

**Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999**

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands) .....	17,277	999	4,078	4,714	4,226	1,874	1,385
Consumer unit characteristics:							
Income before taxes <sup>1</sup> .....	\$51,118	\$27,217	\$43,934	\$51,043	\$66,652	\$55,763	\$37,067
Income after taxes <sup>1</sup> .....	47,076	26,167	40,712	46,784	60,585	51,282	35,827
Age of reference person .....	43.2	22.0	29.7	39.5	49.1	58.7	72.1
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	1.1	1.1	.6	.3	.2
Persons 65 and over .....	.2	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.2	1.6
Earners .....	1.8	1.7	1.6	1.8	2.1	1.9	1.2
Vehicles .....	2.3	1.7	1.9	2.2	2.9	2.7	2.3
Percent distribution:							
Sex of reference person:							
Male .....	58	47	53	52	64	70	66
Female .....	42	53	47	48	36	30	34
Housing tenure:							
Homeowner .....	68	23	48	70	83	85	87
With mortgage .....	49	16	40	58	63	49	27
Without mortgage .....	19	7	8	12	20	37	60
Renter .....	32	77	52	30	17	15	13
Race of reference person:							
Black .....	15	17	19	16	10	13	16
White and other .....	85	83	81	84	90	87	84
Education of reference person:							
Elementary (1-8) .....	5	4	3	3	3	10	18
High school (9-12) .....	40	55	40	41	31	44	51
College .....	54	40	57	56	65	46	30
Never attended and other .....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	1	1
At least one vehicle owned or leased .....	92	82	88	92	96	94	92
Average annual expenditures .....	\$42,162	\$27,686	\$36,195	\$42,150	\$52,295	\$46,021	\$34,400
Food .....							
Food at home .....	5,737	4,190	4,819	6,004	6,631	6,272	5,423
Cereals and bakery products .....	3,361	2,646	2,819	3,546	3,739	3,433	3,705
Cereals and cereal products .....	514	411	412	550	574	525	582
Bakery products .....	177	146	152	192	193	178	173
Meats, poultry, fish, and eggs .....	337	265	260	357	381	347	409
Beef .....	869	656	680	924	945	988	1,056
Pork .....	259	202	204	268	268	323	334
Other meats .....	181	156	132	193	193	228	221
Poultry .....	107	79	83	122	118	86	146
Fish and seafood .....	162	107	139	171	182	171	182
Eggs .....	125	86	95	134	148	142	121
Dairy products .....	35	26	27	36	37	38	52
Dairy products .....	372	277	317	403	406	362	412
Fresh milk and cream .....	145	116	126	160	150	138	162
Other dairy products .....	227	162	191	244	256	224	250
Fruits and vegetables .....	557	393	466	568	642	573	649
Fresh fruits .....	168	120	143	166	199	174	188
Fresh vegetables .....	169	103	147	171	192	194	190
Processed fruits .....	125	95	102	125	151	120	150
Processed vegetables .....	94	75	75	106	101	85	121

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, 1998-1999 — Continued**

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other food at home .....	\$1,051	\$909	\$944	\$1,101	\$1,172	\$985	\$1,006
Sugar and other sweets .....	126	88	102	141	145	126	123
Fats and oils .....	92	75	75	95	101	101	114
Miscellaneous foods .....	497	486	487	514	535	421	449
Nonalcoholic beverages .....	283	241	243	300	329	257	275
Food prepared by consumer unit on out-of-town trips .....	52	19	37	52	63	80	45
Food away from home .....	2,375	1,544	2,000	2,458	2,892	2,839	1,717
Alcoholic beverages .....	312	264	292	360	304	353	206
Housing .....	13,371	8,816	12,767	13,842	15,557	13,298	10,294
Shelter .....	7,620	5,048	7,388	7,970	8,985	7,260	5,298
Owned dwellings .....	5,210	946	4,209	5,653	6,914	5,498	4,137
Mortgage interest and charges .....	3,235	582	2,961	3,779	4,234	3,026	1,337
Property taxes .....	1,160	196	763	1,042	1,622	1,562	1,477
Maintenance, repairs, insurance, other expenses .....	815	167	485	832	1,058	910	1,323
Rented dwellings .....	1,941	3,999	2,972	1,987	1,177	1,037	812
Other lodging .....	470	104	206	330	894	724	348
Utilities, fuels, and public services .....	2,751	1,747	2,379	2,703	3,204	3,128	2,842
Natural gas .....	311	145	271	289	350	403	380
Electricity .....	1,033	721	853	1,016	1,218	1,169	1,095
Fuel oil and other fuels .....	84	521	48	74	115	111	138
Telephone services .....	992	749	953	997	1,118	1,016	849
Water and other public services .....	331	110	255	326	404	429	380
Household operations .....	783	418	1,079	913	666	567	372
Personal services .....	472	321	902	616	234	99	555
Other household expenses .....	311	97	177	298	432	469	318
Housekeeping supplies .....	527	296	447	590	617	487	513
Laundry and cleaning supplies .....	130	93	110	148	135	114	161
Other household products .....	253	133	213	293	294	237	233
Postage and stationery .....	144	71	125	149	188	136	118
Household furnishings and equipment .....	1,690	1,307	1,474	1,666	2,086	1,856	1,269
Household textiles .....	117	72	103	118	137	99	154
Furniture .....	433	459	490	409	472	399	252
Floor coverings .....	47	556	51	42	46	55	32
Major appliances .....	190	116	149	165	249	241	204
Small appliances, miscellaneous housewares .....	96	66	61	107	114	131	90
Miscellaneous household equipment .....	808	538	620	825	1,069	931	538
Apparel and services .....	2,022	1,745	1,847	2,023	2,459	2,084	1,306
Men and boys .....	483	385	384	447	688	464	375
Men, 16 and over .....	378	294	260	312	601	408	303
Boys, 2 to 15 .....	105	91	125	135	87	57	72
Women and girls .....	749	502	638	796	934	798	482
Women, 16 and over .....	619	402	509	604	814	736	445
Girls, 2 to 15 .....	129	99	129	193	120	63	38
Children under 2 .....	132	364	257	104	40	52	535
Footwear .....	346	296	304	387	382	378	219
Other apparel products and services .....	312	199	263	289	414	392	195
Transportation .....	8,667	7,544	7,533	8,041	10,929	9,736	6,616
Vehicle purchases (net outlay) .....	4,167	4,609	3,696	3,877	5,220	4,427	2,654
Cars and trucks, new .....	2,065	1,375	1,411	1,928	2,832	2,739	1,707
Cars and trucks, used .....	2,039	3,015	2,249	1,900	2,285	1,676	935
Other vehicles .....	63	5219	537	549	5103	513	513
Gasoline and motor oil .....	1,253	939	1,119	1,209	1,545	1,295	1,084

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, 1998-1999 — Continued**

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other vehicle expenses .....	\$2,851	\$1,841	\$2,455	\$2,583	\$3,684	\$3,458	\$2,314
Vehicle finance charges .....	457	428	484	422	545	443	266
Maintenance and repairs .....	792	433	574	744	1,072	1,023	703
Vehicle insurance .....	935	614	703	811	1,286	1,172	878
Vehicle rental, leases, licenses, other charges .....	667	366	694	606	781	819	468
Public transportation .....	396	154	263	372	480	556	564
Health care .....	1,929	751	1,256	1,709	2,404	2,499	3,309
Health insurance .....	936	347	672	777	1,137	1,150	1,775
Medical services .....	571	252	380	569	730	727	681
Drugs .....	322	128	146	257	406	483	736
Medical supplies .....	101	25	59	106	131	140	117
Entertainment .....	2,121	1,106	1,846	2,235	2,539	2,442	1,580
Fees and admissions .....	478	172	340	451	683	598	410
Television, radios, sound equipment .....	675	494	623	713	787	646	526
Pets, toys, and playground equipment .....	390	219	416	437	422	334	261
Other entertainment supplies, equipment, and services .....	578	221	468	635	647	864	383
Personal care products and services .....	450	312	380	478	540	493	350
Reading .....	166	68	116	159	223	192	201
Education .....	770	363	284	642	1,516	993	353
Tobacco products and smoking supplies .....	355	349	277	373	388	422	332
Miscellaneous .....	953	465	681	922	1,261	1,122	1,047
Cash contributions .....	1,071	195	501	940	1,535	1,912	1,277
Personal insurance and pensions .....	4,237	1,518	3,595	4,422	6,008	4,200	2,105
Life and other personal insurance .....	459	124	244	383	733	596	565
Pensions and Social Security .....	3,779	1,394	3,351	4,039	5,275	3,604	1,539
Sources of income and personal taxes: <sup>1</sup>							
Money income before taxes .....	51,118	27,217	43,934	51,043	66,652	55,763	37,067
Wages and salaries .....	44,103	24,811	41,011	46,208	58,648	44,359	16,133
Self-employment income .....	2,535	<sup>5</sup> 433	1,524	2,499	3,896	3,199	2,198
Social Security, private and government retirement .....	2,656	<sup>5</sup> 41	200	742	1,817	5,713	16,559
Interest, dividends, rental income, other property income .....	633	<sup>5</sup> 102	208	286	1,097	1,420	1,071
Unemployment and workers' compensation, veterans' benefits .....	193	<sup>5</sup> 332	103	166	202	353	233
Public assistance, supplemental security income, food stamps .....	381	854	436	334	283	370	370
Regular contributions for support .....	389	471	302	682	325	<sup>5</sup> 148	<sup>5</sup> 86
Other income .....	229	172	151	127	384	201	<sup>5</sup> 417
Personal taxes .....	4,042	1,049	3,222	4,258	6,066	4,480	1,240
Federal income taxes .....	3,119	738	2,459	3,312	4,663	3,633	834
State and local income taxes .....	748	288	681	780	1,118	675	147
Other taxes .....	175	<sup>5</sup> 23	82	165	286	173	259
Income after taxes .....	47,076	26,167	40,712	46,784	60,585	51,282	35,827

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, 1998-1999 — 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 .....	-\$2,205	\$2,500	-\$3,632	-\$5,067	-\$635	-\$443	\$1,165
Net change in total assets .....	7,785	6,074	10,462	6,789	7,720	9,235	2,762
Net change in total liabilities .....	9,990	3,573	14,095	11,856	8,355	9,677	1,596
Other financial information:							
Other money receipts .....	571	112	1,188	314	625	118	411
Mortgage principal paid on owned property .....	-1,361	-174	-735	-1,440	-2,127	-1,884	-743
Estimated market value of owned home .....	90,729	13,638	58,663	84,972	121,696	131,792	110,295
Estimated monthly rental value of owned home ..	639	136	439	638	824	823	779
Gifts of goods and services .....	1,182	458	702	935	2,065	1,395	1,003
Food .....	98	<sup>5</sup> 11	33	58	242	109	37
Housing .....	361	120	310	244	592	465	259
Housekeeping supplies .....	49	<sup>5</sup> 16	39	64	61	43	23
Household textiles .....	18	<sup>5</sup> 4	<sup>5</sup> 17	11	40	9	<sup>5</sup> 5
Appliances and miscellaneous							
housewares .....	34	<sup>5</sup> 11	18	23	50	80	<sup>5</sup> 32
Major appliances .....	7	<sup>5</sup> 7	<sup>5</sup> 3	6	14	<sup>5</sup> 10	<sup>5</sup> 2
Small appliances and miscellaneous							
housewares .....	27	<sup>5</sup> 4	15	17	37	70	<sup>5</sup> 31
Miscellaneous household equipment .....	72	47	48	67	82	162	31
Other housing .....	188	42	189	79	358	171	168
Apparel and services .....	232	222	207	210	279	276	188
Males, 2 and over .....	55	37	47	41	70	98	49
Females, 2 and over .....	79	48	58	85	105	93	52
Children under 2 .....	53	117	71	47	34	45	<sup>5</sup> 33
Other apparel products and services .....	44	<sup>5</sup> 21	32	37	70	40	54
Jewelry and watches .....	15	<sup>5</sup> 10	8	11	29	<sup>5</sup> 14	<sup>5</sup> 17
All other apparel products and services .....	29	<sup>5</sup> 10	24	<sup>5</sup> 25	42	<sup>5</sup> 27	<sup>5</sup> 37
Transportation .....	58	12	9	54	93	52	151
Health care .....	33	<sup>5</sup> 2	<sup>5</sup> 6	26	49	43	<sup>5</sup> 92
Entertainment .....	83	24	67	64	121	101	103
Toys, games, hobbies, and tricycles .....	27	<sup>5</sup> 15	23	23	34	38	30
Other entertainment .....	56	<sup>5</sup> 8	44	41	87	63	73
Education .....	210	<sup>5</sup> 11	<sup>5</sup> 12	149	556	242	<sup>5</sup> 42
All other gifts .....	108	58	57	130	133	107	132

<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.