

Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands)	16,956	937	3,937	4,581	4,018	1,992	1,490
Consumer unit characteristics:							
Income before taxes ¹	\$48,797	\$24,130	\$42,747	\$48,709	\$65,767	\$48,044	\$35,617
Income after taxes ¹	44,813	23,060	39,234	44,001	60,082	44,787	34,536
Age of reference person	43.7	22.1	29.9	39.3	49.0	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 188	1.0	1.2	1.1	.6	.3	.2
Persons 65 and over2	(²)	(²)	(²)	(²)	.1	1.6
Earners	1.7	1.7	1.6	1.8	2.1	1.9	1.1
Vehicles	2.4	1.6	1.9	2.3	3.0	2.7	2.3
Percent distribution:							
Sex of reference person:							
Male	60	50	55	54	68	70	64
Female	40	50	45	46	32	30	36
Housing tenure:							
Homeowner	68	20	48	67	83	86	89
With mortgage	49	14	41	57	63	51	25
Without mortgage	19	7	7	11	20	35	65
Renter	32	80	52	33	17	14	11
Race of reference person:							
Black	15	17	18	17	9	16	15
White and other	85	83	82	83	91	84	85
Education of reference person:							
Elementary (1-8)	6	6	3	2	4	10	19
High school (9-12)	40	53	39	41	30	45	50
College	54	41	57	57	66	44	29
Never attended and other	(³)	(⁴)	(³)	(⁴)	(³)	1	1
At least one vehicle owned or leased	92	80	89	92	96	92	92
Average annual expenditures	\$41,077	\$27,161	\$35,484	\$40,901	\$52,187	\$43,186	\$32,846
Food							
Food at home	5,605	4,172	4,648	5,735	6,677	5,964	5,522
Cereals and bakery products	3,339	2,849	2,791	3,368	3,755	3,600	3,704
Cereals and cereal products	507	393	406	503	595	555	595
Bakery products	174	131	152	168	202	200	183
Meats, poultry, fish, and eggs	333	262	254	335	393	355	412
Beef	870	775	707	869	960	965	1,050
Pork	260	283	210	266	280	273	297
Other meats	181	150	148	178	191	237	215
Poultry	111	89	84	116	114	113	184
Fish and seafood	169	144	142	170	195	174	181
Eggs	113	76	94	104	142	129	118
Dairy products	36	33	30	35	39	39	55
Dairy products	363	300	308	388	391	390	379
Fresh milk and cream	144	132	128	153	147	148	154
Other dairy products	219	168	180	235	244	242	225
Fruits and vegetables	546	419	449	533	637	619	620
Fresh fruits	162	130	136	157	192	165	190
Fresh vegetables	172	105	139	161	195	255	186
Processed fruits	120	102	100	114	148	118	135
Processed vegetables	92	81	74	102	102	81	109

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, 1997-98 — Continued

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other food at home	\$1,052	\$962	\$921	\$1,076	\$1,172	\$1,070	\$1,061
Sugar and other sweets	127	95	104	129	157	118	144
Fats and oils	92	75	75	86	99	102	137
Miscellaneous foods	491	486	473	514	507	460	464
Nonalcoholic beverages	279	267	226	289	318	307	268
Food prepared by consumer unit on out-of-town trips	63	39	43	57	92	82	48
Food away from home	2,266	1,323	1,857	2,367	2,921	2,364	1,818
Alcoholic beverages	299	232	290	316	304	320	277
Housing	13,036	8,881	12,402	13,629	15,483	12,478	9,709
Shelter	7,314	5,129	7,127	7,703	8,874	6,646	4,672
Owned dwellings	4,864	873	3,935	5,161	6,729	5,071	3,606
Mortgage interest and charges	3,019	467	2,761	3,454	4,229	2,745	1,075
Property taxes	1,121	227	699	1,042	1,618	1,448	1,268
Maintenance, repairs, insurance, other expenses	723	180	475	665	883	878	1,263
Rented dwellings	1,950	4,117	2,966	2,139	1,221	833	782
Other lodging	500	139	226	403	924	742	283
Utilities, fuels, and public services	2,788	1,768	2,377	2,797	3,238	3,121	2,832
Natural gas	328	161	276	321	359	390	423
Electricity	1,053	743	851	1,047	1,245	1,184	1,105
Fuel oil and other fuels	108	⁵ 21	73	102	144	146	123
Telephone services	972	747	930	999	1,084	1,007	798
Water and other public services	328	96	247	329	406	394	383
Household operations	741	557	1,048	890	615	429	344
Personal services	463	439	902	601	199	⁵ 116	⁵ 67
Other household expenses	278	118	146	289	416	312	277
Housekeeping supplies	515	298	409	540	671	525	459
Laundry and cleaning supplies	137	114	111	155	148	140	140
Other household products	230	94	185	232	314	243	203
Postage and stationery	148	89	113	153	208	142	116
Household furnishings and equipment	1,678	1,128	1,442	1,700	2,085	1,758	1,401
Household textiles	108	66	94	95	127	137	121
Furniture	412	323	435	433	502	305	238
Floor coverings	71	⁵ 136	67	69	76	⁵ 68	⁵ 36
Major appliances	196	119	143	234	196	228	227
Small appliances, miscellaneous housewares	102	45	79	98	115	182	84
Miscellaneous household equipment	789	439	623	771	1,069	837	695
Apparel and services	2,080	1,700	1,850	1,956	2,788	2,079	1,440
Men and boys	507	303	466	399	784	456	432
Men, 16 and over	399	234	345	271	665	394	369
Boys, 2 to 15	108	69	121	128	119	62	63
Women and girls	779	520	597	787	1,088	808	582
Women, 16 and over	651	419	457	607	970	724	551
Girls, 2 to 15	128	101	140	180	118	84	31
Children under 2	135	392	248	133	43	⁵ 17	⁵ 31
Footwear	342	286	282	369	444	313	226
Other apparel products and services	316	199	257	268	429	485	169
Transportation	8,428	7,243	7,343	7,938	10,834	9,143	6,108
Vehicle purchases (net outlay)	3,882	4,274	3,401	3,758	4,937	3,914	2,397
Cars and trucks, new	1,814	⁵ 788	1,178	1,933	2,749	1,999	⁵ 1,006
Cars and trucks, used	2,012	3,146	2,204	1,774	2,113	1,914	1,379
Other vehicles	56	⁵ 339	⁵ 19	⁵ 51	⁵ 75	(³)	⁵ 12
Gasoline and motor oil	1,294	1,000	1,142	1,243	1,609	1,363	1,096

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, 1997-98 — Continued

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other vehicle expenses	\$2,825	\$1,799	\$2,487	\$2,601	\$3,656	\$3,247	\$2,246
Vehicle finance charges	431	315	487	406	518	397	248
Maintenance and repairs	789	423	628	746	1,078	923	611
Vehicle insurance	939	598	733	846	1,220	1,149	944
Vehicle rental, leases, licenses, other charges	666	464	639	602	840	778	444
Public transportation	427	170	313	336	632	620	368
Health care	1,914	698	1,334	1,676	2,378	2,270	3,227
Health insurance	954	357	712	820	1,122	1,082	1,756
Medical services	559	228	386	542	757	622	658
Drugs	296	90	171	228	352	402	681
Medical supplies	105	23	65	87	147	164	132
Entertainment	1,928	1,003	1,668	1,837	2,536	2,443	1,188
Fees and admissions	470	194	366	454	725	457	299
Television, radios, sound equipment	578	408	541	609	690	552	431
Pets, toys, and playground equipment	380	265	366	396	441	407	252
Other entertainment supplies, equipment, and services	500	135	395	378	679	1,028	206
Personal care products and services	453	316	366	466	593	472	357
Reading	166	64	123	157	216	182	215
Education	744	446	305	716	1,511	674	203
Tobacco products and smoking supplies	338	319	281	361	353	389	323
Miscellaneous	966	443	774	932	1,091	1,117	1,374
Cash contributions	1,001	230	539	859	1,407	1,760	1,036
Personal insurance and pensions	4,119	1,414	3,560	4,321	6,015	3,893	1,868
Life and other personal insurance	458	115	280	405	716	512	539
Pensions and Social Security	3,661	1,299	3,281	3,916	5,299	3,381	1,328
Sources of income and personal taxes: ¹							
Money income before taxes	48,797	24,130	42,747	48,709	65,767	48,044	35,617
Wages and salaries	41,785	21,930	39,765	43,577	57,531	38,755	15,442
Self-employment income	2,275	⁵ 502	1,426	2,576	3,916	1,926	747
Social Security, private and government retirement	2,883	⁵ 50	292	676	2,085	5,555	16,921
Interest, dividends, rental income, other property income	681	16	215	497	1,169	865	1,355
Unemployment and workers' compensation, veterans' benefits	212	⁵ 183	132	184	234	321	336
Public assistance, supplemental security income, food stamps	430	983	499	505	280	341	207
Regular contributions for support	333	258	311	516	365	⁵ 115	⁵ 56
Other income	198	207	107	180	186	168	⁵ 552
Personal taxes	3,984	1,070	3,513	4,709	5,685	3,256	1,080
Federal income taxes	3,081	835	2,735	3,724	4,343	2,467	734
State and local income taxes	753	219	705	859	1,080	638	140
Other taxes	150	⁵ 16	74	126	262	151	206
Income after taxes	44,813	23,060	39,234	44,001	60,082	44,787	34,536

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, 1997-98 — 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	- \$570	\$3,516	-\$1,730	-\$1,982	\$374	-\$1,434	\$2,882
Net change in total assets	8,570	5,423	10,692	8,166	9,118	7,438	6,221
Net change in total liabilities	9,140	1,906	12,422	10,149	8,744	8,872	3,340
Other financial information:							
Other money receipts	486	120	776	268	664	288	401
Mortgage principal paid on owned property	-1,305	-153	-713	-1,356	-2,132	-1,659	-741
Estimated market value of owned home	86,364	11,378	52,660	79,515	123,187	114,825	106,296
Estimated monthly rental value of owned home ..	610	123	407	595	803	787	745
Gifts of goods and services	1,202	450	737	935	2,187	1,384	853
Food	96	28	25	86	218	101	23
Housing	371	125	330	265	603	430	269
Housekeeping supplies	41	⁵ 15	33	36	69	43	19
Household textiles	14	⁵ 5	20	9	13	24	⁵ 5
Appliances and miscellaneous							
housewares	33	⁵ 5	22	18	50	83	⁵ 18
Major appliances	7	⁵ 1	⁵ 2	⁵ 4	18	⁵ 8	⁵ 1
Small appliances and miscellaneous							
housewares	26	⁵ 3	19	14	31	74	⁵ 17
Miscellaneous household equipment	86	40	58	92	121	119	34
Other housing	198	60	199	110	351	161	191
Apparel and services	243	220	245	172	314	328	167
Males, 2 and over	63	31	75	34	87	90	42
Females, 2 and over	87	⁵ 59	76	71	121	108	64
Children under 2	45	⁵ 117	63	39	34	⁵ 15	⁵ 29
Other apparel products and services	49	⁵ 12	31	29	72	116	⁵ 32
Jewelry and watches	25	⁵ 3	9	9	35	95	⁵ 10
All other apparel products and services	24	⁵ 9	22	⁵ 20	37	⁵ 21	⁵ 22
Transportation	63	10	21	46	119	69	104
Health care	25	⁵ 1	⁵ 6	22	40	⁵ 34	⁵ 42
Entertainment	76	⁵ 18	48	52	139	103	64
Toys, games, hobbies, and tricycles	27	⁵ 12	22	20	38	33	34
Other entertainment	49	⁵ 7	26	31	101	69	30
Education	217	⁵ 11	⁵ 15	178	594	191	⁵ 23
All other gifts	111	37	46	115	159	128	161

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.