

**Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000**

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Number of consumer units (in thousands) .....	17,020	1,055	3,913	4,500	4,479	1,815	1,258
Consumer unit characteristics:							
Income before taxes <sup>1</sup> .....	\$53,455	\$28,463	\$46,079	\$55,102	\$67,395	\$59,839	\$35,556
Income after taxes <sup>1</sup> .....	49,787	27,835	43,229	51,259	62,365	54,855	33,808
Age of reference person .....	43.2	21.8	29.7	39.7	49.1	58.5	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	.9	1.1	1.0	.5	.3	.2
Persons 65 and over .....	.2	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.1	.1	1.5
Earners .....	1.8	1.7	1.6	1.8	2.1	1.9	1.2
Vehicles .....	2.3	1.7	1.9	2.2	2.8	2.8	2.2
Percent distribution:							
Sex of reference person:							
Male .....	55	42	50	48	60	68	64
Female .....	45	58	50	52	40	32	36
Housing tenure:							
Homeowner .....	68	23	50	68	83	85	85
With mortgage .....	48	14	42	54	60	48	32
Without mortgage .....	20	9	8	13	22	37	53
Renter .....	32	77	50	32	17	15	15
Race of reference person:							
Black .....	15	18	18	16	12	11	17
White and other .....	85	82	82	84	88	89	83
Education of reference person:							
Elementary (1-8) .....	5	3	3	3	4	9	18
High school (9-12) .....	41	58	41	42	33	43	52
College .....	54	39	56	55	63	48	29
Never attended and other .....	( <sup>3</sup> )	1	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	1
At least one vehicle owned or leased .....	92	84	90	92	97	96	90
Average annual expenditures .....	\$44,124	\$29,454	\$39,248	\$43,592	\$53,022	\$48,976	\$35,329
Food .....							
Food at home .....	5,932	4,397	4,948	5,996	7,094	6,485	5,382
Cereals and bakery products .....	3,550	2,561	3,011	3,579	4,092	3,944	3,653
Cereals and cereal products .....	542	394	445	554	629	588	582
Bakery products .....	188	146	172	197	201	200	190
Meats, poultry, fish, and eggs .....	354	249	273	357	428	388	392
Beef .....	941	680	748	985	1,081	1,095	906
Pork .....	289	225	237	290	334	338	283
Other meats .....	199	144	143	218	224	247	187
Poultry .....	115	80	97	122	133	111	123
Fish and seafood .....	169	121	144	177	187	190	171
Eggs .....	131	82	96	139	161	165	96
Dairy products .....	38	27	31	38	42	45	46
Dairy products .....	386	275	335	390	435	417	426
Fresh milk and cream .....	155	118	140	159	171	153	173
Other dairy products .....	231	157	195	231	264	264	253
Fruits and vegetables .....	587	384	475	578	682	694	694
Fresh fruits .....	176	110	140	173	197	231	205
Fresh vegetables .....	177	111	142	175	210	206	203
Processed fruits .....	132	95	113	128	154	143	160
Processed vegetables .....	102	68	81	102	121	113	126

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, 1999-2000 — Continued**

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other food at home .....	\$1,093	\$828	\$1,008	\$1,071	\$1,265	\$1,150	\$1,045
Sugar and other sweets .....	130	88	99	134	158	148	127
Fats and oils .....	97	63	75	98	115	116	100
Miscellaneous foods .....	528	444	548	504	588	519	470
Nonalcoholic beverages .....	299	220	259	291	355	319	310
Food prepared by consumer unit on out-of-town trips .....	40	13	27	45	48	49	39
Food away from home .....	2,382	1,836	1,937	2,417	3,003	2,541	1,729
Alcoholic beverages .....	363	341	306	374	443	382	208
Housing .....	13,904	9,560	13,547	14,367	15,705	13,787	10,811
Shelter .....	7,912	5,626	7,879	8,277	8,944	7,437	5,640
Owned dwellings .....	5,340	1,174	4,588	5,765	6,771	5,471	4,365
Mortgage interest and charges .....	3,269	720	3,224	3,815	4,005	2,834	1,606
Property taxes .....	1,187	297	832	1,072	1,603	1,593	1,388
Maintenance, repairs, insurance, other expenses .....	883	158	533	878	1,163	1,045	1,370
Rented dwellings .....	2,081	4,328	3,114	2,185	1,324	1,077	751
Other lodging .....	492	125	177	327	849	889	525
Utilities, fuels, and public services .....	2,785	1,821	2,422	2,731	3,170	3,226	2,909
Natural gas .....	320	175	282	298	352	428	372
Electricity .....	1,034	708	860	1,018	1,180	1,217	1,126
Fuel oil and other fuels .....	87	426	60	78	115	102	135
Telephone services .....	1,012	780	970	1,003	1,125	1,058	905
Water and other public services .....	331	132	251	333	399	421	371
Household operations .....	865	498	1,218	959	719	723	460
Personal services .....	501	398	996	630	231	146	459
Other household expenses .....	364	100	222	328	489	577	401
Housekeeping supplies .....	552	311	469	581	655	550	593
Laundry and cleaning supplies .....	139	88	128	145	153	135	167
Other household products .....	272	148	219	303	313	293	272
Postage and stationery .....	140	76	122	133	188	123	154
Household furnishings and equipment .....	1,790	1,304	1,559	1,819	2,216	1,851	1,209
Household textiles .....	134	91	143	124	152	143	110
Furniture .....	474	522	518	449	510	414	349
Floor coverings .....	53	7	61	34	66	99	28
Major appliances .....	202	123	175	156	290	272	129
Small appliances, miscellaneous housewares .....	96	95	74	98	112	101	94
Miscellaneous household equipment .....	830	467	588	958	1,086	822	498
Apparel and services .....	2,144	2,008	2,112	2,156	2,387	2,243	1,343
Men and boys .....	515	485	478	468	630	572	353
Men, 16 and over .....	407	408	326	323	550	520	310
Boys, 2 to 15 .....	107	77	152	145	80	52	42
Women and girls .....	794	505	655	858	969	854	571
Women, 16 and over .....	655	421	528	628	850	775	535
Girls, 2 to 15 .....	139	84	128	230	119	79	37
Children under 2 .....	142	291	285	118	59	79	28
Footwear .....	387	495	415	379	392	384	204
Other apparel products and services .....	307	231	279	333	337	354	187
Transportation .....	9,218	7,658	8,847	8,336	10,988	10,271	7,025
Vehicle purchases (net outlay) .....	4,485	4,393	4,743	3,938	5,065	4,868	3,100
Cars and trucks, new .....	2,247	1,713	2,222	1,770	2,676	3,093	1,731
Cars and trucks, used .....	2,193	2,680	2,486	2,115	2,312	1,761	1,356
Other vehicles .....	45	( <sup>5</sup> )	<sup>4</sup> 35	<sup>4</sup> 53	<sup>4</sup> 78	<sup>4</sup> 14	<sup>4</sup> 12
Gasoline and motor oil .....	1,424	1,164	1,242	1,395	1,706	1,575	1,098

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, 1999-2000 — Continued**

Item	Total three persons	Under 25	25-34	35-44	45-54	55-64	65 and over
Other vehicle expenses .....	\$2,873	\$1,893	\$2,579	\$2,613	\$3,688	\$3,207	\$2,180
Vehicle finance charges .....	472	420	535	433	532	453	269
Maintenance and repairs .....	753	520	531	707	985	954	711
Vehicle insurance .....	976	663	783	871	1,326	1,069	829
Vehicle rental, leases, licenses, other charges .....	673	291	730	602	845	731	371
Public transportation .....	435	208	283	391	529	622	648
Health care .....	2,013	737	1,319	1,709	2,450	3,078	3,249
Health insurance .....	966	306	709	796	1,168	1,320	1,696
Medical services .....	592	263	378	564	731	972	588
Drugs .....	355	134	171	262	414	637	831
Medical supplies .....	100	34	60	87	137	149	134
Entertainment .....	2,277	1,228	1,974	2,396	2,705	2,501	1,880
Fees and admissions .....	529	187	353	522	710	726	458
Television, radios, sound equipment .....	705	557	703	715	777	665	605
Pets, toys, and playground equipment .....	399	249	427	454	411	327	319
Other entertainment supplies, equipment, and services .....	644	235	492	706	807	782	498
Personal care products and services .....	653	414	606	658	758	683	597
Reading .....	158	61	113	153	206	198	175
Education .....	818	381	353	650	1,524	1,037	403
Tobacco products and smoking supplies .....	385	411	308	417	407	451	320
Miscellaneous .....	924	525	653	888	1,270	1,108	787
Cash contributions .....	1,106	106	482	923	1,652	2,133	1,120
Personal insurance and pensions .....	4,228	1,626	3,680	4,570	5,435	4,620	2,027
Life and other personal insurance .....	477	76	260	355	691	866	606
Pensions and Social Security .....	3,751	1,550	3,421	4,215	4,744	3,754	1,422
Sources of income and personal taxes: <sup>1</sup>							
Money income before taxes .....	53,455	28,463	46,079	55,102	67,395	59,839	35,556
Wages and salaries .....	46,558	26,176	43,535	50,355	59,452	46,912	15,318
Self-employment income .....	2,575	<sup>4</sup> 347	1,095	2,306	4,014	4,659	2,353
Social Security, private and government retirement .....	2,600	<sup>4</sup> 235	215	763	1,884	6,141	16,094
Interest, dividends, rental income, other property income .....	540	109	166	380	700	1,307	1,074
Unemployment and workers' compensation, veterans' benefits .....	194	255	107	206	236	286	106
Public assistance, supplemental security income, food stamps .....	349	691	359	264	317	326	478
Regular contributions for support .....	443	509	454	724	352	<sup>4</sup> 113	<sup>4</sup> 85
Other income .....	198	142	149	104	441	<sup>4</sup> 97	<sup>4</sup> 50
Personal taxes .....	3,667	629	2,850	3,842	5,029	4,983	1,748
Federal income taxes .....	2,845	334	2,152	2,959	3,944	4,050	1,362
State and local income taxes .....	668	285	617	709	863	773	205
Other taxes .....	153	10	80	174	222	160	181
Income after taxes .....	49,787	27,835	43,229	51,259	62,365	54,855	33,808

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, 1999-2000 — 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 .....	\$994	-\$1,205	-\$467	\$1,509	\$1,789	-\$680	\$5,118
Net change in total assets .....	8,872	5,280	9,363	11,987	8,825	3,484	7,155
Net change in total liabilities .....	7,879	6,485	9,830	10,479	7,036	4,164	2,037
Other financial information:							
Other money receipts .....	669	479	702	791	541	846	831
Mortgage principal paid on owned property .....	-1,450	-228	-807	-1,374	-2,204	-2,048	-1,190
Estimated market value of owned home .....	95,696	18,275	64,778	89,926	125,185	137,465	112,149
Estimated monthly rental value of owned home ..	662	150	478	651	840	853	792
Gifts of goods and services .....	1,262	611	661	956	2,168	1,645	1,049
Food .....	109	414	37	59	259	117	50
Alcoholic beverages .....	19	46	22	21	23	12	48
Housing .....	337	148	233	259	560	386	238
Housekeeping supplies .....	47	41	35	62	49	40	32
Household textiles .....	26	( <sup>3</sup> )	49	15	50	56	418
Appliances and miscellaneous housewares .....	25	423	20	20	34	31	424
Major appliances .....	7	47	49	44	10	11	41
Small appliances and miscellaneous housewares .....	18	416	12	17	24	20	423
Miscellaneous household equipment .....	65	43	31	45	115	94	43
Other housing .....	174	42	138	117	312	164	122
Apparel and services .....	246	149	210	237	306	308	187
Males, 2 and over .....	64	32	48	49	101	81	52
Females, 2 and over .....	76	36	53	81	99	89	60
Children under 2 .....	62	47	82	66	52	73	24
Other apparel products and services .....	44	434	27	41	55	64	51
Jewelry and watches .....	13	49	5	11	15	29	416
All other apparel products and services .....	31	425	422	30	40	435	435
Transportation .....	68	184	9	42	94	120	89
Health care .....	31	42	44	19	35	95	475
Entertainment .....	106	20	75	86	128	136	237
Toys, games, hobbies, and tricycles .....	29	411	27	24	29	48	40
Other entertainment .....	77	10	48	62	99	88	197
Personal care products and services .....	24	26	22	19	27	40	410
Reading .....	1	( <sup>3</sup> )	1	1	2	3	3
Education .....	235	436	14	148	599	267	460
All other gifts .....	86	24	33	64	136	162	92

<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> Data are likely to have large sampling errors.

<sup>5</sup> No data reported.

n.a. Not applicable.