

**Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007**

| Item   | Total three persons | Under 25 years   | 25-34 years      | 35-44 years      | 45-54 years      | 55-64 years      | 65 years and older |
|--|---------------------|------------------|------------------|------------------|------------------|------------------|--------------------|
| Number of consumer units (in thousands) .....  | 18,310              | 1,126            | 3,826            | 4,545            | 4,895            | 2,456            | 1,462              |
| Consumer unit characteristics:                 |                     |                  |                  |                  |                  |                  |                    |
| Income before taxes .....                      | \$73,605            | \$41,086         | \$58,921         | \$76,549         | \$87,350         | \$85,826         | \$61,381           |
| Income after taxes .....                       | 71,162              | 40,436           | 57,380           | 73,522           | 84,239           | 82,729           | 60,341             |
| Age of reference person .....                  | 44.2                | 21.7             | 29.6             | 39.7             | 49.3             | 58.9             | 72.5               |
| 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>1</sup> ) | ( <sup>1</sup> ) | ( <sup>1</sup> ) | .1               | .2               | 1.6                |
| Earners .....                                  | 1.8                 | 1.7              | 1.6              | 1.7              | 2.0              | 1.9              | 1.3                |
| Vehicles .....                                 | 2.3                 | 1.5              | 1.9              | 2.2              | 2.7              | 2.8              | 2.2                |
| Percent distribution:                          |                     |                  |                  |                  |                  |                  |                    |
| Sex of reference person:                       |                     |                  |                  |                  |                  |                  |                    |
| Male .....                                     | 44                  | 34               | 42               | 40               | 45               | 48               | 56                 |
| Female .....                                   | 56                  | 66               | 58               | 60               | 55               | 52               | 44                 |
| Housing tenure:                                |                     |                  |                  |                  |                  |                  |                    |
| Homeowner .....                                | 70                  | 28               | 50               | 71               | 79               | 86               | 92                 |
| With mortgage .....                            | 53                  | 19               | 44               | 63               | 63               | 53               | 34                 |
| Without mortgage .....                         | 17                  | 9                | 6                | 8                | 15               | 33               | 58                 |
| Renter .....                                   | 30                  | 72               | 50               | 29               | 21               | 14               | 8                  |
| Race of reference person:                      |                     |                  |                  |                  |                  |                  |                    |
| Black or African-American .....                | 15                  | 17               | 18               | 14               | 12               | 15               | 17                 |
| White, Asian, and all other races .....        | 85                  | 83               | 82               | 86               | 88               | 85               | 83                 |
| Hispanic or Latino origin of reference person: |                     |                  |                  |                  |                  |                  |                    |
| Hispanic or Latino .....                       | 14                  | 24               | 20               | 13               | 10               | 9                | 10                 |
| Not Hispanic or Latino .....                   | 86                  | 76               | 80               | 87               | 90               | 91               | 90                 |
| Education of reference person:                 |                     |                  |                  |                  |                  |                  |                    |
| Elementary (1-8) .....                         | 4                   | 6                | 4                | 3                | 3                | 5                | 13                 |
| High school (9-12) .....                       | 36                  | 62               | 35               | 33               | 33               | 35               | 44                 |
| College .....                                  | 59                  | 32               | 62               | 64               | 64               | 60               | 43                 |
| Never attended and other .....                 | ( <sup>2</sup> )    | ( <sup>3</sup> ) | ( <sup>2</sup> ) | ( <sup>2</sup> ) | ( <sup>2</sup> ) | ( <sup>2</sup> ) | ( <sup>2</sup> )   |
| At least one vehicle owned or leased .....     | 92                  | 78               | 89               | 92               | 94               | 95               | 94                 |
| Average annual expenditures .....              | \$57,178            | \$35,509         | \$50,029         | \$59,216         | \$65,118         | \$65,290         | \$46,390           |
| Food .....                                     | 7,223               | 5,073            | 6,457            | 7,402            | 8,256            | 7,842            | 5,961              |
| Food at home .....                             | 4,119               | 2,953            | 3,526            | 4,143            | 4,634            | 4,647            | 4,012              |
| Cereals and bakery products .....              | 534                 | 334              | 442              | 546              | 595              | 629              | 549                |
| Cereals and cereal products .....              | 166                 | 115              | 150              | 176              | 178              | 174              | 171                |
| Bakery products .....                          | 367                 | 219              | 292              | 370              | 417              | 455              | 379                |
| Meats, poultry, fish, and eggs .....           | 941                 | 549              | 745              | 1,000            | 1,064            | 1,070            | 982                |
| Beef .....                                     | 275                 | 166              | 219              | 294              | 307              | 317              | 280                |
| Pork .....                                     | 191                 | 112              | 155              | 200              | 213              | 206              | 222                |
| Other meats .....                              | 125                 | 76               | 94               | 124              | 147              | 140              | 148                |
| Poultry .....                                  | 158                 | 97               | 133              | 179              | 172              | 184              | 122                |
| Fish and seafood .....                         | 148                 | 70               | 105              | 159              | 177              | 168              | 158                |
| Eggs .....                                     | 45                  | 26               | 38               | 44               | 48               | 56               | 51                 |
| Dairy products .....                           | 439                 | 306              | 387              | 453              | 481              | 484              | 440                |
| Fresh milk and cream .....                     | 173                 | 132              | 163              | 180              | 177              | 189              | 171                |
| Other dairy products .....                     | 267                 | 174              | 224              | 272              | 304              | 295              | 269                |
| Fruits and vegetables .....                    | 698                 | 486              | 591              | 658              | 789              | 877              | 709                |
| Fresh fruits .....                             | 234                 | 162              | 190              | 222              | 271              | 291              | 230                |
| Fresh vegetables .....                         | 228                 | 124              | 198              | 213              | 251              | 299              | 259                |
| Processed fruits .....                         | 124                 | 117              | 107              | 116              | 139              | 148              | 116                |
| Processed vegetables .....                     | 112                 | 83               | 96               | 106              | 128              | 138              | 105                |

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, 2006-2007 — Continued**

| Item  | Total three persons | Under 25 years | 25-34 years | 35-44 years | 45-54 years | 55-64 years | 65 years and older |
|---|---------------------|----------------|-------------|-------------|-------------|-------------|--------------------|
| Other food at home .....                                  | \$1,507             | \$1,278        | \$1,361     | \$1,486     | \$1,706     | \$1,588     | \$1,331            |
| Sugar and other sweets .....                              | 143                 | 82             | 102         | 152         | 187         | 142         | 122                |
| Fats and oils .....                                       | 103                 | 65             | 86          | 94          | 122         | 132         | 100                |
| Miscellaneous foods .....                                 | 806                 | 803            | 800         | 797         | 850         | 826         | 665                |
| Nonalcoholic beverages .....                              | 409                 | 298            | 342         | 404         | 493         | 431         | 375                |
| Food prepared by consumer unit on out-of-town trips ..... | 46                  | 31             | 31          | 38          | 54          | 57          | 68                 |
| Food away from home .....                                 | 3,104               | 2,121          | 2,930       | 3,259       | 3,622       | 3,195       | 1,949              |
| Alcoholic beverages .....                                 | 492                 | 332            | 523         | 501         | 581         | 479         | 232                |
| Housing .....   | 18,952              | 11,770         | 17,855      | 21,277      | 20,189      | 20,289      | 13,875             |
| Shelter .....   | 10,940              | 6,754          | 10,272      | 12,786      | 12,059      | 10,869      | 6,547              |
| Owned dwellings .....                                     | 7,761               | 1,962          | 6,063       | 9,644       | 9,113       | 8,328       | 5,344              |
| Mortgage interest and charges .....                       | 4,734               | 1,276          | 4,164       | 6,596       | 5,432       | 3,939       | 2,102              |
| Property taxes .....                                      | 1,801               | 443            | 1,146       | 1,919       | 2,283       | 2,329       | 1,689              |
| Maintenance, repairs, insurance, other expenses .....     | 1,226               | 243            | 753         | 1,129       | 1,397       | 2,060       | 1,553              |
| Rented dwellings .....                                    | 2,512               | 4,680          | 3,962       | 2,660       | 1,915       | 1,288       | 637                |
| Other lodging .....                                       | 667                 | 112            | 246         | 482         | 1,031       | 1,253       | 565                |
| Utilities, fuels, and public services .....               | 4,029               | 2,747          | 3,446       | 4,021       | 4,419       | 4,580       | 4,335              |
| Natural gas .....   | 544                 | 264            | 436         | 498         | 596         | 707         | 739                |
| Electricity .....   | 1,517               | 1,128          | 1,275       | 1,529       | 1,643       | 1,722       | 1,650              |
| Fuel oil and other fuels .....                            | 163                 | 466            | 102         | 177         | 212         | 135         | 239                |
| Telephone services .....                                  | 1,337               | 1,041          | 1,250       | 1,339       | 1,471       | 1,445       | 1,158              |
| Water and other public services .....                     | 467                 | 248            | 382         | 477         | 497         | 570         | 549                |
| Household operations .....                                | 1,345               | 764            | 1,611       | 1,620       | 978         | 1,764       | 764                |
| Personal services .....                                   | 759                 | 594            | 1,206       | 1,013       | 273         | 1,010       | 4136               |
| Other household expenses .....                            | 585                 | 170            | 405         | 607         | 704         | 754         | 628                |
| Housekeeping supplies .....                               | 673                 | 360            | 565         | 749         | 722         | 768         | 670                |
| Laundry and cleaning supplies .....                       | 178                 | 104            | 151         | 216         | 180         | 201         | 152                |
| Other household products .....                            | 341                 | 185            | 305         | 372         | 354         | 391         | 352                |
| Postage and stationery .....                              | 154                 | 70             | 109         | 161         | 188         | 177         | 167                |
| Household furnishings and equipment .....                 | 1,965               | 1,145          | 1,961       | 2,101       | 2,012       | 2,307       | 1,559              |
| Household textiles .....                                  | 150                 | 89             | 111         | 146         | 141         | 223         | 233                |
| Furniture .....   | 539                 | 408            | 602         | 665         | 532         | 405         | 347                |
| Floor coverings .....                                     | 43                  | 46             | 50          | 42          | 28          | 47          | 94                 |
| Major appliances .....                                    | 253                 | 145            | 223         | 289         | 240         | 323         | 235                |
| Small appliances, miscellaneous housewares .....          | 124                 | 70             | 146         | 110         | 143         | 118         | 110                |
| Miscellaneous household equipment .....                   | 855                 | 426            | 830         | 849         | 927         | 1,192       | 541                |
| Apparel and services .....                                | 2,320               | 2,120          | 2,240       | 2,321       | 2,516       | 2,618       | 1,568              |
| Men and boys .....  | 535                 | 353            | 465         | 510         | 627         | 726         | 334                |
| Men, 16 and over .....                                    | 431                 | 315            | 351         | 366         | 517         | 660         | 298                |
| Boys, 2 to 15 .....                                       | 103                 | 37             | 114         | 145         | 110         | 66          | 36                 |
| Women and girls .....                                     | 934                 | 601            | 798         | 962         | 1,098       | 1,065       | 717                |
| Women, 16 and over .....                                  | 760                 | 548            | 633         | 678         | 946         | 945         | 600                |
| Girls, 2 to 15 .....                                      | 175                 | 53             | 165         | 284         | 153         | 120         | 117                |
| Children under 2 .....                                    | 160                 | 401            | 335         | 141         | 70          | 58          | 23                 |
| Footwear .....  | 404                 | 377            | 382         | 439         | 415         | 438         | 271                |
| Other apparel products and services .....                 | 288                 | 388            | 261         | 269         | 306         | 331         | 223                |
| Transportation .....                                      | 10,796              | 7,338          | 10,053      | 10,796      | 11,858      | 12,722      | 8,673              |
| Vehicle purchases (net outlay) .....                      | 4,274               | 2,442          | 4,366       | 4,563       | 4,235       | 5,152       | 3,199              |
| Cars and trucks, new .....                                | 1,873               | 4721           | 1,820       | 1,971       | 1,924       | 2,376       | 1,585              |
| Cars and trucks, used .....                               | 2,284               | 1,641          | 2,468       | 2,394       | 2,140       | 2,776       | 1,614              |
| Other vehicles .....                                      | 116                 | 480            | 478         | 197         | 4171        | (3)         | (3)                |
| Gasoline and motor oil .....                              | 2,755               | 2,270          | 2,515       | 2,665       | 3,120       | 3,096       | 2,243              |

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, 2006-2007 — Continued**

| Item   | Total three persons | Under 25 years   | 25-34 years | 35-44 years | 45-54 years | 55-64 years | 65 years and older |
|--|---------------------|------------------|-------------|-------------|-------------|-------------|--------------------|
| Other vehicle expenses .....                                       | \$3,231             | \$2,134          | \$2,828     | \$3,076     | \$3,762     | \$3,921     | \$2,729            |
| Vehicle finance charges .....                                      | 389                 | 321              | 421         | 412         | 384         | 388         | 305                |
| Maintenance and repairs .....                                      | 826                 | 576              | 572         | 806         | 994         | 1,050       | 803                |
| Vehicle insurance .....  | 1,435               | <sup>4</sup> 964 | 1,231       | 1,268       | 1,814       | 1,697       | <sup>4</sup> 1,198 |
| Vehicle rental, leases, licenses, and other charges .....          | 581                 | 273              | 604         | 590         | 569         | 787         | 422                |
| Public transportation .....  | 537                 | 492              | 344         | 492         | 742         | 552         | 502                |
| Healthcare .....   | 2,872               | 1,191            | 1,855       | 2,447       | 3,191       | 3,935       | 5,301              |
| Health insurance .....   | 1,527               | 576              | 988         | 1,296       | 1,585       | 1,963       | 3,464              |
| Medical services .....   | 699                 | 385              | 543         | 660         | 796         | 1,013       | 614                |
| Drugs .....  | 502                 | 175              | 260         | 384         | 573         | 749         | 1,114              |
| Medical supplies .....   | 144                 | 55               | 65          | 107         | 237         | 209         | 109                |
| Entertainment .....  | 2,904               | 1,597            | 2,391       | 3,365       | 3,323       | 3,022       | 2,209              |
| Fees and admissions .....  | 642                 | 231              | 455         | 772         | 843         | 598         | 449                |
| Audio and visual equipment and services .....                      | 1,092               | 847              | 895         | 1,274       | 1,164       | 1,104       | 951                |
| Pets, toys, hobbies, and playground equipment .....                | 662                 | 325              | 568         | 675         | 805         | 710         | 589                |
| Other entertainment supplies, equipment, and services .....        | 508                 | 193              | 474         | 645         | 511         | 609         | 220                |
| Personal care products and services .....                          | 678                 | 368              | 565         | 705         | 785         | 802         | 573                |
| Reading .....  | 113                 | 37               | 71          | 100         | 148         | 150         | 137                |
| Education .....  | 1,251               | 606              | 588         | 765         | 2,378       | 1,485       | 822                |
| Tobacco products and smoking supplies .....                        | 405                 | 460              | 388         | 400         | 397         | 485         | 322                |
| Miscellaneous .....  | 914                 | 598              | 531         | 1,062       | 1,042       | 1,170       | 828                |
| Cash contributions .....   | 1,674               | 944              | 1,115       | 1,261       | 2,098       | 2,704       | 1,830              |
| Personal insurance and pensions .....                              | 6,584               | 3,074            | 5,398       | 6,814       | 8,355       | 7,585       | 4,059              |
| Life and other personal insurance .....                            | 394                 | 66               | 205         | 326         | 504         | 666         | 533                |
| Pensions and Social Security .....                                 | 6,189               | 3,008            | 5,194       | 6,488       | 7,852       | 6,920       | 3,527              |
| Sources of income and personal taxes:                              |                     |                  |             |             |             |             |                    |
| Money income before taxes .....                                    | 73,605              | 41,086           | 58,921      | 76,549      | 87,350      | 85,826      | 61,381             |
| Wages and salaries .....   | 62,399              | 36,038           | 54,167      | 68,575      | 75,875      | 66,633      | 32,823             |
| Self-employment income .....                                       | 4,335               | 1,781            | 2,661       | 4,251       | 5,974       | 6,198       | 2,329              |
| Social Security, private and government retirement .....           | 3,928               | <sup>4</sup> 302 | 274         | 1,063       | 2,376       | 8,598       | 22,539             |
| Interest, dividends, rental income, other property income .....    | 1,474               | 1,320            | 479         | 920         | 1,596       | 3,220       | 2,575              |
| Unemployment and workers' compensation, veterans' benefits .....   | 260                 | <sup>4</sup> 129 | 136         | 300         | 324         | 242         | <sup>4</sup> 372   |
| Public assistance, supplemental security income, food stamps ..... | 444                 | 833              | 452         | 435         | 354         | 354         | 598                |
| Regular contributions for support .....                            | 563                 | 483              | 416         | 863         | 635         | 414         | <sup>4</sup> 87    |
| Other income .....   | 202                 | <sup>4</sup> 201 | 335         | 142         | 216         | 166         | <sup>4</sup> 58    |
| Personal taxes .....   | 2,443               | 650              | 1,540       | 3,027       | 3,111       | 3,097       | 1,040              |
| Federal income taxes .....   | 1,681               | 359              | 922         | 2,223       | 2,180       | 2,065       | 681                |
| State and local income taxes .....                                 | 552                 | 244              | 503         | 649         | 639         | 673         | 117                |
| Other taxes .....  | 211                 | 47               | 115         | 154         | 292         | 358         | 241                |
| Income after taxes .....   | 71,162              | 40,436           | 57,380      | 73,522      | 84,239      | 82,729      | 60,341             |

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, 2006-2007 — Continued**

| Item  | Total three persons | Under 25 years   | 25-34 years      | 35-44 years      | 45-54 years | 55-64 years     | 65 years and older |
|---|---------------------|------------------|------------------|------------------|-------------|-----------------|--------------------|
| Addenda:  |                     |                  |                  |                  |             |                 |                    |
| Net change in total assets and liabilities .....    | - \$8,716           | - \$824          | - \$8,296        | - \$10,441       | - \$8,659   | - \$16,765      | \$2,793            |
| Net change in total assets .....                    | 10,891              | 11,375           | 12,267           | 16,596           | 8,710       | 6,945           | 3,119              |
| Net change in total liabilities .....               | 19,607              | 12,199           | 20,563           | 27,036           | 17,369      | 23,710          | 326                |
| Other financial information:                        |                     |                  |                  |                  |             |                 |                    |
| Other money receipts .....                          | 577                 | <sup>4</sup> 163 | 368              | 344              | 520         | 1,512           | 783                |
| Mortgage principal paid on owned property .....     | -2,786              | -496             | -1,647           | -2,897           | -3,911      | -3,895          | -1,553             |
| Estimated market value of owned home .....          | 190,765             | 47,010           | 119,421          | 189,252          | 230,385     | 262,462         | 239,777            |
| Estimated monthly rental value of owned home .....  | 962                 | 306              | 639              | 1,019            | 1,143       | 1,201           | 1,127              |
| Gifts of goods and services .....                   | 1,288               | 451              | 622              | 950              | 2,102       | 1,695           | 1,331              |
| Food .....  | 85                  | <sup>4</sup> 17  | 48               | 56               | 144         | 150             | 22                 |
| Alcoholic beverages .....                           | 10                  | <sup>4</sup> 16  | <sup>4</sup> 4   | 17               | 5           | 19              | <sup>4</sup> 5     |
| Housing .....                                       | 244                 | 79               | 135              | 168              | 437         | 307             | 138                |
| Housekeeping supplies .....                         | 34                  | <sup>4</sup> 10  | 33               | 37               | 45          | 20              | <sup>4</sup> 34    |
| Household textiles .....                            | 13                  | <sup>4</sup> 7   | <sup>4</sup> 2   | <sup>4</sup> 12  | 17          | 28              | <sup>4</sup> 4     |
| Appliances and miscellaneous housewares .....       | 16                  | <sup>4</sup> 8   | <sup>4</sup> 10  | 10               | 29          | 23              | <sup>4</sup> 7     |
| Major appliances .....                              | 4                   | ( <sup>2</sup> ) | ( <sup>2</sup> ) | <sup>4</sup> 3   | 6           | <sup>4</sup> 13 | ( <sup>2</sup> )   |
| Small appliances and miscellaneous housewares ..... | 12                  | <sup>4</sup> 7   | <sup>4</sup> 10  | 7                | 23          | 49              | <sup>4</sup> 7     |
| Miscellaneous household equipment .....             | 65                  | <sup>4</sup> 17  | 37               | 53               | 124         | 57              | <sup>4</sup> 27    |
| Other housing .....                                 | 116                 | 37               | 53               | 56               | 222         | 180             | <sup>4</sup> 66    |
| Apparel and services .....                          | 263                 | 190              | 206              | 251              | 285         | 406             | 216                |
| Males, 2 and over .....                             | 61                  | <sup>4</sup> 43  | 35               | 52               | 76          | 109             | 39                 |
| Females, 2 and over .....                           | 84                  | <sup>4</sup> 27  | 33               | 82               | 99          | 156             | 111                |
| Children under 2 .....                              | 69                  | 73               | 103              | 65               | 65          | 53              | 22                 |
| Other apparel products and services .....           | 50                  | <sup>4</sup> 47  | 35               | 51               | 45          | 89              | <sup>4</sup> 44    |
| Jewelry and watches .....                           | 17                  | <sup>4</sup> 18  | <sup>4</sup> 13  | 23               | 10          | <sup>4</sup> 33 | <sup>4</sup> 7     |
| All other apparel products and services .....       | 33                  | <sup>4</sup> 29  | <sup>4</sup> 23  | 28               | 35          | <sup>4</sup> 56 | <sup>4</sup> 36    |
| Transportation .....                                | 92                  | 79               | 14               | 48               | 99          | 196             | 232                |
| Health care .....                                   | 22                  | <sup>4</sup> 2   | <sup>4</sup> 4   | <sup>4</sup> 26  | 35          | <sup>4</sup> 32 | <sup>4</sup> 16    |
| Entertainment .....                                 | 106                 | <sup>4</sup> 28  | 129              | 96               | 133         | 98              | <sup>4</sup> 59    |
| Toys, games, arts and crafts, and tricycles .....   | 43                  | <sup>4</sup> 22  | <sup>4</sup> 37  | 48               | 56          | <sup>4</sup> 32 | <sup>4</sup> 32    |
| Other entertainment .....                           | 63                  | <sup>4</sup> 5   | 93               | 48               | 78          | 66              | 27                 |
| Personal care products and services .....           | 24                  | <sup>4</sup> 8   | 20               | 37               | 21          | 20              | <sup>4</sup> 17    |
| Reading .....                                       | 1                   | ( <sup>2</sup> ) | <sup>4</sup> 1   | ( <sup>2</sup> ) | 1           | <sup>4</sup> 1  | <sup>4</sup> 1     |
| Education .....                                     | 363                 | <sup>4</sup> 20  | <sup>4</sup> 13  | 166              | 866         | 344             | 502                |
| All other gifts .....                               | 78                  | 11               | 49               | 85               | 76          | 120             | 123                |

<sup>1</sup> Value is less than or equal to 0.05.

<sup>2</sup> Value is less than or equal to 0.5.

<sup>3</sup> No data reported.

<sup>4</sup> Data are likely to have large sampling errors.  
n.a. Not applicable.