

**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 18 .....	.7	.7	1.1	1.1	.6	.3	.2
Adults 65 and older .....	.2	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.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 .....	( <sup>1</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	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	<sup>3</sup> 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	<sup>3</sup> 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	<sup>3</sup> 155	<sup>3</sup> 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	<sup>3</sup> 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	<sup>3</sup> 12	17	18	18	21	<sup>3</sup> 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	<sup>3</sup> 20
Children under 2 .....	141	221	330	188	<sup>3</sup> 51	<sup>3</sup> 26	<sup>3</sup> 25
Footwear .....	459	<sup>3</sup> 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	<sup>3</sup> 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	<sup>3</sup> 32	<sup>3</sup> 166	<sup>3</sup> 33	<sup>3</sup> 166	<sup>3</sup> 43	<sup>3</sup> 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	<sup>3</sup> 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	<sup>3</sup> 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	<sup>3</sup> 166	245	227	142	144	<sup>3</sup> 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	<sup>3</sup> 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	<sup>3</sup> 338	406	1,080	2,421	7,045	24,856
Interest, dividends, rental income, other property income .....	1,667	<sup>3</sup> 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	<sup>3</sup> 311	447	668	487	535	552
Other income .....	246	<sup>3</sup> 149	350	194	237	305	<sup>3</sup> 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	<sup>3</sup> 13	59	46	68	85	<sup>3</sup> 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	<sup>3</sup> 135	194	238	252	1,369	<sup>3</sup> 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	<sup>3</sup> 71	32	39	128	140	60
Alcoholic beverages .....	11	( <sup>1</sup> )	7	18	14	11	<sup>3</sup> 5
Housing .....	257	135	207	120	329	437	195
Housekeeping supplies .....	28	<sup>3</sup> 6	18	14	35	32	<sup>3</sup> 62
Household textiles .....	7	( <sup>2</sup> )	<sup>3</sup> 8	( <sup>1</sup> )	<sup>3</sup> 13	<sup>3</sup> 4	<sup>3</sup> 9
Appliances and miscellaneous housewares .....	17	<sup>3</sup> 8	<sup>3</sup> 8	<sup>3</sup> 13	20	37	<sup>3</sup> 9
Major appliances .....	5	( <sup>2</sup> )	( <sup>1</sup> )	<sup>3</sup> 4	5	<sup>3</sup> 15	<sup>3</sup> 1
Small appliances and miscellaneous housewares .....	12	<sup>3</sup> 8	<sup>3</sup> 8	<sup>3</sup> 9	15	<sup>3</sup> 22	<sup>3</sup> 8
Miscellaneous household equipment .....	48	<sup>3</sup> 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	<sup>3</sup> 39	118	79	215	291	75
Apparel and services .....	227	<sup>3</sup> 97	180	294	241	256	205
Males, 2 and over .....	61	<sup>3</sup> 11	30	90	68	88	<sup>3</sup> 36
Females, 2 and over .....	58	<sup>3</sup> 27	30	40	83	97	38
Children under 2 .....	51	<sup>3</sup> 58	90	<sup>3</sup> 60	<sup>3</sup> 42	<sup>3</sup> 21	<sup>3</sup> 25
Other apparel products and services .....	58	<sup>3</sup> 1	<sup>3</sup> 29	<sup>3</sup> 104	<sup>3</sup> 49	<sup>3</sup> 50	<sup>3</sup> 106
Jewelry and watches .....	21	<sup>3</sup> 1	<sup>3</sup> 18	<sup>3</sup> 37	<sup>3</sup> 2	<sup>3</sup> 6	<sup>3</sup> 86
All other apparel products and services ...	37	( <sup>2</sup> )	<sup>3</sup> 11	<sup>3</sup> 67	47	<sup>3</sup> 44	<sup>3</sup> 20
Transportation .....	104	296	76	50	156	61	121
Healthcare .....	16	<sup>3</sup> 2	<sup>3</sup> 1	<sup>3</sup> 12	24	<sup>3</sup> 40	<sup>3</sup> 2
Entertainment .....	93	<sup>3</sup> 30	80	92	109	120	62
Toys, games, arts and crafts, and tricycles	32	<sup>3</sup> 23	<sup>3</sup> 27	<sup>3</sup> 24	<sup>3</sup> 35	<sup>3</sup> 53	<sup>3</sup> 25
Other entertainment .....	60	<sup>3</sup> 6	53	68	75	67	37
Personal care products and services .....	19	( <sup>2</sup> )	<sup>3</sup> 8	10	40	14	<sup>3</sup> 25
Reading .....	3	<sup>3</sup> 1	<sup>3</sup> 6	3	2	32	<sup>3</sup> 3
Education .....	495	<sup>3</sup> 24	<sup>3</sup> 6	98	1,153	929	95
All other gifts .....	57	<sup>3</sup> 2	25	66	57	98	55

<sup>1</sup> Value is too small to display.

<sup>2</sup> No data reported.

<sup>3</sup> Data are likely to have large sampling errors.

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