

Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991-92

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands).....	16,128	898	4,100	4,186	3,579	1,804	1,561
Consumer unit characteristics:							
Income before taxes 1/.....	\$40,416	\$18,645	\$34,637	\$44,496	\$52,703	\$43,222	\$28,373
Income after taxes 1/.....	36,861	17,718	31,914	39,948	47,781	39,520	26,769
Age of reference person.....	43.5	21.8	29.7	39.7	49.0	58.8	71.9
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	1.2	1.1	.5	.2	.1
Persons 65 and over.....	.2	(2)	(3)	(3)	(3)	.1	1.6
Earners.....	1.8	1.5	1.6	1.8	2.1	2.0	1.1
Vehicles.....	2.3	1.5	1.9	2.2	2.8	2.7	2.3
Percent distribution:							
Sex of reference person:							
Male.....	68	56	65	65	73	75	71
Female.....	32	44	35	35	27	25	29
Housing tenure:							
Percent homeowner.....	66	15	49	65	82	84	84
With mortgage.....	47	12	43	56	62	44	22
Without mortgage.....	19	2	6	9	20	40	62
Renter.....	34	85	51	35	18	16	16
Race of reference person:							
Black.....	14	18	14	16	10	10	14
White and other.....	86	82	86	84	90	90	86
Education of reference person:							
Elementary (1-8).....	8	3	4	4	8	12	30
High school (9-12).....	47	68	48	42	44	51	46
College.....	44	28	48	54	47	37	23
Never attended and other.....	(4)	(2)	(4)	(3)	(2)	(4)	1
At least one vehicle owned.....	90	80	87	90	95	96	90
Average annual expenditures.....	\$34,598	\$20,555	\$29,794	\$37,899	\$41,562	\$38,086	\$27,141
Food.....	4,991	3,257	4,350	5,278	5,904	5,123	4,993
Food at home.....	3,085	2,242	2,713	3,120	3,479	3,318	3,477
Cereals and bakery products.....	468	328	399	470	538	499	567
Cereals and cereal products.....	162	127	155	165	183	139	182

Bakery products.....	306	201	244	305	355	360	385
Meats, poultry, fish, and eggs.....	851	581	740	815	988	959	1,015
Beef.....	267	199	233	260	295	304	326
Pork.....	182	115	173	165	213	214	198
Other meats.....	117	71	93	115	144	130	142
Poultry.....	150	113	129	149	177	144	189
Fish and seafood.....	100	57	80	94	123	130	118
Eggs.....	34	25	31	32	36	37	41
Dairy products.....	335	228	302	351	357	368	377
Fresh milk and cream.....	147	121	139	153	148	154	159
Other dairy products.....	188	107	163	197	209	214	219
Fruits and vegetables.....	479	340	419	483	536	507	573
Fresh fruits.....	142	97	118	146	161	157	173
Fresh vegetables.....	138	110	121	132	157	154	163
Processed fruits.....	110	66	104	112	118	107	140
Processed vegetables.....	88	67	77	93	100	90	98
Other food at home.....	952	764	852	1,003	1,059	985	945
Sugar and other sweets.....	109	78	83	111	119	137	144
Fats and oils.....	80	59	65	80	86	101	94
Miscellaneous foods.....	449	395	440	486	477	415	393
Nonalcoholic beverages.....	268	208	232	272	311	291	277
Food prepared by consumer unit on out-of-town trips.....	47	25	33	54	66	42	37
Food away from home.....	1,905	1,016	1,638	2,157	2,425	1,806	1,515
Alcoholic beverages.....	241	196	202	251	296	233	242
Housing.....	10,750	7,081	10,382	12,336	11,553	10,905	7,671
Shelter.....	6,044	4,017	6,164	7,171	6,342	5,859	3,403
Owned dwellings.....	4,022	630	3,546	4,988	4,821	4,492	2,254
Mortgage interest and charges.....	2,489	370	2,565	3,280	2,847	2,446	613
Property taxes.....	890	130	603	963	1,170	1,230	852
Maintenance, repairs, insurance, other expenses.....	643	130	377	745	805	817	788
Rented dwellings.....	1,632	3,296	2,468	1,772	898	775	776
Other lodging.....	390	5/91	150	411	622	592	374
Utilities, fuels, and public services.....	2,225	1,477	1,837	2,269	2,563	2,592	2,356
Natural gas.....	288	145	230	287	340	360	324
Electricity.....	912	585	744	939	1,055	1,058	976
Fuel oil and other fuels.....	102	5/46	71	97	100	150	178
Telephone services.....	666	622	592	680	761	707	583
Water and other public services.....	257	79	201	266	307	318	295
Household operations.....	639	424	893	814	413	548	247
Personal services.....	389	373	771	547	66	5/99	5/45
Other household expenses.....	250	51	122	268	347	449	202
Housekeeping supplies.....	473	246	400	515	545	512	528
Laundry and cleaning supplies.....	133	94	128	136	153	135	125
Other household products.....	204	100	151	224	241	247	240
Postage and stationery.....	136	53	122	154	151	131	163
Household furnishings and equipment.....	1,369	916	1,088	1,567	1,689	1,394	1,137
Household textiles.....	123	73	71	134	156	191	112
Furniture.....	347	365	326	354	457	274	210
Floor coverings.....	85	5/7	31	144	139	5/57	5/38
Major appliances.....	150	117	114	166	148	175	197
Small appliances, miscellaneous housewares	88	49	51	95	122	93	107

Miscellaneous household equipment.....	576	305	495	675	667	602	473
Apparel and services.....	2,034	1,548	1,828	2,330	2,466	1,699	1,570
Men and boys.....	529	309	472	617	658	477	379
Men, 16 and over.....	425	279	349	455	582	380	355
Boys, 2 to 15.....	104	30	124	162	76	97	23
Women and girls.....	796	346	641	973	1,041	598	743
Women, 16 and over.....	685	314	524	811	905	548	720
Girls, 2 to 15.....	111	32	117	161	137	50	23
Children under 2.....	139	378	250	125	52	38	24
Footwear.....	262	184	220	261	345	253	259
Other apparel products and services.....	308	330	244	354	370	334	166
Transportation.....	6,135	4,070	5,079	6,612	7,383	7,313	4,609
Vehicle purchases (net outlay).....	2,508	1,851	2,020	2,919	2,946	3,014	1,476
Cars and trucks, new.....	1,326	5/646	1,055	1,706	1,344	1,595	1,056
Cars and trucks, used.....	1,142	1,193	946	1,206	1,456	1,418	420
Other vehicles.....	40	5/12	5/20	5/7	5/147	5/0	(2)
Gasoline and motor oil.....	1,192	830	1,046	1,200	1,460	1,259	1,065
Other vehicle expenses.....	2,138	1,246	1,766	2,162	2,615	2,656	1,881
Vehicle finance charges.....	384	230	372	396	514	369	195
Maintenance and repairs.....	691	485	548	728	751	952	651
Vehicle insurance.....	785	447	577	770	1,024	1,038	731
Vehicle rental, leases, licenses, other charges.....	278	85	269	268	326	297	305
Public transportation.....	298	142	247	331	362	385	188
Health care.....	1,758	671	1,321	1,503	2,004	2,343	2,986
Health insurance.....	769	244	646	671	748	982	1,453
Medical services.....	632	259	451	520	848	875	847
Drugs.....	259	132	151	208	277	392	560
Medical supplies.....	99	36	73	103	130	94	127
Entertainment.....	1,646	1,097	1,415	1,741	2,288	1,571	955
Fees and admissions.....	368	113	240	457	507	438	214
Television, radios, sound equipment.....	553	506	517	605	639	518	387
Pets, toys, and playground equipment.....	349	204	353	360	444	331	216
Other entertainment supplies, equipment, and services.....	375	274	305	320	698	284	138
Personal care products and services.....	478	300	415	498	590	473	471
Reading.....	172	56	122	186	210	222	183
Education.....	582	170	311	551	1,093	868	116
Tobacco products and smoking supplies.....	358	404	304	370	412	420	241
Miscellaneous.....	977	365	711	1,152	1,246	1,219	685
Cash contributions.....	1,002	59	381	992	1,440	2,061	974
Personal insurance and pensions.....	3,475	1,283	2,973	4,099	4,677	3,636	1,445
Life and other personal insurance.....	445	81	275	476	663	569	377
Pensions and Social Security.....	3,030	1,202	2,697	3,623	4,014	3,067	1,068

Sources of income and personal taxes: 1/

Money income before taxes.....	40,416	18,645	34,637	44,496	52,703	43,222	28,373
Wages and salaries.....	31,866	15,966	30,715	35,551	44,212	30,731	9,215
Self-employment income.....	3,515	5/153	1,628	5,835	5,010	3,168	1,626
Social Security, private and government retirement.....	2,556	5/108	234	434	1,374	6,375	14,142
Interest, dividends, rental income, other property income.....	913	57	345	952	794	1,590	2,346
Unemployment and workers' compensation, veterans' benefits.....	448	203	366	521	472	553	456
Public assistance, supplemental security income, food stamps.....	594	1,516	858	412	359	479	452
Regular contributions for support.....	383	355	360	695	334	5/122	5/38
Other income.....	140	287	131	97	147	204	5/98
Personal taxes.....	3,555	927	2,723	4,548	4,922	3,702	1,605
Federal income taxes.....	2,694	688	2,031	3,492	3,799	2,747	1,113
State and local income taxes.....	704	226	596	878	930	746	281
Other taxes.....	157	13	96	178	192	210	211
Income after taxes.....	36,861	17,718	31,914	39,948	47,781	39,520	26,769
Addenda:							
Net change in total assets and liabilities....	-556	-2,144	-2,095	1,451	-1,033	1,584	-2,366
Net change in total assets.....	4,180	1,201	5,102	7,155	2,165	5,058	-903
Net change in total liabilities.....	4,736	3,345	7,197	5,704	3,198	3,475	1,463
Other financial information:							
Other money receipts.....	355	122	239	244	511	925	77
Mortgage principal paid on owned property...	-903	-87	-630	-966	-1,163	-1,736	-359
Estimated market value of owned home.....	72,939	9,095	43,725	75,774	97,142	100,789	91,116
Estimated monthly rental value of owned home	459	63	313	474	604	617	515
Gifts of goods and services.....	1,178	440	703	1,054	2,024	1,465	972
Food.....	104	5/15	35	101	211	104	110
Housing.....	319	215	239	342	460	308	234
Housekeeping supplies.....	41	16	29	45	58	40	46
Household textiles.....	12	(2)	5/5	24	15	5/14	5/3
Appliances and miscellaneous housewares...	28	5/13	12	22	36	49	51
Major appliances.....	5	(2)	5/3	6	6	5/8	5/2
Small appliances and miscellaneous housewares.....	23	5/13	10	16	30	40	49
Miscellaneous household equipment.....	83	5/40	91	66	115	74	83
Other housing.....	154	147	102	185	236	131	51
Apparel and services.....	289	118	243	265	341	422	322
Males, 2 and over.....	93	31	80	78	112	167	80
Females, 2 and over.....	103	24	62	110	134	113	171
Children under 2.....	45	52	71	34	40	32	23
Other apparel products and services.....	48	5/12	31	43	55	109	47
Jewelry and watches.....	23	5/5	16	17	25	68	5/13
All other apparel products and services.	25	5/7	5/14	26	29	41	34
Transportation.....	64	9	25	54	132	102	26
Health care.....	21	5/2	5/4	16	46	17	5/39
Entertainment.....	85	33	90	79	91	116	65

Toys, games, hobbies, and tricycles.....	27	5/12	25	27	29	42	18
Other entertainment.....	58	20	65	52	62	74	47
Education.....	189	5/11	5/8	101	578	281	5/9
All other gifts.....	107	37	58	97	164	114	166

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- 1/ Components of income and taxes are derived from "complete income reporters" only; see glossary.
 - 2/ No data reported.
 - 3/ Value less than 0.05.
 - 4/ Value less than 0.5.
 - 5/ Data are likely to have large sampling errors.