

Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008

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)	18,079	1,130	3,808	4,411	4,847	2,496	1,386
Consumer unit characteristics:							
Income before taxes	\$75,915	\$41,664	\$57,189	\$77,614	\$92,730	\$93,286	\$59,795
Income after taxes	73,542	41,422	56,281	75,263	88,643	90,194	58,882
Age of reference person	44.1	21.6	29.6	39.6	49.3	58.8	72.4
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	1.0	.6	.3	.2
Persons 65 and older2	(¹)	(¹)	(¹)	.1	.2	1.6
Earners	1.7	1.7	1.6	1.7	2.0	1.9	1.2
Vehicles	2.3	1.6	1.8	2.2	2.7	2.9	2.3
Percent distribution:							
Sex of reference person:							
Male	44	31	42	41	44	48	56
Female	56	69	58	59	56	52	44
Housing tenure:							
Homeowner	69	29	48	69	80	86	93
With mortgage	52	20	42	61	62	53	37
Without mortgage	17	9	6	8	18	33	56
Renter	31	71	52	31	20	14	7
Race of reference person:							
Black or African-American	15	17	19	14	11	14	16
White, Asian, and all other races	85	83	81	86	89	86	84
Hispanic or Latino origin of reference person:							
Hispanic or Latino	14	21	21	14	11	9	10
Not Hispanic or Latino	86	79	79	86	89	91	90
Education of reference person:							
Elementary (1-8)	4	4	4	3	3	5	11
High school (9-12)	37	57	36	34	32	36	51
College	59	39	60	63	65	59	38
Never attended and other	(²)	(³)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	92	85	88	92	95	96	95
Average annual expenditures	\$58,407	\$37,707	\$48,518	\$59,375	\$68,531	\$68,224	\$47,566
Food	7,427	5,499	6,348	7,503	8,658	8,257	6,552
Food at home	4,370	3,537	3,670	4,375	4,844	5,024	4,524
Cereals and bakery products	581	388	495	578	653	690	611
Cereals and cereal products	191	133	179	189	212	200	204
Bakery products	390	255	316	389	441	490	407
Meats, poultry, fish, and eggs	992	872	735	1,032	1,102	1,151	1,093
Beef	290	259	210	294	322	352	332
Pork	193	178	149	200	209	210	229
Other meats	123	100	93	125	141	134	144
Poultry	184	160	147	194	203	218	160
Fish and seafood	147	135	88	164	169	177	155
Eggs	55	41	48	55	58	62	72
Dairy products	479	329	435	484	510	534	543
Fresh milk and cream	190	139	192	187	193	211	203
Other dairy products	289	190	243	297	317	323	340
Fruits and vegetables	750	548	627	717	841	948	792
Fresh fruits	257	186	214	244	293	326	260
Fresh vegetables	236	127	195	232	262	313	272
Processed fruits	131	126	108	123	143	160	145
Processed vegetables	126	108	111	118	143	150	115

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, 2007-2008 — 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	\$1,568	\$1,401	\$1,378	\$1,563	\$1,738	\$1,700	\$1,486
Sugar and other sweets	147	102	114	149	181	161	142
Fats and oils	116	77	93	112	136	145	123
Miscellaneous foods	841	832	808	825	909	858	737
Nonalcoholic beverages	414	373	339	431	450	459	424
Food prepared by consumer unit on out-of-town trips	50	4 ¹⁶	25	46	63	77	60
Food away from home	3,057	1,962	2,678	3,128	3,815	3,233	2,028
Alcoholic beverages	443	517	405	429	509	430	312
Housing	19,349	12,753	17,476	21,121	21,493	20,687	14,593
Shelter	11,191	7,477	10,296	12,605	12,478	11,492	7,135
Owned dwellings	7,852	2,376	5,748	9,251	9,536	8,909	5,848
Mortgage interest and charges	4,755	1,690	3,920	6,529	5,525	4,278	2,063
Property taxes	1,886	452	1,073	1,843	2,483	2,651	1,956
Maintenance, repairs, insurance, other expenses	1,212	234	755	879	1,528	1,980	1,829
Rented dwellings	2,603	5,005	4,256	2,843	1,814	1,228	571
Other lodging	737	96	292	511	1,128	1,355	717
Utilities, fuels, and public services	4,141	2,785	3,409	4,140	4,675	4,677	4,427
Natural gas	547	272	405	547	603	684	717
Electricity	1,557	1,092	1,280	1,557	1,730	1,751	1,742
Fuel oil and other fuels	176	4 ⁷⁸	117	166	253	162	210
Telephone services	1,362	1,107	1,219	1,361	1,536	1,465	1,174
Water and other public services	499	236	389	508	553	615	584
Household operations	1,328	778	1,526	1,676	1,126	1,240	988
Personal services	700	582	1,125	1,106	328	357	4 ²⁵⁵
Other household expenses	628	195	401	570	797	883	732
Housekeeping supplies	712	445	573	691	849	862	741
Laundry and cleaning supplies	181	122	156	205	188	221	152
Other household products	368	224	305	352	454	450	322
Postage and stationery	163	99	113	134	207	191	268
Household furnishings and equipment	1,977	1,268	1,672	2,008	2,366	2,416	1,302
Household textiles	134	59	111	112	221	118	62
Furniture	531	417	453	698	507	618	279
Floor coverings	56	10	47	79	47	75	42
Major appliances	250	180	192	248	232	360	332
Small appliances, miscellaneous housewares	112	59	105	96	147	117	103
Miscellaneous household equipment	894	542	764	776	1,212	1,129	484
Apparel and services	2,354	2,181	2,219	2,415	2,709	2,323	1,531
Men and boys	545	423	429	672	604	550	381
Men, 16 and over	444	367	319	526	495	499	347
Boys, 2 to 15	102	56	110	147	109	52	34
Women and girls	921	651	746	875	1,247	931	681
Women, 16 and over	764	598	596	650	1,073	831	600
Girls, 2 to 15	156	53	150	225	174	100	81
Children under 2	177	461	380	138	68	52	44
Footwear	413	370	393	444	482	387	224
Other apparel products and services	297	276	271	286	309	402	200
Transportation	10,778	7,772	9,616	11,067	11,730	13,152	8,023
Vehicle purchases (net outlay)	3,986	2,343	4,253	4,410	3,622	5,242	2,250
Cars and trucks, new	1,745	4 ⁷⁸⁵	1,628	2,144	1,516	2,693	4 ⁶⁷⁹
Cars and trucks, used	2,048	1,175	2,537	2,014	1,795	2,517	1,572
Other vehicles	192	4 ³⁸²	4 ⁸⁸	4 ²⁵³	311	4 ³³	(³)
Gasoline and motor oil	3,041	2,494	2,645	3,001	3,504	3,398	2,436

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, 2007-2008 — 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	\$3,195	\$2,379	\$2,415	\$3,129	\$3,894	\$3,784	\$2,836
Vehicle finance charges	393	353	413	430	396	390	254
Maintenance and repairs	833	560	561	761	1,070	1,040	830
Vehicle insurance	1,373	⁴ 1,212	950	1,316	1,756	1,507	⁴ 1,384
Vehicle rental, leases, licenses, and other charges	596	253	491	622	671	848	368
Public transportation	557	557	304	527	711	727	500
Healthcare	2,910	1,071	1,851	2,380	3,374	4,026	5,418
Health insurance	1,589	548	1,050	1,311	1,696	2,151	3,423
Medical services	707	351	508	608	917	943	696
Drugs	483	127	221	360	569	722	1,187
Medical supplies	131	⁴ 44	72	102	192	210	112
Entertainment	3,039	1,741	2,295	3,514	3,510	3,435	2,380
Fees and admissions	683	218	330	773	967	849	479
Audio and visual equipment and services	1,174	840	1,017	1,370	1,235	1,185	1,007
Pets, toys, hobbies, and playground equipment	659	329	480	697	721	926	697
Other entertainment supplies, equipment, and services	523	354	469	674	588	475	198
Personal care products and services	693	424	540	694	817	820	719
Reading	118	46	70	94	152	181	154
Education	1,323	563	394	703	2,753	1,746	704
Tobacco products and smoking supplies	419	475	357	451	430	422	399
Miscellaneous	920	357	554	1,062	1,076	1,281	744
Cash contributions	1,764	1,058	1,045	1,082	2,256	3,121	2,316
Personal insurance and pensions	6,870	3,251	5,349	6,859	9,063	8,342	3,722
Life and other personal insurance	396	41	195	283	530	739	514
Pensions and Social Security	6,474	3,209	5,153	6,576	8,533	7,603	3,208
Sources of income and personal taxes:							
Money income before taxes	75,915	41,664	57,189	77,614	92,730	93,286	59,795
Wages and salaries	64,779	37,094	53,581	70,117	81,003	72,257	30,940
Self-employment income	4,049	⁴ 1,588	1,825	3,750	5,927	6,478	2,181
Social Security, private and government retirement	4,117	⁴ 448	255	1,203	2,514	9,524	22,861
Interest, dividends, rental income, other property income	1,430	567	284	761	1,780	3,390	2,659
Unemployment and workers' compensation, veterans' benefits	282	⁴ 125	165	275	246	670	⁴ 187
Public assistance, supplemental security income, food stamps	444	897	418	444	276	453	714
Regular contributions for support	618	590	378	931	787	376	⁴ 154
Other income	194	⁴ 356	285	133	197	⁴ 138	⁴ 99
Personal taxes	2,373	242	908	2,351	4,087	3,092	913
Federal income taxes	1,998	401	892	2,072	3,302	2,329	946
2008 Tax stimulus (new UCC Q20082)	-468	-390	-514	-466	-480	-467	-376
State and local income taxes	610	197	433	620	945	694	82
Other taxes	233	35	97	125	320	535	261

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, 2007-2008 — Continued

Item	Total three persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Income after taxes	73,542	41,422	56,281	75,263	88,643	90,194	58,882
Addenda:							
Net change in total assets and liabilities	-\$8,839	-\$993	-\$5,010	-\$13,600	-\$10,071	-\$14,351	\$3,637
Net change in total assets	9,818	13,068	15,122	11,606	5,982	8,092	3,429
Net change in total liabilities	18,657	14,061	20,132	25,206	16,053	22,443	-208
Other financial information:							
Other money receipts	595	⁴ 96	321	403	685	1,574	291
Mortgage principal paid on owned property	-2,994	-501	-1,419	-3,180	-4,057	-4,705	-1,965
Estimated market value of owned home	188,626	44,270	100,185	178,991	242,252	269,043	247,628
Estimated monthly rental value of owned home	943	309	592	954	1,154	1,241	1,122
Gifts of goods and services	1,504	679	578	906	2,657	2,105	1,565
Food	92	⁶³	44	39	185	140	25
Alcoholic beverages	12	⁴¹³	13	18	11	47	44
Housing	294	128	175	168	568	298	206
Housekeeping supplies	41	⁴⁴²	24	40	61	37	⁴²⁶
Household textiles	21	41	47	⁴¹³	49	29	41
Appliances and miscellaneous housewares	19	⁴¹²	⁴¹⁶	14	27	21	⁴¹⁶
Major appliances	3	⁽³⁾	⁽²⁾	43	2	8	49
Small appliances and miscellaneous housewares	16	⁴¹²	⁴¹⁵	10	25	⁴¹³	47
Miscellaneous household equipment	82	⁴¹⁴	72	57	160	48	⁴³²
Other housing	132	60	56	44	271	164	131
Apparel and services	281	314	215	255	362	298	208
Males, 2 and over	62	⁴⁵⁹	18	57	107	62	49
Females, 2 and over	79	⁴³⁷	43	63	116	127	76
Children under 2	82	200	110	68	63	50	39
Other apparel products and services	58	⁴¹⁹	44	68	75	59	⁴⁴³
Jewelry and watches	17	47	⁴¹⁵	⁴²²	14	⁴²⁶	47
All other apparel products and services	41	⁴¹²	⁴²⁸	46	61	⁴³³	⁴³⁶
Transportation	115	102	33	42	108	228	408
Healthcare	19	41	43	⁴²⁶	33	⁴¹⁵	48
Entertainment	103	⁴³⁰	53	137	121	147	73
Toys, games, arts and crafts, and tricycles	41	⁴¹⁷	⁴²⁷	63	42	⁴⁴⁹	⁴¹⁹
Other entertainment	62	⁴¹³	26	74	79	98	54
Personal care products and services	23	42	10	35	28	22	22
Reading	1	⁽³⁾	⁽²⁾	41	1	41	41
Education	480	47	⁴¹⁰	103	1,147	787	470
All other gifts	84	19	22	82	92	161	141

¹ Value is less than or equal to 0.05.

² Value is less than or equal to 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.