

**Table 3630. Consumer units of three persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006**

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) .....	18,448	1,255	3,812	4,607	5,035	2,386	1,353
Consumer unit characteristics:							
Income before taxes .....	\$73,244	\$38,144	\$59,895	\$75,198	\$87,157	\$88,780	\$57,589
Income after taxes .....	70,467	37,617	58,010	72,418	83,498	84,275	56,549
Age of reference person .....	43.9	21.8	29.7	39.7	49.2	58.6	72.6
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	1.0	.6	.3	.2
Persons 65 and over .....	.2	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.1	.2	1.6
Earners .....	1.8	1.7	1.6	1.7	2.0	1.9	1.3
Vehicles .....	2.3	1.7	1.9	2.2	2.7	2.8	2.2
Percent distribution:							
Sex of reference person:							
Male .....	44	33	44	39	46	53	54
Female .....	56	67	56	61	54	47	46
Housing tenure:							
Homeowner .....	70	31	53	70	79	85	91
With mortgage .....	53	22	47	61	62	53	34
Without mortgage .....	17	9	6	9	18	32	57
Renter .....	30	69	47	30	21	15	9
Race of reference person:							
Black or African-American .....	14	16	16	15	12	12	16
White, Asian, and all other races .....	86	84	84	85	88	88	84
Hispanic or Latino origin of reference person:							
Hispanic or Latino .....	14	25	18	13	10	11	12
Not Hispanic or Latino .....	86	75	82	87	90	89	88
Education of reference person:							
Elementary (1-8) .....	4	6	3	3	2	6	13
High school (9-12) .....	36	60	32	34	33	36	45
College .....	59	34	64	62	64	59	42
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	92	82	90	92	95	95	93
Average annual expenditures .....	\$55,748	\$35,949	\$49,536	\$55,816	\$64,547	\$64,491	\$43,477
Food .....	7,140	5,203	6,205	7,344	8,364	7,674	5,498
Food at home .....	3,967	2,656	3,314	4,116	4,495	4,569	3,591
Cereals and bakery products .....	508	336	408	538	561	603	499
Cereals and cereal products .....	162	126	147	173	173	180	129
Bakery products .....	346	210	261	365	389	423	369
Meats, poultry, fish, and eggs .....	941	568	756	1,005	1,072	1,082	886
Beef .....	291	190	231	301	346	319	272
Pork .....	186	105	147	206	214	194	191
Other meats .....	120	71	95	132	133	131	121
Poultry .....	164	107	149	179	168	210	116
Fish and seafood .....	141	68	103	148	166	177	144
Eggs .....	39	27	32	39	44	50	42
Dairy products .....	439	318	370	460	493	483	400
Fresh milk and cream .....	174	149	155	185	184	182	168
Other dairy products .....	264	169	215	275	309	301	232
Fruits and vegetables .....	667	463	544	660	734	875	636
Fresh fruits .....	218	144	167	222	246	292	196
Fresh vegetables .....	218	132	182	206	238	311	212
Processed fruits .....	123	110	107	121	134	137	116
Processed vegetables .....	108	77	88	111	115	135	111

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, 2005-2006 — 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 .....	\$1,412	\$972	\$1,236	\$1,453	\$1,634	\$1,525	\$1,171
Sugar and other sweets .....	135	71	100	135	169	151	137
Fats and oils .....	99	57	76	100	115	133	94
Miscellaneous foods .....	741	541	710	789	810	766	553
Nonalcoholic beverages .....	389	275	313	389	481	415	333
Food prepared by consumer unit on out-of-town trips .....	48	27	37	41	59	60	55
Food away from home .....	3,173	2,547	2,891	3,228	3,869	3,105	1,907
Alcoholic beverages .....	511	241	547	537	603	532	196
Housing .....	18,119	11,651	17,766	19,158	19,472	20,286	12,775
Shelter .....	10,397	6,548	10,442	11,278	11,504	10,848	5,928
Owned dwellings .....	7,376	2,078	6,443	8,265	8,734	8,502	4,853
Mortgage interest and charges .....	4,412	1,358	4,352	5,489	4,929	4,304	2,019
Property taxes .....	1,728	436	1,282	1,718	2,138	2,282	1,707
Maintenance, repairs, insurance, other expenses .....	1,236	284	809	1,059	1,667	1,916	1,127
Rented dwellings .....	2,403	4,367	3,725	2,550	1,768	1,307	652
Other lodging .....	618	102	275	462	1,001	1,038	423
Utilities, fuels, and public services .....	3,858	2,640	3,348	3,831	4,246	4,420	4,074
Natural gas .....	537	237	475	465	613	687	688
Electricity .....	1,431	1,115	1,227	1,435	1,546	1,612	1,541
Fuel oil and other fuels .....	158	466	78	171	197	192	215
Telephone services .....	1,304	987	1,218	1,329	1,434	1,397	1,106
Water and other public services .....	428	236	350	432	456	532	524
Household operations .....	1,196	733	1,601	1,400	812	1,524	644
Personal services .....	659	548	1,197	869	183	758	4124
Other household expenses .....	538	185	404	531	630	766	520
Housekeeping supplies .....	690	404	593	669	796	839	667
Laundry and cleaning supplies .....	173	117	155	173	193	197	158
Other household products .....	357	195	322	337	411	428	364
Postage and stationery .....	160	91	116	160	192	213	144
Household furnishings and equipment .....	1,978	1,326	1,781	1,981	2,114	2,655	1,462
Household textiles .....	175	121	102	174	177	267	273
Furniture .....	558	426	643	606	552	549	320
Floor coverings .....	51	423	41	34	61	82	70
Major appliances .....	262	139	205	276	257	417	242
Small appliances, miscellaneous housewares .....	119	101	76	106	147	179	101
Miscellaneous household equipment .....	812	515	715	785	920	1,160	456
Apparel and services .....	2,380	2,004	2,417	2,288	2,662	2,767	1,258
Men and boys .....	564	334	591	467	682	751	290
Men, 16 and over .....	455	291	464	316	569	676	261
Boys, 2 to 15 .....	109	42	127	151	112	75	29
Women and girls .....	967	732	847	1,006	1,141	1,114	511
Women, 16 and over .....	810	659	693	743	1,011	1,010	437
Girls, 2 to 15 .....	158	73	154	263	131	104	74
Children under 2 .....	153	338	279	168	65	60	52
Footwear .....	398	301	417	383	400	548	220
Other apparel products and services .....	298	298	282	264	375	294	185
Transportation .....	10,455	8,558	9,519	10,144	11,601	12,261	8,465
Vehicle purchases (net outlay) .....	4,531	4,035	4,287	4,475	4,759	5,457	3,393
Cars and trucks, new .....	2,200	41,182	2,190	2,121	2,220	3,141	1,705
Cars and trucks, used .....	2,232	2,614	2,023	2,157	2,486	2,283	1,689
Other vehicles .....	100	4240	474	197	453	433	(3)
Gasoline and motor oil .....	2,616	2,173	2,395	2,555	2,953	2,865	2,159

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, 2005-2006 — 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 .....	\$2,804	\$2,108	\$2,495	\$2,656	\$3,192	\$3,340	\$2,445
Vehicle finance charges .....	400	335	456	413	379	406	323
Maintenance and repairs .....	786	681	566	693	989	1,024	652
Vehicle insurance .....	1,104	862	929	1,052	1,308	1,227	1,020
Vehicle rental, leases, licenses, and other charges .....	514	230	544	497	516	683	450
Public transportation .....	503	242	341	458	698	599	467
Healthcare .....	2,841	1,161	1,863	2,498	3,091	4,035	5,295
Health insurance .....	1,467	616	991	1,335	1,521	1,857	3,159
Medical services .....	714	285	523	662	754	1,106	982
Drugs .....	523	198	272	409	591	885	1,025
Medical supplies .....	138	62	77	92	224	187	129
Entertainment .....	2,598	1,600	2,307	2,593	3,124	2,872	1,919
Fees and admissions .....	615	224	458	623	824	741	391
Audio and visual equipment and services .....	1,052	750	1,009	1,084	1,165	1,092	849
Pets, toys, hobbies, and playground equipment .....	458	312	400	450	572	472	347
Other entertainment supplies, equipment, and services .....	473	314	440	436	564	568	333
Personal care products and services .....	664	379	574	675	798	745	515
Reading .....	117	42	80	107	147	163	140
Education .....	1,262	534	619	963	2,226	1,614	560
Tobacco products and smoking supplies .....	392	419	355	391	426	432	278
Miscellaneous .....	921	577	657	909	989	1,346	1,028
Cash contributions .....	1,688	596	1,124	1,417	2,471	2,045	1,668
Personal insurance and pensions .....	6,659	2,983	5,504	6,793	8,572	7,719	3,883
Life and other personal insurance .....	423	91	237	382	534	602	668
Pensions and Social Security .....	6,236	2,892	5,267	6,411	8,039	7,116	3,214
Sources of income and personal taxes:							
Money income before taxes .....	73,244	38,144	59,895	75,198	87,157	88,780	57,589
Wages and salaries .....	62,457	33,471	54,460	67,789	76,348	68,455	31,460
Self-employment income .....	4,389	1,702	3,174	4,433	6,226	5,232	1,837
Social Security, private and government retirement .....	3,645	<sup>4</sup> 360	318	817	1,965	9,310	21,959
Interest, dividends, rental income, other property income .....	1,346	937	505	494	1,295	4,714	1,255
Unemployment and workers' compensation, veterans' benefits .....	243	<sup>4</sup> 93	160	245	276	327	<sup>4</sup> 333
Public assistance, supplemental security income, food stamps .....	436	775	460	376	340	464	563
Regular contributions for support .....	536	590	475	920	530	166	<sup>4</sup> 29
Other income .....	191	217	344	125	178	113	<sup>4</sup> 153
Personal taxes .....	2,777	526	1,885	2,781	3,659	4,505	1,040
Federal income taxes .....	1,912	221	1,204	1,915	2,642	3,094	668
State and local income taxes .....	674	265	544	710	767	1,116	171
Other taxes .....	191	41	137	155	251	294	202
Income after taxes .....	70,467	37,617	58,010	72,418	83,498	84,275	56,549

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, 2005-2006 — 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 .....	- \$6,384	\$3,416	- \$6,676	- \$5,395	- \$3,286	- \$19,564	- \$6,310
Net change in total assets .....	14,655	17,437	19,309	17,888	13,512	10,018	394
Net change in total liabilities .....	21,039	14,021	25,985	23,283	16,798	29,582	6,704
Other financial information:							
Other money receipts .....	531	142	313	369	504	1,369	<sup>4</sup> 687
Mortgage principal paid on owned property .....	-2,432	-650	-1,902	-2,514	-3,199	-3,086	-1,287
Estimated market value of owned home .....	187,593	49,257	129,934	172,878	221,924	295,525	210,395
Estimated monthly rental value of owned home .....	936	295	675	959	1,104	1,207	1,087
Gifts of goods and services .....	1,248	477	638	952	2,190	1,457	836
Food .....	114	15	40	88	215	159	43
Alcoholic beverages .....	10	<sup>4</sup> 4	4	21	4	19	<sup>4</sup> 6
Housing .....	250	109	154	127	398	411	244
Housekeeping supplies .....	27	<sup>4</sup> 12	30	25	32	21	27
Household textiles .....	11	47	<sup>4</sup> 6	43	19	418	<sup>4</sup> 15
Appliances and miscellaneous housewares .....	28	<sup>4</sup> 28	<sup>4</sup> 15	13	30	51	<sup>4</sup> 68
Major appliances .....	12	49	( <sup>3</sup> )	42	8	33	<sup>4</sup> 58
Small appliances and miscellaneous housewares .....	16	419	<sup>4</sup> 15	11	23	18	<sup>4</sup> 10
Miscellaneous household equipment .....	52	25	41	28	79	91	28
Other housing .....	132	38	62	59	237	230	<sup>4</sup> 106
Apparel and services .....	255	168	187	261	297	358	173
Males, 2 and over .....	64	28	49	50	89	98	35
Females, 2 and over .....	86	32	31	112	103	121	83
Children under 2 .....	63	70	82	63	58	54	36
Other apparel products and services .....	42	<sup>4</sup> 38	25	36	46	86	<sup>4</sup> 18
Jewelry and watches .....	15	<sup>4</sup> 11	7	10	16	39	44
All other apparel products and services .....	27	<sup>4</sup> 27	<sup>4</sup> 18	26	30	<sup>4</sup> 47	<sup>4</sup> 14
Transportation .....	79	<sup>4</sup> 71	72	84	123	29	13
Health care .....	23	48	43	21	42	<sup>4</sup> 33	<sup>4</sup> 16
Entertainment .....	80	<sup>4</sup> 32	105	51	116	77	29
Toys, games, arts and crafts, and tricycles .....	21	<sup>4</sup> 16	12	22	24	29	20
Other entertainment .....	59	<sup>4</sup> 16	93	29	92	48	49
Personal care products and services .....	16	<sup>4</sup> 11	14	19	22	11	42
Reading .....	1	( <sup>2</sup> )	41	( <sup>2</sup> )	1	41	41
Education .....	341	<sup>4</sup> 20	45	191	879	300	173
All other gifts .....	79	40	53	89	93	61	135

<sup>1</sup> Value less than 0.05.

<sup>2</sup> Value less than or equal to 0.5.

<sup>3</sup> No data reported.

<sup>4</sup> Data are likely to have large sampling errors.  
n.a. Not applicable.