

**Table 3630. Consumer units of three people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014**

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) .....	19,084	1,091	4,000	3,830	4,848	3,232	2,083
Consumer unit characteristics:							
Income before taxes .....	\$78,151	\$40,326	\$64,451	\$77,852	\$98,021	\$90,065	\$60,085
Income after taxes .....	68,746	39,242	58,419	68,407	83,323	77,931	56,472
Age of reference person .....	45.9	21.7	29.9	39.5	49.6	58.9	72.0
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	.3	.1
Adults 65 and older .....	.2	1.1	( <sup>2</sup> )	( <sup>2</sup> )	.1	.2	1.6
Earners .....	1.7	1.7	1.6	1.6	1.9	2.0	1.1
Vehicles .....	2.2	1.5	1.8	2.0	2.5	2.6	2.3
Percent distribution:							
Reference person:							
Men .....	46	44	42	42	46	53	47
Women .....	54	56	58	58	54	47	53
Housing tenure:							
Homeowner .....	66	26	46	63	75	82	88
With mortgage .....	47	13	39	52	58	53	37
Without mortgage .....	19	12	7	10	18	29	51
Renter .....	34	74	54	37	25	18	12
Race of reference person:							
Black or African-American .....	15	17	16	14	14	16	14
White, Asian, and all other races .....	85	83	84	86	86	84	86
Hispanic or Latino origin of reference person:							
Hispanic or Latino .....	15	25	19	15	13	11	12
Not Hispanic or Latino .....	85	75	81	85	87	89	88
Education of reference person:							
Elementary (1-8) .....	4	4	3	3	3	4	10
High school (9-12) .....	33	48	27	32	32	32	44
College .....	62	48	70	64	64	64	46
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	92	80	90	94	93	94	93
Average annual expenditures .....	\$60,249	\$37,513	\$53,114	\$58,008	\$72,688	\$66,396	\$51,678
Food .....	7,796	5,401	7,038	7,366	8,956	8,437	7,806
Food at home .....	4,727	3,379	4,258	4,257	5,265	5,408	5,067
Cereals and bakery products .....	620	504	540	568	675	702	689
Cereals and cereal products .....	215	196	191	197	240	235	218
Bakery products .....	404	309	349	371	434	468	471
Meats, poultry, fish, and eggs .....	1,066	781	920	957	1,199	1,234	1,165
Beef .....	282	182	240	277	309	324	307
Pork .....	210	161	170	174	227	268	256
Other meats .....	143	109	132	121	159	167	157
Poultry .....	212	180	201	197	238	222	201
Fish and seafood .....	152	89	116	129	190	187	164
Eggs .....	67	59	61	60	75	66	81
Dairy products .....	483	334	466	455	512	527	532
Fresh milk and cream .....	179	152	165	187	188	178	186
Other dairy products .....	304	182	301	268	324	349	347
Fruits and vegetables .....	884	584	799	800	1,009	972	976
Fresh fruits .....	313	191	287	307	357	320	332
Fresh vegetables .....	282	137	245	254	329	336	306
Processed fruits .....	132	120	120	114	143	151	141
Processed vegetables .....	157	135	147	125	180	165	196
Other food at home .....	1,674	1,176	1,533	1,476	1,871	1,972	1,704
Sugar and other sweets .....	161	90	123	147	212	170	171
Fats and oils .....	137	105	118	115	152	158	171
Miscellaneous foods .....	868	618	836	757	950	1,049	815
Nonalcoholic beverages .....	464	361	424	415	495	541	516
Food prepared by consumer unit on out-of-town trips .....	44	13	32	42	63	54	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, 2013-2014 — 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 .....	3,070	2,022	2,780	3,110	3,690	3,030	2,739
Alcoholic beverages .....	442	420	506	401	569	352	224
Housing .....	19,477	13,663	18,641	20,061	21,820	20,386	16,212
Shelter .....	11,088	8,330	10,642	11,567	12,631	11,529	8,227
Owned dwellings .....	6,982	1,859	5,115	7,184	8,801	8,407	6,435
Mortgage interest and charges .....	3,847	1,064	3,325	4,627	4,736	4,129	2,361
Property taxes .....	1,988	443	1,108	1,842	2,608	2,631	2,320
Maintenance, repairs, insurance, other expenses .....	1,147	352	682	714	1,457	1,647	1,755
Rented dwellings .....	3,428	6,314	5,277	3,943	2,757	1,973	1,240
Other lodging .....	677	157	250	441	1,073	1,149	551
Utilities, fuels, and public services .....	4,480	2,873	3,638	4,223	5,157	5,151	4,791
Natural gas .....	466	227	334	446	521	593	552
Electricity .....	1,667	1,156	1,409	1,551	1,888	1,905	1,756
Fuel oil and other fuels .....	161	171	81	138	194	149	343
Telephone services .....	1,599	1,116	1,363	1,560	1,883	1,779	1,437
Residential phone service, VOIP, and phone cards .....	382	171	183	313	462	515	609
Cellular phone service .....	1,217	945	1,179	1,247	1,421	1,264	828
Water and other public services .....	588	303	450	528	671	724	702
Household operations .....	1,479	781	2,233	1,931	1,197	971	1,005
Personal services .....	663	354	1,576	1,156	173	198	1183
Other household expenses .....	815	427	657	775	1,023	873	822
Housekeeping supplies .....	687	453	550	615	801	824	749
Laundry and cleaning supplies .....	171	152	133	150	229	170	156
Other household products .....	386	239	293	352	450	475	428
Postage and stationery .....	130	62	125	113	123	179	165
Household furnishings and equipment .....	1,744	1,227	1,577	1,724	2,033	1,912	1,440
Household textiles .....	109	104	48	79	159	102	195
Furniture .....	422	391	440	412	468	426	311
Floor coverings .....	16	111	23	9	14	17	121
Major appliances .....	255	167	189	287	321	236	238
Small appliances, miscellaneous housewares .....	111	79	90	111	117	148	96
Miscellaneous household equipment .....	830	475	787	827	954	983	580
Apparel and services .....	2,140	1,590	1,972	2,210	2,490	2,285	1,523
Men and boys .....	476	296	418	498	585	547	250
Men, 16 and over .....	367	259	313	330	429	515	195
Boys, 2 to 15 .....	109	37	105	168	156	31	55
Women and girls .....	776	436	661	833	843	873	779
Women, 16 and over .....	635	334	473	619	711	801	730
Girls, 2 to 15 .....	141	102	188	214	133	72	49
Children under 2 .....	140	333	332	127	51	140	148
Footwear .....	429	291	351	473	483	516	278
Other apparel products and services .....	319	233	210	279	528	309	167
Transportation .....	10,861	7,304	10,826	10,573	12,675	10,833	9,106
Vehicle purchases (net outlay) .....	3,985	2,514	4,660	3,758	4,512	3,439	3,497
Cars and trucks, new .....	1,923	1,766	2,018	1,799	2,561	1,713	1,417
Cars and trucks, used .....	2,019	1,720	2,640	1,871	1,913	1,651	2,077
Other vehicles .....	42	128	12	187	138	175	13
Gasoline and motor oil .....	3,076	2,412	2,772	3,045	3,538	3,319	2,615
Other vehicle expenses .....	3,215	2,092	2,977	3,190	3,791	3,432	2,590
Vehicle finance charges .....	276	133	323	285	292	268	216
Maintenance and repairs .....	955	524	735	839	1,206	1,156	935
Vehicle insurance .....	1,302	1,093	1,227	1,387	1,430	1,345	1,983
Vehicle rental, leases, licenses, and other charges .....	682	342	693	680	863	662	456
Public and other transportation .....	585	286	416	581	835	643	403
Healthcare .....	4,276	1,824	2,896	3,522	5,058	5,402	6,051
Health insurance .....	2,767	1,320	1,894	2,234	3,162	3,539	4,062
Medical services .....	878	339	693	800	1,138	980	899
Drugs .....	484	101	231	357	560	711	894
Medical supplies .....	147	65	78	131	198	171	196
Entertainment .....	2,813	1,698	2,228	2,824	3,408	3,087	2,719
Fees and admissions .....	608	154	499	626	840	620	482
Audio and visual equipment and services .....	1,103	792	904	1,135	1,246	1,251	1,022

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, 2013-2014 — 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 .....	684	515	528	573	820	770	861
Pets .....	531	293	350	433	704	659	609
Toys, hobbies, and playground equipment .....	153	<sup>1</sup> 222	178	140	116	112	252
Other entertainment supplies, equipment, and services .....	418	237	298	490	502	445	354
Personal care products and services .....	689	337	568	724	866	691	649
Reading .....	91	37	50	76	99	139	135
Education .....	1,778	927	785	1,058	3,485	2,414	498
Tobacco products and smoking supplies .....	399	352	358	394	433	413	404
Miscellaneous .....	858	238	546	721	1,141	1,073	1,045
Cash contributions .....	1,560	618	853	1,237	2,183	2,145	1,641
Personal insurance and pensions .....	7,071	3,106	5,847	6,840	9,505	8,740	3,665
Life and other personal insurance .....	374	83	139	255	537	620	432
Pensions and Social Security .....	6,697	3,024	5,708	6,585	8,968	8,121	3,233
Sources of income and personal taxes:							
Money income before taxes .....	\$78,151	\$40,326	\$64,451	\$77,852	\$98,021	\$90,065	\$60,085
Wages and salaries .....	66,932	36,871	60,663	72,711	85,233	74,549	29,663
Self-employment income .....	3,938	476	1,665	2,387	7,550	5,607	1,965
Social Security, private and government retirement .....	5,011	1,140	484	800	2,624	7,073	25,838
Interest, dividends, rental income, other property income .....	925	<sup>1</sup> 59	252	421	1,260	1,760	1,516
Public assistance, supplemental security income, food stamps .....	670	966	748	639	556	625	757
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	519	<sup>1</sup> 574	373	758	652	339	304
Other income .....	157	<sup>1</sup> 239	266	136	145	112	<sup>1</sup> 42
Personal taxes (contains some imputed values) .....	9,405	1,083	6,032	9,446	14,698	12,134	3,613
Federal income taxes .....	7,285	401	4,382	7,278	11,698	9,544	2,703
State and local income taxes .....	2,058	658	1,618	2,124	2,888	2,535	842
Other taxes .....	62	<sup>1</sup> 24	33	43	111	55	<sup>1</sup> 68
Income after taxes .....	68,746	39,242	58,419	68,407	83,323	77,931	56,472
Addenda:							
Net change in total assets and liabilities .....	\$6,870	\$1,829	\$5,429	\$5,520	\$9,931	\$6,060	\$8,891
Net change in total assets .....	16,105	5,995	15,524	19,082	20,229	14,066	10,600
Net change in total liabilities .....	9,235	4,166	10,095	13,563	10,298	8,006	1,710
Other financial information:							
Other money receipts .....	854	<sup>1</sup> 88	139	201	1,128	2,651	<sup>1</sup> 401
Mortgage principal paid on owned property .....	-2,364	-595	-1,300	-2,177	-3,316	-3,032	-2,429
Estimated market value of owned home .....	166,065	34,873	87,179	142,733	221,272	225,972	207,718
Estimated monthly rental value of owned home .....	951	262	588	897	1,171	1,253	1,124
Gifts of goods and services, total .....	1,293	412	520	790	2,359	1,884	776
Food .....	84	61	36	74	132	124	23
Alcoholic beverages .....	13	<sup>1</sup> 14	12	13	20	7	<sup>1</sup> 7
Housing .....	241	152	142	166	368	308	214
Housekeeping supplies .....	22	<sup>1</sup> 30	15	20	23	26	<sup>1</sup> 26
Household textiles .....	5	<sup>1</sup> 2	<sup>1</sup> 2	<sup>1</sup> 6	<sup>1</sup> 6	<sup>1</sup> 6	<sup>1</sup> 9
Appliances and miscellaneous housewares .....	20	15	<sup>1</sup> 13	<sup>1</sup> 19	17	48	<sup>1</sup> 2
Major appliances .....	6	( <sup>3</sup> )	<sup>1</sup> 6	<sup>1</sup> 15	<sup>1</sup> 2	<sup>1</sup> 9	( <sup>2</sup> )
Small appliances and miscellaneous housewares .....	13	15	18	14	15	139	11
Miscellaneous household equipment .....	49	<sup>1</sup> 24	50	31	79	44	30
Other housing .....	145	91	62	90	243	184	147

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, 2013-2014 — 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 .....	239	<sup>1</sup> 109	199	230	200	395	254
Males, 2 and over .....	59	<sup>1</sup> 35	34	56	56	106	60
Females, 2 and over .....	78	<sup>1</sup> 28	61	80	45	153	92
Children under 2 .....	40	<sup>1</sup> 24	67	<sup>1</sup> 27	35	<sup>1</sup> 36	<sup>1</sup> 47
Other apparel products and services .....	62	<sup>1</sup> 23	<sup>1</sup> 38	<sup>1</sup> 67	64	100	<sup>1</sup> 55
Jewelry and watches .....	21	<sup>1</sup> 3	<sup>1</sup> 4	<sup>1</sup> 45	<sup>1</sup> 27	<sup>1</sup> 18	<sup>1</sup> 9
All other apparel products and services ...	41	<sup>1</sup> 20	<sup>1</sup> 34	<sup>1</sup> 22	<sup>1</sup> 37	82	<sup>1</sup> 46
Transportation .....	86	<sup>1</sup> 3	25	66	166	116	52
Healthcare .....	18	( <sup>2</sup> )	<sup>1</sup> 2	<sup>1</sup> 16	48	19	<sup>1</sup> 4
Entertainment .....	77	<sup>1</sup> 30	70	68	64	121	104
Toys, games, arts and crafts, and tricycles	28	<sup>1</sup> 14	<sup>1</sup> 24	<sup>1</sup> 26	<sup>1</sup> 15	<sup>1</sup> 34	<sup>1</sup> 76
Other entertainment .....	49	<sup>1</sup> 16	46	42	49	87	28
Personal care products and services .....	14	<sup>1</sup> 4	12	12	10	32	<sup>1</sup> 10
Reading .....	4	<sup>1</sup> 1	<sup>1</sup> 1	( <sup>2</sup> )	3	6	15
Education .....	466	<sup>1</sup> 30	17	117	1,255	679	<sup>1</sup> 48
All other gifts .....	52	<sup>1</sup> 8	13	27	93	85	45

<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, 2015