

Table 3630. Consumer units of three people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016

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)	19,342	953	3,997	4,158	4,976	3,453	1,805
Consumer unit characteristics:							
Income before taxes	\$91,238	\$53,575	\$72,625	\$89,831	\$111,353	\$108,548	\$67,022
Income after taxes	78,183	50,160	64,448	76,780	92,358	91,227	62,606
Age of reference person	45.8	21.9	30.0	39.7	49.4	58.9	72.2
Average number in consumer unit:							
People	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 187	.7	1.1	1.1	.6	.3	.2
Adults 65 and older2	(¹)	(¹)	(¹)	.1	.2	1.6
Earners	1.8	1.9	1.6	1.7	2.0	2.0	1.3
Vehicles	2.2	1.7	1.8	1.9	2.5	2.7	2.3
Percent distribution:							
Reference person:							
Men	46	43	44	39	47	56	50
Women	54	57	56	61	53	44	50
Housing tenure:							
Homeowner	66	30	44	58	76	84	85
With mortgage	47	15	38	48	58	51	38
Without mortgage	19	15	6	10	18	32	47
Renter	34	70	56	42	24	16	15
Race of reference person:							
Black or African-American	14	18	16	15	12	13	14
White, Asian, and all other races	86	82	84	85	88	87	86
Hispanic or Latino origin of reference person:							
Hispanic or Latino	16	31	17	16	15	13	12
Not Hispanic or Latino	84	69	83	84	85	87	88
Education of reference person:							
Elementary (1-8)	3	1	1	1	4	3	9
High school (9-12)	31	46	29	29	29	31	38
College	66	52	70	69	67	66	53
Never attended and other	(¹)	(²)	(²)	(¹)	(¹)	(¹)	1
At least one vehicle owned or leased	92	87	90	92	94	94	90
Average annual expenditures	\$67,310	\$45,062	\$57,331	\$65,500	\$78,927	\$78,715	\$53,219
Food							
Food at home	4,924	3,304	4,094	5,054	5,438	5,600	5,017
Cereals and bakery products	627	388	522	639	693	700	687
Cereals and cereal products	211	143	191	226	234	207	215
Bakery products	416	245	330	413	459	494	472
Meats, poultry, fish, and eggs	1,083	742	877	1,088	1,206	1,230	1,168
Beef	292	212	244	296	314	327	325
Pork	200	133	142	197	218	253	238
Other meats	148	85	112	159	183	168	127
Poultry	216	170	180	198	258	232	227
Fish and seafood	153	96	135	159	154	175	173
Eggs	73	46	64	79	80	75	79
Dairy products	496	283	455	531	525	570	458
Fresh milk and cream	166	117	160	188	165	175	154
Other dairy products	330	166	294	344	360	395	304
Fruits and vegetables	968	616	835	1,064	1,021	1,071	983
Fresh fruits	350	246	312	377	357	399	342
Fresh vegetables	309	148	261	366	331	328	312
Processed fruits	141	93	131	148	142	152	161
Processed vegetables	168	128	130	173	191	192	169
Other food at home	1,749	1,273	1,406	1,732	1,993	2,028	1,720
Sugar and other sweets	174	96	112	170	213	219	191
Fats and oils	139	122	107	123	158	166	152
Miscellaneous foods	908	692	804	930	1,025	978	820
Nonalcoholic beverages	469	353	361	448	527	572	491
Food prepared by consumer unit on out-of-town trips	59	³ 11	23	61	70	94	67

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, 2015-2016 — 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	3,597	1,911	3,080	3,736	4,143	4,092	3,239
Alcoholic beverages	538	204	391	674	610	654	421
Housing	21,422	15,828	20,107	22,486	23,116	23,151	17,013
Shelter	12,266	10,119	11,370	13,056	13,497	13,128	8,526
Owned dwellings	7,488	2,299	5,117	7,654	9,235	9,510	6,412
Mortgage interest and charges	3,887	1,127	3,099	4,633	4,833	3,970	2,608
Property taxes	2,200	781	1,168	1,900	2,726	3,224	2,515
Maintenance, repairs, insurance, other expenses	1,401	391	851	1,122	1,677	2,316	1,289
Rented dwellings	4,028	7,600	5,979	4,748	3,252	2,359	1,500
Other lodging	750	219	274	654	1,009	1,259	614
Utilities, fuels, and public services	4,585	3,427	3,651	4,341	5,119	5,397	4,797
Natural gas	454	191	358	438	500	576	485
Electricity	1,659	1,456	1,397	1,591	1,787	1,846	1,795
Fuel oil and other fuels	100	³ 89	38	65	133	110	210
Telephone services	1,720	1,316	1,383	1,630	1,973	2,041	1,570
Residential phone service, VOIP, and phone cards	320	115	127	219	373	492	612
Cellular phone service	1,400	1,200	1,256	1,412	1,600	1,549	958
Water and other public services	652	375	474	616	726	825	737
Household operations	1,837	924	2,625	2,600	1,379	1,340	1,039
Personal services	854	463	1,955	1,572	201	³ 155	³ 108
Other household expenses	982	461	670	1,027	1,178	1,185	931
Housekeeping supplies	740	256	617	577	887	949	895
Laundry and cleaning supplies	182	75	132	162	237	200	223
Other household products	410	148	378	320	474	549	426
Postage and stationery	148	³ 33	107	96	176	200	247
Household furnishings and equipment	1,994	1,102	1,844	1,912	2,235	2,336	1,756
Household textiles	127	71	87	110	170	189	71
Furniture	460	265	471	484	484	497	339
Floor coverings	17	³ 12	17	18	18	21	³ 8
Major appliances	285	287	222	276	320	320	284
Small appliances, miscellaneous housewares	147	75	134	123	177	164	168
Miscellaneous household equipment	958	392	913	900	1,066	1,145	886
Apparel and services	2,172	1,427	1,998	2,543	2,637	2,074	1,368
Men and boys	498	309	393	501	642	605	299
Men, 16 and over	376	238	258	332	499	520	254
Boys, 2 to 15	122	71	135	170	143	85	45
Women and girls	835	370	665	991	1,096	864	508
Women, 16 and over	724	318	557	790	969	798	488
Girls, 2 to 15	112	51	108	201	127	66	³ 20
Children under 2	141	221	330	188	³ 51	³ 26	³ 25
Footwear	459	³ 221	392	635	574	377	284
Other apparel products and services	239	307	219	227	275	202	252
Transportation	11,495	10,334	10,931	9,826	13,341	12,946	9,385
Vehicle purchases (net outlay)	4,961	5,733	5,561	3,854	5,542	5,272	3,575
Cars and trucks, new	2,290	³ 2,018	2,749	1,474	2,089	3,368	1,790
Cars and trucks, used	2,574	3,683	2,646	2,346	3,288	1,862	1,748
Other vehicles	97	³ 32	³ 166	³ 33	³ 166	³ 43	³ 36
Gasoline and motor oil	2,448	2,140	2,147	2,404	2,778	2,719	1,951
Other vehicle expenses	3,394	2,133	2,781	2,887	4,155	4,041	3,288
Vehicle finance charges	291	196	307	291	336	265	228
Maintenance and repairs	951	675	655	841	1,145	1,260	879
Vehicle insurance	1,363	³ 828	1,144	952	1,793	1,542	1,581
Vehicle rental, leases, licenses, and other charges	790	435	675	803	881	974	599
Public and other transportation	692	328	442	681	865	913	571
Healthcare	4,965	2,014	3,445	4,481	5,542	6,703	6,112
Health insurance	3,481	1,576	2,523	3,081	3,909	4,494	4,416
Medical services	897	316	602	933	960	1,308	812
Drugs	441	86	238	325	519	666	717
Medical supplies	146	³ 36	81	142	154	236	167
Entertainment	3,171	1,703	2,562	3,197	3,771	3,920	2,342
Fees and admissions	736	287	416	831	1,074	836	388
Audio and visual equipment and services	1,243	791	1,049	1,265	1,391	1,426	1,155

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, 2015-2016 — 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	764	397	640	741	816	1,085	602
Pets	589	231	395	514	674	940	531
Toys, hobbies, and playground equipment	175	³ 166	245	227	142	144	³ 71
Other entertainment supplies, equipment, and services	427	227	456	361	490	573	197
Personal care products and services	823	494	678	765	975	1,042	673
Reading	95	³ 33	63	88	90	123	164
Education	1,988	1,746	991	1,104	3,731	2,649	298
Tobacco products and smoking supplies	454	395	451	425	490	503	370
Miscellaneous	1,005	418	597	1,133	1,138	1,280	1,013
Cash contributions	1,818	459	969	1,304	2,773	2,499	1,664
Personal insurance and pensions	8,844	4,793	6,974	8,685	11,132	11,479	4,141
Life and other personal insurance	412	72	171	284	448	926	340
Pensions and Social Security	8,431	4,721	6,803	8,401	10,684	10,553	3,801
Sources of income and personal taxes:							
Money income before taxes	\$91,238	\$53,575	\$72,625	\$89,831	\$111,353	\$108,548	\$67,022
Wages and salaries	77,612	50,197	68,106	81,086	95,205	88,932	34,985
Self-employment income	6,058	2,030	2,452	5,467	9,804	8,253	3,007
Social Security, private and government retirement	4,533	³ 338	406	1,080	2,421	7,045	24,856
Interest, dividends, rental income, other property income	1,667	³ 75	151	730	2,720	2,940	2,683
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	599	475	713	607	479	538	842
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	524	³ 311	447	668	487	535	552
Other income	246	³ 149	350	194	237	305	³ 97
Personal taxes (contains some imputed values)	13,055	3,415	8,177	13,051	18,996	17,322	4,416
Federal income taxes	10,086	2,213	5,971	10,074	14,997	13,532	3,249
State and local income taxes	2,908	1,189	2,148	2,931	3,931	3,704	1,108
Other taxes	61	³ 13	59	46	68	85	³ 59
Income after taxes	78,183	50,160	64,448	76,780	92,358	91,227	62,606
Addenda:							
Net change in total assets and liabilities	\$12,760	-\$2,955	\$10,111	\$12,302	\$11,073	\$25,437	\$8,389
Net change in total assets	22,509	8,720	23,817	24,009	19,915	29,594	17,040
Net change in total liabilities	9,749	11,675	13,705	11,707	8,842	4,158	8,651
Other financial information:							
Other money receipts	420	³ 135	194	238	252	1,369	³ 135
Mortgage principal paid on owned property	-2,570	-483	-1,169	-2,121	-3,541	-3,606	-3,154
Estimated market value of owned home	189,920	46,942	96,895	161,653	235,392	290,135	219,501
Estimated monthly rental value of owned home	1,052	339	640	939	1,264	1,434	1,281
Gifts of goods and services, total	1,363	657	627	801	2,253	2,109	829
Food	81	³ 71	32	39	128	140	60
Alcoholic beverages	11	(¹)	7	18	14	11	³ 5
Housing	257	135	207	120	329	437	195
Housekeeping supplies	28	³ 6	18	14	35	32	³ 62
Household textiles	7	(²)	³ 8	(¹)	³ 13	³ 4	³ 9
Appliances and miscellaneous housewares	17	³ 8	³ 8	³ 13	20	37	³ 9
Major appliances	5	(²)	(¹)	³ 4	5	³ 15	³ 1
Small appliances and miscellaneous housewares	12	³ 8	³ 8	³ 9	15	³ 22	³ 8
Miscellaneous household equipment	48	³ 82	54	14	45	73	41

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, 2015-2016 — Continued

Item	Total three people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other housing	158	³ 39	118	79	215	291	75
Apparel and services	227	³ 97	180	294	241	256	205
Males, 2 and over	61	³ 11	30	90	68	88	³ 36
Females, 2 and over	58	³ 27	30	40	83	97	38
Children under 2	51	³ 58	90	³ 60	³ 42	³ 21	³ 25
Other apparel products and services	58	³ 1	³ 29	³ 104	³ 49	³ 50	³ 106
Jewelry and watches	21	³ 1	³ 18	³ 37	³ 2	³ 6	³ 86
All other apparel products and services ...	37	(²)	³ 11	³ 67	47	³ 44	³ 20
Transportation	104	296	76	50	156	61	121
Healthcare	16	³ 2	³ 1	³ 12	24	³ 40	³ 2
Entertainment	93	³ 30	80	92	109	120	62
Toys, games, arts and crafts, and tricycles	32	³ 23	³ 27	³ 24	³ 35	³ 53	³ 25
Other entertainment	60	³ 6	53	68	75	67	37
Personal care products and services	19	(²)	³ 8	10	40	14	³ 25
Reading	3	³ 1	³ 6	3	2	32	³ 3
Education	495	³ 24	³ 6	98	1,153	929	95
All other gifts	57	³ 2	25	66	57	98	55

¹ Value is too small to display.

² No data reported.

³ Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2017