

Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004

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)	17,753	932	3,887	4,663	4,693	2,154	1,423
Consumer unit characteristics:							
Income before taxes ¹	\$65,202	\$34,121	\$55,899	\$63,446	\$76,532	\$82,743	\$53,047
Income after taxes ¹	62,791	34,135	54,460	60,957	72,725	80,180	51,477
Age of reference person	44.0	21.9	29.6	39.6	49.2	58.3	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	.9	1.1	1.1	.6	.3	.2
Persons 65 and over2	(²)	(²)	(²)	.1	.2	1.5
Earners	1.8	1.7	1.6	1.7	2.0	2.0	1.2
Vehicles	2.3	1.7	1.9	2.2	2.8	2.8	2.2
Percent distribution:							
Sex of reference person:							
Male	47	35	43	43	49	58	57
Female	53	65	57	57	51	42	43
Housing tenure:							
Homeowner	70	30	55	67	81	89	88
With mortgage	52	19	49	57	61	56	34
Without mortgage	18	10	6	10	20	33	55
Renter	30	70	45	33	19	11	12
Race of reference person:							
Black or African-American	14	15	16	17	11	13	14
White, Asian, and All Other Races	86	85	84	83	89	87	86
Education of reference person:							
Elementary (1-8)	4	4	2	3	4	5	15
High school (9-12)	38	50	33	40	34	41	41
College	58	46	64	57	62	54	43
Never attended and other	(³)	(⁴)	(⁴)	(³)	(³)	(³)	1
At least one vehicle owned or leased	92	87	90	91	95	94	94
Average annual expenditures	\$49,543	\$30,468	\$44,474	\$49,733	\$57,109	\$56,465	\$40,695
Food	6,556	4,907	5,770	6,354	7,543	7,624	6,163
Food at home	3,837	2,958	3,405	3,737	4,247	4,482	4,011
Cereals and bakery products	533	414	473	529	593	604	531
Cereals and cereal products	182	161	173	182	191	204	170
Bakery products	350	253	300	347	402	401	361
Meats, poultry, fish, and eggs	1,037	808	871	994	1,184	1,222	1,150
Beef	317	258	247	298	390	365	341
Pork	216	163	157	220	255	249	256
Other meats	120	68	96	120	134	164	131
Poultry	184	186	173	167	208	202	170
Fish and seafood	154	91	157	143	154	185	196
Eggs	46	41	41	46	44	57	57
Dairy products	413	319	359	411	452	483	440
Fresh milk and cream	161	132	152	163	167	178	163
Other dairy products	252	188	207	247	285	305	277
Fruits and vegetables	626	477	538	593	698	767	705
Fresh fruits	198	123	171	183	229	251	214
Fresh vegetables	204	171	172	187	224	266	236
Processed fruits	126	105	114	126	136	141	130
Processed vegetables	98	78	81	97	109	109	125

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, 2003-2004 — 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	\$1,229	\$940	\$1,164	\$1,210	\$1,319	\$1,407	\$1,185
Sugar and other sweets	144	85	118	156	158	167	150
Fats and oils	101	73	80	101	114	113	123
Miscellaneous foods	609	505	653	577	629	646	566
Nonalcoholic beverages	338	265	285	345	370	415	319
Food prepared by consumer unit on out-of-town trips	38	12	28	32	49	65	27
Food away from home	2,719	1,949	2,365	2,617	3,296	3,141	2,152
Alcoholic beverages	444	649	429	396	518	434	196
Housing	15,889	10,530	15,996	16,586	16,911	16,867	12,173
Shelter	8,993	6,061	9,366	9,643	9,454	9,117	6,057
Owned dwellings	6,241	1,663	5,883	6,562	7,150	7,189	4,740
Mortgage interest and charges	3,722	1,040	4,043	4,228	4,069	3,591	1,996
Property taxes	1,511	380	1,118	1,393	1,850	2,121	1,670
Maintenance, repairs, insurance, other expenses	1,009	243	722	941	1,231	1,476	1,074
Rented dwellings	2,221	4,321	3,269	2,628	1,493	1,016	869
Other lodging	531	78	215	452	811	912	448
Utilities, fuels, and public services	3,395	2,232	2,906	3,338	3,806	3,989	3,424
Natural gas	473	207	422	430	536	583	555
Electricity	1,236	845	1,025	1,227	1,384	1,457	1,273
Fuel oil and other fuels	129	55	74	121	156	175	191
Telephone services	1,184	933	1,089	1,198	1,318	1,297	952
Water and other public services	373	192	296	362	411	477	453
Household operations	1,003	723	1,402	1,159	713	908	680
Personal services	514	600	1,062	696	145	125	⁵ 168
Other household expenses	488	123	340	462	567	783	512
Housekeeping supplies	675	371	539	664	835	727	819
Laundry and cleaning supplies	172	120	158	153	211	173	195
Other household products	339	159	268	342	410	363	451
Postage and stationery	164	93	112	168	214	191	172
Household furnishings and equipment	1,823	1,143	1,782	1,783	2,103	2,126	1,194
Household textiles	137	105	96	174	152	135	112
Furniture	481	412	561	466	473	574	246
Floor coverings	62	⁵ 10	50	69	74	77	38
Major appliances	241	109	282	222	221	301	250
Small appliances, miscellaneous housewares	119	75	97	99	169	146	83
Miscellaneous household equipment	783	433	696	753	1,013	892	464
Apparel and services	2,093	1,850	2,100	2,154	2,350	2,009	1,288
Men and boys	469	276	453	508	577	412	278
Men, 16 and over	365	219	324	356	490	350	250
Boys, 2 to 15	104	58	129	152	87	62	27
Women and girls	835	716	759	854	1,011	765	606
Women, 16 and over	707	680	636	637	892	708	551
Girls, 2 to 15	129	36	124	218	120	56	54
Children under 2	145	367	310	107	55	51	34
Footwear	361	338	313	407	387	410	197
Other apparel products and services	282	152	265	279	320	371	174
Transportation	9,677	5,813	8,709	9,766	11,100	11,211	7,556
Vehicle purchases (net outlay)	4,470	2,239	4,145	4,861	4,945	5,176	2,901
Cars and trucks, new	2,172	⁵ 608	1,715	2,326	2,531	2,995	1,504
Cars and trucks, used	2,231	1,534	2,377	2,492	2,295	2,167	1,317
Other vehicles	67	⁵ 97	⁵ 52	⁵ 43	119	⁵ 14	⁵ 79
Gasoline and motor oil	1,807	1,440	1,670	1,748	2,043	2,037	1,487

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, 2003-2004 — 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	\$2,943	\$1,930	\$2,630	\$2,698	\$3,543	\$3,298	\$2,754
Vehicle finance charges	470	337	532	472	502	450	309
Maintenance and repairs	761	429	566	701	1,002	837	814
Vehicle insurance	1,174	905	975	1,058	1,430	1,336	1,181
Vehicle rental, leases, licenses, other charges	538	260	557	467	610	675	450
Public transportation	457	204	264	457	568	700	414
Health care	2,699	1,016	1,702	2,518	2,987	3,850	4,469
Health insurance	1,401	511	977	1,297	1,507	1,847	2,461
Medical services	723	342	409	767	810	1,088	849
Drugs	461	138	247	362	505	755	1,023
Medical supplies	114	25	69	92	165	160	136
Entertainment	2,341	1,248	2,023	2,506	2,681	2,712	1,752
Fees and admissions	573	167	340	599	690	968	402
Television, radios, sound equipment	916	701	868	917	1,017	983	745
Pets, toys, hobbies, and playground equipment	446	254	426	481	500	509	291
Other entertainment supplies, equipment, and services	406	126	389	509	473	253	315
Personal care products and services	626	406	546	605	735	708	613
Reading	130	33	93	115	153	186	180
Education	979	491	533	660	1,842	1,177	429
Tobacco products and smoking supplies	362	441	308	350	399	420	288
Miscellaneous	711	299	523	768	829	830	747
Cash contributions	1,286	286	895	1,164	1,723	1,494	1,657
Personal insurance and pensions	5,751	2,497	4,847	5,791	7,339	6,943	3,183
Life and other personal insurance	484	59	235	374	680	886	544
Pensions and Social Security	5,268	2,438	4,612	5,417	6,659	6,057	2,639
Sources of income and personal taxes: ¹							
Money income before taxes	65,202	34,121	55,899	63,446	76,532	82,743	53,047
Wages and salaries	56,036	30,834	52,394	55,949	67,451	68,263	27,200
Self-employment income	3,172	⁵ 1,054	1,599	3,991	4,233	3,789	1,743
Social Security, private and government retirement	3,658	⁵ 440	377	939	2,478	7,606	21,241
Interest, dividends, rental income, other property income	916	42	202	764	1,026	1,779	2,231
Unemployment and workers' compensation, veterans' benefits	335	226	261	416	361	433	⁵ 115
Public assistance, supplemental security income, food stamps	375	625	385	397	298	370	374
Regular contributions for support	547	599	499	869	497	302	⁵ 125
Other income	163	302	181	121	188	201	⁵ 19
Personal taxes	2,411	-14	1,439	2,489	3,807	2,564	1,570
Federal income taxes	1,662	-129	858	1,666	2,766	1,806	1,160
State and local income taxes	562	102	477	628	820	465	181
Other taxes	187	14	104	195	222	293	228
Income after taxes	62,791	34,135	54,460	60,957	72,725	80,180	51,477

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, 2003-2004 — 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	- \$11,312	\$10,025	- \$18,323	- \$10,707	- \$15,282	- \$4,296	- \$5,641
Net change in total assets	12,070	19,145	13,939	14,576	9,344	11,198	4,422
Net change in total liabilities	23,381	9,121	32,262	25,283	24,627	15,494	10,063
Other financial information:							
Other money receipts	830	⁵ 44	171	785	527	3,391	412
Mortgage principal paid on owned property	-2,047	-331	-1,346	-1,956	-2,956	-2,801	-1,250
Estimated market value of owned home	139,670	32,962	103,441	130,154	164,734	197,333	169,761
Estimated monthly rental value of owned home	840	247	634	804	987	1,099	1,031
Gifts of goods and services	1,321	368	693	1,011	2,339	1,607	956
Food	104	⁵ 34	40	67	191	185	49
Alcoholic beverages	19	⁵ 13	22	16	32	58	52
Housing	298	88	200	254	454	381	243
Housekeeping supplies	68	19	41	81	94	74	59
Household textiles	20	⁵ 8	9	18	22	35	⁵ 42
Appliances and miscellaneous housewares	27	⁵ 9	27	22	36	34	⁵ 19
Major appliances	5	(⁴)	3	4	7	⁵ 5	⁵ 3
Small appliances and miscellaneous housewares	23	⁵ 9	24	18	29	29	⁵ 16
Miscellaneous household equipment	72	21	77	81	80	75	36
Other housing	111	⁵ 31	46	52	223	163	87
Apparel and services	251	130	249	261	254	300	238
Males, 2 and over	63	17	49	65	71	95	58
Females, 2 and over	79	46	64	80	80	95	127
Children under 2	58	63	82	61	45	44	34
Other apparel products and services	51	⁵ 4	55	54	59	67	⁵ 19
Jewelry and watches	15	⁵ 4	11	12	14	42	⁵ 13
All other apparel products and services	36	(⁴)	44	42	45	⁵ 25	⁵ 6
Transportation	65	8	12	46	132	64	101
Health care	47	⁵ 11	59	60	53	86	⁵ 62
Entertainment	77	⁵ 37	49	64	102	113	81
Toys, games, arts and crafts, and tricycles	28	⁵ 4	23	21	34	49	31
Other entertainment	48	33	26	43	68	63	49
Personal care products and services	27	⁵ 5	18	31	29	52	22
Reading	1	(⁴)	(³)	1	(³)	2	⁵ 1
Education	351	⁵ 1	40	165	980	283	72
All other gifts	79	42	53	46	112	132	84

¹ Components of income and taxes are derived from "complete income reporters" only through 2003; (see glossary). Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.

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.