

**Table 3630. Consumer units of three people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013**

Item	Total three people	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) .....	19,185	1,142	3,775	4,134	5,031	3,221	1,882
Consumer unit characteristics:							
Income before taxes .....	\$77,720	\$39,118	\$64,861	\$75,771	\$94,809	\$91,861	\$61,324
Income after taxes .....	72,143	38,709	61,130	70,977	86,685	83,393	58,941
Age of reference person .....	45.6	21.6	29.8	39.5	49.5	58.6	72.5
Average number in consumer unit:							
People .....	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 18 .....	.7	.8	1.1	1.0	.6	.2	.1
Adults 65 and older .....	.2	1.1	( <sup>2</sup> )	( <sup>2</sup> )	.1	.2	1.5
Earners .....	1.7	1.7	1.6	1.6	2.0	2.0	1.2
Vehicles .....	2.3	1.6	1.8	2.0	2.7	2.8	2.4
Percent distribution:							
Reference person:							
Men .....	45	42	41	43	45	51	51
Women .....	55	58	59	57	55	49	49
Housing tenure:							
Homeowner .....	67	25	46	64	76	84	88
With mortgage .....	48	13	39	53	60	54	37
Without mortgage .....	19	12	6	11	16	30	51
Renter .....	33	75	54	36	24	16	12
Race of reference person:							
Black or African-American .....	15	16	17	13	13	15	14
White, Asian, and all other races .....	85	84	83	87	87	85	86
Hispanic or Latino origin of reference person:							
Hispanic or Latino .....	15	28	19	15	13	11	11
Not Hispanic or Latino .....	85	72	81	85	87	89	89
Education of reference person:							
Elementary (1-8) .....	4	4	3	3	4	4	11
High school (9-12) .....	33	48	28	30	34	33	41
College .....	62	47	69	66	62	63	48
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	92	79	90	92	93	95	93
Average annual expenditures .....	\$60,007	\$37,412	\$52,425	\$57,233	\$71,075	\$67,704	\$52,979
Food .....	7,675	5,356	6,568	7,299	8,868	8,624	7,669
Food at home .....	4,672	3,414	3,914	4,148	5,268	5,589	5,319
Cereals and bakery products .....	636	509	521	572	711	748	740
Cereals and cereal products .....	221	192	188	195	253	249	237
Bakery products .....	415	317	333	377	458	498	503
Meats, poultry, fish, and eggs .....	1,027	823	819	901	1,164	1,232	1,214
Beef .....	284	230	207	250	312	358	375
Pork .....	202	177	171	172	216	257	234
Other meats .....	144	110	121	128	158	174	164
Poultry .....	201	161	175	179	242	213	202
Fish and seafood .....	133	89	92	112	170	161	151
Eggs .....	63	55	53	59	66	69	89
Dairy products .....	482	322	418	464	536	558	501
Fresh milk and cream .....	177	130	148	191	188	195	178
Other dairy products .....	305	191	270	273	348	363	323
Fruits and vegetables .....	854	611	724	771	981	975	965
Fresh fruits .....	300	206	253	291	339	335	331
Fresh vegetables .....	265	168	226	237	303	323	282
Processed fruits .....	132	112	112	117	152	143	159
Processed vegetables .....	156	125	133	125	187	174	193
Other food at home .....	1,673	1,148	1,433	1,440	1,876	2,076	1,899
Sugar and other sweets .....	165	107	123	140	199	199	212
Fats and oils .....	133	89	109	115	150	152	187
Miscellaneous foods .....	868	566	790	732	954	1,115	920
Nonalcoholic beverages .....	460	378	367	410	509	557	548
Food prepared by consumer unit on out-of-town trips .....	47	1 <sup>9</sup>	43	42	64	53	31

See footnotes at end of table.

**Table 3630. Consumer units of three people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013 — Continued**

Item	Total three people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Food away from home .....	3,003	1,942	2,654	3,151	3,600	3,035	2,349
Alcoholic beverages .....	429	408	477	387	476	474	187
Housing .....	19,418	13,815	18,298	20,053	21,203	20,775	16,650
Shelter .....	11,160	8,509	10,691	11,602	12,349	11,828	8,418
Owned dwellings .....	7,097	1,834	5,137	7,641	8,503	8,791	6,368
Mortgage interest and charges .....	3,983	965	3,505	4,839	4,532	4,616	2,347
Property taxes .....	2,019	464	1,104	1,956	2,566	2,655	2,383
Maintenance, repairs, insurance, other expenses .....	1,095	405	529	846	1,405	1,520	1,638
Rented dwellings .....	3,296	6,486	5,259	3,495	2,681	1,763	1,252
Other lodging .....	767	189	295	466	1,164	1,273	798
Utilities, fuels, and public services .....	4,336	2,775	3,515	4,073	4,931	4,975	4,822
Natural gas .....	420	234	320	381	494	496	491
Electricity .....	1,617	1,121	1,323	1,553	1,769	1,869	1,810
Fuel oil and other fuels .....	155	164	90	108	206	150	312
Telephone services .....	1,543	1,058	1,339	1,492	1,787	1,707	1,423
Residential phone service, VOIP, and phone cards .....	390	166	200	347	459	523	597
Cellular phone service .....	1,152	892	1,139	1,145	1,328	1,184	826
Water and other public services .....	602	297	443	539	676	753	787
Household operations .....	1,529	910	2,142	1,934	1,254	1,124	1,206
Personal services .....	690	537	1,518	1,160	234	1128	1270
Other household expenses .....	839	373	624	774	1,020	997	936
Housekeeping supplies .....	685	449	530	619	785	873	751
Laundry and cleaning supplies .....	184	155	160	161	227	184	190
Other household products .....	362	216	273	349	388	485	422
Postage and stationery .....	138	77	98	110	170	204	138
Household furnishings and equipment .....	1,708	1,172	1,419	1,824	1,884	1,975	1,453
Household textiles .....	107	95	77	98	143	113	89
Furniture .....	445	413	392	457	497	497	312
Floor coverings .....	26	111	21	13	40	28	134
Major appliances .....	245	135	130	308	276	288	247
Small appliances, miscellaneous housewares .....	106	60	85	104	123	146	72
Miscellaneous household equipment .....	779	459	713	845	805	903	699
Apparel and services .....	2,034	1,636	1,932	2,261	2,117	2,146	1,558
Men and boys .....	439	247	380	478	488	528	314
Men, 16 and over .....	356	226	275	315	425	494	284
Boys, 2 to 15 .....	83	21	105	163	63	34	30
Women and girls .....	781	474	674	872	833	838	785
Women, 16 and over .....	644	401	520	661	706	742	728
Girls, 2 to 15 .....	136	73	154	212	127	96	57
Children under 2 .....	136	406	239	131	61	164	138
Footwear .....	431	257	425	507	465	444	247
Other apparel products and services .....	248	252	214	272	269	271	174
Transportation .....	10,983	7,040	11,213	10,019	12,618	11,582	9,761
Vehicle purchases (net outlay) .....	4,077	2,393	5,135	3,685	4,352	3,889	3,421
Cars and trucks, new .....	2,069	1359	2,145	2,230	2,166	2,373	1,822
Cars and trucks, used .....	1,984	1,971	2,983	1,447	2,140	1,515	1,553
Other vehicles .....	24	163	17	18	146	(3)	146
Gasoline and motor oil .....	3,287	2,443	2,960	3,205	3,802	3,584	2,746
Other vehicle expenses .....	3,050	1,989	2,709	2,652	3,670	3,379	3,152
Vehicle finance charges .....	290	148	359	287	334	249	196
Maintenance and repairs .....	986	617	756	850	1,246	1,196	921
Vehicle insurance .....	1,173	1960	969	910	1,372	1,396	1,489
Vehicle rental, leases, licenses, and other charges .....	601	264	625	605	717	538	546
Public and other transportation .....	570	216	409	476	794	730	443
Healthcare .....	3,881	1,695	2,323	3,176	4,461	5,194	6,130
Health insurance .....	2,335	926	1,415	2,026	2,590	3,098	3,729
Medical services .....	917	586	639	659	1,121	1,179	1,247
Drugs .....	480	114	191	375	566	720	906
Medical supplies .....	150	69	78	116	184	197	247
Entertainment .....	2,785	1,627	2,163	2,901	3,214	3,162	2,833
Fees and admissions .....	630	191	451	715	770	784	441
Audio and visual equipment and services .....	1,098	839	939	1,102	1,216	1,196	1,077

See footnotes at end of table.

**Table 3630. Consumer units of three people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013 — Continued**

Item	Total three people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Pets, toys, hobbies, and playground equipment .....	681	370	538	646	642	879	1,135
Pets .....	537	242	382	500	523	760	885
Toys, hobbies, and playground equipment .....	144	<sup>1</sup> 128	157	146	119	118	250
Other entertainment supplies, equipment, and services .....	376	228	235	439	586	304	180
Personal care products and services .....	666	386	567	682	788	717	592
Reading .....	96	33	59	83	107	130	150
Education .....	1,843	890	839	1,048	3,571	2,271	821
Tobacco products and smoking supplies .....	396	495	368	389	418	416	313
Miscellaneous .....	847	292	606	847	932	1,065	1,091
Cash contributions .....	1,820	599	1,084	1,348	2,809	2,271	1,654
Personal insurance and pensions .....	7,135	3,139	5,928	6,739	9,493	8,877	3,570
Life and other personal insurance .....	384	66	131	269	559	657	399
Pensions and Social Security .....	6,752	3,073	5,796	6,469	8,935	8,219	3,171
Sources of income and personal taxes:							
Money income before taxes .....	\$77,720	\$39,118	\$64,861	\$75,771	\$94,809	\$91,861	\$61,324
Wages and salaries .....	67,533	35,196	61,060	70,454	85,159	76,770	30,787
Self-employment income .....	2,824	1,112	1,381	1,941	4,589	4,238	1,553
Social Security, private and government retirement .....	5,002	1,077	513	1,248	2,501	8,043	26,107
Interest, dividends, rental income, other property income .....	789	<sup>1</sup> 89	182	396	965	1,671	1,317
Public assistance, supplemental security income, food stamps .....	623	880	675	586	545	568	747
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	777	483	771	973	880	477	775
Other income .....	172	<sup>1</sup> 279	279	171	170	94	<sup>1</sup> 38
Personal taxes (contains some imputed values) .....	5,577	409	3,731	4,793	8,124	8,468	2,383
Federal income taxes .....	4,192	-46	2,613	3,569	6,216	6,654	1,673
State and local income taxes .....	1,264	424	1,074	1,117	1,754	1,654	504
Other taxes .....	121	<sup>1</sup> 30	44	107	153	160	206
Income after taxes .....	72,143	38,709	61,130	70,977	86,685	83,393	58,941
Addenda:							
Net change in total assets and liabilities .....	-\$1,519	-\$2,704	-\$926	-\$4,892	-\$725	-\$395	\$1,372
Net change in total assets .....	9,912	2,760	10,140	13,889	12,092	6,871	4,433
Net change in total liabilities .....	11,431	5,464	11,066	18,781	12,817	7,266	3,061
Other financial information:							
Other money receipts .....	1,272	<sup>1</sup> 70	115	180	2,002	3,847	364
Mortgage principal paid on owned property .....	-2,494	-473	-1,302	-2,358	-3,447	-3,243	-2,585
Estimated market value of owned home .....	162,142	34,503	88,343	138,982	204,140	229,036	211,708
Estimated monthly rental value of owned home .....	947	254	578	903	1,135	1,258	1,167
Gifts of goods and services, total .....	1,377	383	428	842	2,586	2,063	686
Food .....	100	40	33	60	200	142	<sup>1</sup> 20
Alcoholic beverages .....	11	17	9	13	17	5	<sup>1</sup> 8
Housing .....	262	121	118	195	452	305	199
Housekeeping supplies .....	22	<sup>1</sup> 10	18	21	27	28	<sup>1</sup> 22
Household textiles .....	10	<sup>1</sup> 2	<sup>1</sup> 4	<sup>1</sup> 12	<sup>1</sup> 16	<sup>1</sup> 12	<sup>1</sup> 6
Appliances and miscellaneous housewares .....	20	<sup>1</sup> 9	<sup>1</sup> 5	<sup>1</sup> 9	29	<sup>1</sup> 54	<sup>1</sup> 3
Major appliances .....	4	( <sup>3</sup> )	( <sup>2</sup> )	17	2	<sup>1</sup> 8	( <sup>2</sup> )
Small appliances and miscellaneous housewares .....	17	<sup>1</sup> 9	<sup>1</sup> 5	12	27	<sup>1</sup> 46	<sup>1</sup> 2
Miscellaneous household equipment .....	55	<sup>1</sup> 11	40	65	63	75	34
Other housing .....	154	89	52	88	317	137	135

See footnotes at end of table.

**Table 3630. Consumer units of three people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013 — Continued**

Item	Total three people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Apparel and services .....	230	165	126	236	211	435	182
Males, 2 and over .....	50	<sup>1</sup> 13	29	48	66	70	51
Females, 2 and over .....	80	<sup>1</sup> 25	24	78	54	225	73
Children under 2 .....	45	<sup>1</sup> 104	43	<sup>1</sup> 38	28	62	<sup>1</sup> 36
Other apparel products and services .....	55	<sup>1</sup> 23	<sup>1</sup> 30	72	64	78	<sup>1</sup> 22
Jewelry and watches .....	20	<sup>1</sup> 13	<sup>1</sup> 3	<sup>1</sup> 34	<sup>1</sup> 24	<sup>1</sup> 19	<sup>1</sup> 12
All other apparel products and services ...	35	<sup>1</sup> 9	<sup>1</sup> 26	38	40	<sup>1</sup> 59	<sup>1</sup> 9
Transportation .....	126	11	23	77	223	243	56
Healthcare .....	21	( <sup>2</sup> )	14	<sup>1</sup> 11	44	<sup>1</sup> 30	<sup>1</sup> 5
Entertainment .....	77	<sup>1</sup> 17	76	67	67	121	104
Toys, games, arts and crafts, and tricycles	23	<sup>1</sup> 3	<sup>1</sup> 21	<sup>1</sup> 19	<sup>1</sup> 16	<sup>1</sup> 24	<sup>1</sup> 75
Other entertainment .....	54	<sup>1</sup> 15	54	48	51	97	29
Personal care products and services .....	10	<sup>1</sup> 4	5	7	10	<sup>1</sup> 20	<sup>1</sup> 14
Reading .....	3	<sup>1</sup> 2	<sup>1</sup> 2	11	2	<sup>1</sup> 3	<sup>1</sup> 11
Education .....	497	<sup>1</sup> 7	<sup>1</sup> 19	155	1,287	688	<sup>1</sup> 61
All other gifts .....	41	<sup>1</sup> 9	15	21	74	70	25

<sup>1</sup> Data are likely to have large sampling errors.

<sup>2</sup> Value is too small to display.

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

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2014