459	356	276
Other apparel products and services.....	253	187	188	209	408	242	198
Transportation.....	8,032	6,770	7,945	7,532	9,819	7,570	6,174
Vehicle purchases (net outlay).....	3,590	3,902	4,104	3,426	4,004	2,663	2,602
Cars and trucks, new.....	1,571	5/757	1,569	1,830	2,001	907	5/966
Cars and trucks, used.....	1,985	3,032	2,513	1,559	1,952	1,747	1,636
Other vehicles.....	34	5/113	5/23	5/37	5/51	5/8	(4)
Gasoline and motor oil.....	1,344	1,048	1,166	1,270	1,661	1,498	1,129
Other vehicle expenses.....	2,650	1,626	2,382	2,467	3,430	2,889	2,059
Vehicle finance charges.....	412	251	476	392	501	366	206
Maintenance and repairs.....	766	489	633	744	993	867	601
Vehicle insurance.....	900	570	731	805	1,154	1,069	901
Vehicle rental, leases, licenses, other charges.....	573	317	541	527	782	587	350
Public transportation.....	448	194	293	369	724	520	383
Health care.....	1,963	697	1,346	1,831	2,320	2,482	3,119
Health insurance.....	931	347	680	824	1,020	1,192	1,695
Medical services.....	630	220	412	690	836	709	593
Drugs.....	295	105	184	230	320	419	687
Medical supplies.....	107	25	71	86	143	163	143
Entertainment.....	1,999	1,098	1,653	2,058	2,673	2,176	1,190
Fees and admissions.....	479	174	362	482	735	419	333
Television, radios, sound equipment.....	679	579	654	698	773	708	448
Pets, toys, and playground equipment.....	377	196	350	379	467	409	269
Other entertainment supplies, equipment, and services.....	464	150	287	498	697	640	140
Personal care products and services.....	610	367	552	605	719	641	600
Reading.....	168	78	123	167	205	199	205
Education.....	678	394	362	577	1,404	522	173
Tobacco products and smoking supplies.....	326	406	280	326	349	385	260
Miscellaneous.....	1,002	500	799	882	1,210	1,109	1,507
Cash contributions.....	969	221	422	1,072	1,338	1,514	808
Personal insurance and pensions.....	3,886	1,358	3,451	4,216	5,254	3,950	1,661
Life and other personal insurance.....	451	74	305	420	633	576	485
Pensions and Social Security.....	3,435	1,284	3,145	3,796	4,621	3,375	1,176
Sources of income and personal taxes: 1/							
Money income before taxes.....	46,907	23,227	41,414	48,787	61,561	44,966	32,679
Wages and salaries.....	39,658	21,329	38,520	42,470	53,287	35,344	13,588

Self-employment income.....	2,588	5/233	1,356	3,541	4,373	1,768	531
Social Security, private and government retirement.....	2,885	5/273	220	645	2,070	6,244	16,378
Interest, dividends, rental income, other property income.....	525	19	113	465	635	874	1,369
Unemployment and workers' compensation, veterans' benefits.....	239	5/87	204	251	282	196	318
Public assistance, supplemental security income, food stamps.....	489	808	516	646	352	377	259
Regular contributions for support.....	379	5/310	364	593	420	5/87	5/52
Other income.....	145	167	121	177	143	76	5/184
Personal taxes.....	3,737	1,066	3,350	4,550	4,817	3,679	990
Federal income taxes.....	2,889	833	2,591	3,585	3,699	2,746	737
State and local income taxes.....	725	231	696	856	904	786	137
Other taxes.....	123	5/1	63	109	214	148	116
Income after taxes.....	43,170	22,161	38,064	44,237	56,743	41,287	31,689
Addenda:							
Net change in total assets and liabilities....	890	-1,419	-698	1,234	2,079	1,094	1,900
Net change in total assets.....	6,725	2,936	8,232	7,549	7,704	3,111	4,629
Net change in total liabilities.....	5,835	4,355	8,930	6,316	5,625	2,016	2,729
Other financial information:							
Other money receipts.....	363	72	312	202	482	704	375
Mortgage principal paid on owned property...	-1,288	-125	-746	-1,165	-2,120	-1,827	-764
Estimated market value of owned home.....	84,001	9,797	54,402	79,066	117,228	107,346	99,305
Estimated monthly rental value of owned home	570	108	408	544	746	733	651
Gifts of goods and services.....	1,282	472	753	1,003	2,321	1,438	992
Food.....	91	28	37	85	191	78	26
Housing.....	341	144	252	288	596	307	211
Housekeeping supplies.....	35	5/19	24	28	52	47	31
Household textiles.....	8	5/2	4	6	14	6	9
Appliances and miscellaneous housewares...	25	5/8	20	11	43	51	5/16
Major appliances.....	7	5/1	5/0	2	20	12	5/3
Small appliances and miscellaneous housewares.....	18	5/6	19	8	23	39	5/13
Miscellaneous household equipment.....	98	21	53	102	184	81	40
Other housing.....	176	94	151	141	304	122	115
Apparel and services.....	297	137	280	224	383	381	356
Males, 2 and over.....	75	5/19	74	59	89	136	48
Females, 2 and over.....	90	41	81	59	92	123	217
Children under 2.....	45	32	57	50	37	38	40
Other apparel products and services.....	87	5/44	69	57	166	84	5/51
Jewelry and watches.....	57	5/27	5/50	5/26	5/136	5/33	5/11
All other apparel products and services.	30	5/18	5/19	31	30	51	5/40
Transportation.....	66	9	26	46	120	70	120
Health care.....	25	5/0	5/8	15	52	41	5/22
Entertainment.....	105	5/63	64	92	150	164	74
Toys, games, hobbies, and tricycles.....	40	5/40	5/27	35	51	5/53	5/43
Other entertainment.....	65	22	37	57	99	111	31
Education.....	242	5/12	5/33	165	677	170	5/47
All other gifts.....	115	78	54	87	152	227	137

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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.