

Table 3630. Consumer units of three people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022

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) ¹	19,189	652	3,379	4,025	4,477	3,950	2,706
Consumer unit characteristics:							
Income before taxes.....	\$113,041	\$57,405	\$97,601	\$107,464	\$134,072	\$136,184	\$85,450
Income after taxes.....	100,635	57,497	89,852	96,383	115,625	116,943	82,216
Age of reference person	48.1	21.8	30.0	39.3	49.7	59.1	71.9
Average number in consumer unit:							
People	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 187	.7	1.0	1.1	.7	.3	.2
Adults 65 and older3	(²)	(³)	(²)	.1	.2	1.6
Earners.....	1.8	1.9	1.7	1.7	2.0	2.0	1.3
Vehicles.....	2.2	1.5	1.8	2.0	2.4	2.6	2.4
Percent distribution:							
Reference person:							
Men	45	41	41	43	40	51	54
Women.....	55	59	59	57	60	49	46
Housing tenure:							
Homeowner.....	69	27	53	61	74	84	85
With mortgage	48	(²)	42	50	56	53	38
Without mortgage	22	(²)	10	11	18	31	47
Renter	31	73	47	39	26	16	15
Race of reference person:							
Black or African-American	16	12	16	18	14	16	17
White, Asian, and all other races, not including Black or African-American	84	88	84	82	86	84	83
Hispanic or Latino origin of reference person:							
Hispanic or Latino	17	47	22	16	16	15	11
Not Hispanic or Latino	83	53	78	84	84	85	89
Education of reference person:							
Elementary (1-8).....	2	(²)	(²)	(²)	(²)	(²)	(²)
High school (9-12).....	29	52	30	25	25	28	37
College.....	68	47	67	74	73	69	58
Never attended and other	(²)	(⁴)	(²)	(²)	(²)	(⁴)	(²)
At least one vehicle owned or leased	93	82	89	93	95	94	93
Average annual expenditures	\$82,810	\$49,176	\$70,711	\$81,818	\$93,609	\$97,899	\$68,380
Food							
Food at home	10,547	6,682	8,892	10,559	11,507	12,227	9,956
Cereals and bakery products.....	6,529	4,692	5,460	6,589	6,937	7,494	6,420
Cereals and cereal products	818	505	685	811	915	915	809
Bakery products.....	259	202	232	261	281	276	244
Meats, poultry, fish, and eggs	560	303	453	550	634	639	566
Beef	1,421	(²)	1,085	1,378	1,434	1,677	1,528
Pork	391	(²)	281	333	397	507	491
Other meats.....	288	(²)	200	289	280	270	337
Poultry.....	185	(²)	135	178	206	240	171
Fish and seafood	256	223	220	271	258	284	249
Eggs.....	207	178	157	208	192	284	198
Dairy products.....	93	61	93	99	101	92	82
Fruits and vegetables	603	330	495	633	619	702	645
Fresh milk and cream.....	194	124	174	213	194	213	189
Other dairy products.....	410	206	321	420	425	490	456
Fruits and vegetables	1,240	949	1,077	1,273	1,359	1,369	1,092
Fresh fruits.....	459	362	411	464	484	537	382
Fresh vegetables.....	394	320	314	422	441	409	380
Processed fruits.....	156	111	153	161	167	154	150
Processed vegetables.....	231	156	199	226	267	269	180
Other food at home.....	2,447	1,379	2,118	2,495	2,610	2,830	2,346
Sugar and other sweets	224	101	164	215	264	274	223
Fats and oils	159	101	133	165	162	197	139
Miscellaneous foods.....	1,321	737	1,250	1,324	1,411	1,463	1,249

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 Surveys, 2021-2022 — Continued

Item	Total three people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Nonalcoholic beverages.....	648	386	490	691	681	769	665
Food prepared by consumer unit on out of town trips	95	(²)	81	99	92	128	71
Food away from home	4,018	1,990	3,432	3,969	4,569	4,734	3,536
Alcoholic beverages.....	707	(²)	647	731	742	920	483
Housing	26,778	18,335	25,241	26,985	30,204	29,146	21,464
Shelter.....	15,291	11,644	14,322	15,066	17,944	16,785	11,142
Owned dwellings.....	9,427	2,061	6,860	8,402	11,627	12,366	8,004
Mortgage interest and charges	3,697	(²)	3,324	3,914	4,766	4,108	2,168
Property taxes	2,952	(²)	1,803	2,493	3,523	4,033	3,078
Maintenance, repairs, insurance, and other expenses	2,778	(²)	1,733	1,995	3,338	4,225	2,758
Rented dwellings	4,519	9,310	6,781	5,610	4,460	2,414	2,083
Other lodging	1,345	(²)	681	1,055	1,856	2,005	1,056
Utilities, fuels, and public services	5,233	3,613	4,161	4,912	5,725	6,067	5,411
Natural gas	567	324	416	483	627	710	634
Electricity.....	1,866	1,264	1,507	1,817	1,952	2,100	2,046
Fuel oil and other fuels	180	(²)	(²)	(²)	152	251	283
Telephone services.....	1,790	1,469	1,515	1,700	2,053	2,008	1,595
Residential phone service, VOIP, and phone cards	157	(²)	(²)	91	149	248	314
Cellular phone service.....	1,633	1,452	1,475	1,608	1,904	1,760	1,280
Water and other public services	830	500	632	747	940	997	852
Household operations.....	2,241	931	3,115	3,072	1,808	1,810	1,583
Personal services	763	(²)	1,924	1,569	(²)	(²)	(²)
Other household expenses.....	1,478	733	1,191	1,503	1,608	1,721	1,419
Housekeeping supplies.....	929	323	622	879	1,128	1,139	995
Laundry and cleaning supplies.....	216	(²)	166	231	241	250	233
Other household products.....	601	224	376	549	764	754	604
Postage and stationery.....	112	(²)	80	99	123	135	157
Household furnishings and equipment.....	3,083	1,824	3,021	3,056	3,600	3,345	2,333
Household textiles	154	(²)	(²)	101	(²)	(²)	(²)
Furniture.....	806	(²)	880	809	995	809	404
Floor coverings	48	(²)	38	(²)	(²)	48	(²)
Major appliances.....	536	(²)	442	473	634	677	448
Small appliances and miscellaneous housewares.....	148	132	121	160	174	157	108
Miscellaneous household equipment	1,391	576	1,388	1,431	1,541	1,489	1,201
Apparel and services.....	2,149	(²)	2,041	2,336	2,080	2,929	1,219
Men and boys	454	(²)	423	537	522	414	369
Men, 16 and over.....	353	(²)	305	383	393	363	324
Boys, 2 to 15.....	101	(²)	(²)	(²)	(²)	(²)	(²)
Women and girls	761	(²)	588	844	847	1,028	454
Women, 16 and over	649	(²)	496	605	751	974	378
Girls, 2 to 15	111	(²)	(²)	239	(²)	(²)	(²)
Children under 2	135	(²)	440	(²)	(²)	(²)	(²)
Footwear	392	(²)	271	531	380	531	(²)
Other apparel products and services.....	(²)	163	(²)	303	295	(²)	151
Transportation	14,801	9,996	13,164	14,777	15,767	17,572	12,413
Vehicle purchases (net outlay)	6,227	(²)	5,945	6,609	5,707	7,512	5,533
Cars and trucks, new	3,065	(²)	2,449	(²)	2,853	4,503	2,765
Cars and trucks, used.....	3,081	(²)	3,429	3,616	2,826	3,001	2,717
Other vehicles.....	(²)	(⁴)	(²)	(²)	(²)	(²)	(²)
Gasoline, other fuels, and motor oil.....	3,296	2,550	2,899	3,198	3,692	3,882	2,608
Other vehicle expenses	4,518	2,980	3,822	4,090	5,388	5,322	3,797
Vehicle finance charges	377	258	394	407	448	368	237
Maintenance and repairs	1,236	(²)	1,097	1,134	1,315	1,568	1,079
Vehicle rental, leases, licenses, and other charges	965	(²)	645	895	1,332	1,153	697
Vehicle insurance	1,940	1,455	1,688	1,655	2,293	2,234	1,783
Public and other transportation.....	760	470	497	879	980	855	475
Healthcare	6,526	2,199	4,334	5,684	6,543	8,103	9,321
Health insurance	4,490	1,453	2,934	3,825	4,379	5,502	6,860
Medical services	1,252	(²)	896	1,246	1,405	1,586	1,169
Drugs.....	565	(²)	368	465	494	697	1,035
Medical supplies	218	(²)	136	149	265	(²)	257
Entertainment.....	3,918	1,929	3,359	4,126	4,696	4,375	2,798
Fees and admissions.....	927	(²)	569	(²)	1,226	898	469
Audio and visual equipment and services	1,158	630	941	970	1,355	1,361	1,211
Pets, toys, hobbies, and playground equipment	1,041	(²)	1,069	1,170	992	1,116	873

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 Surveys, 2021-2022 — 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.....	797	(²)	713	918	820	870	703
Toys, hobbies, and playground equipment	243	(²)	356	252	173	(²)	(²)
Other entertainment supplies, equipment, and services.....	792	(²)	(²)	644	(²)	(²)	245
Personal care products and services.....	981	567	783	919	1,164	1,163	874
Reading.....	113	(²)	117	88	113	(²)	(²)
Education	1,875	(²)	617	(²)	3,002	3,083	(²)
Tobacco products and smoking supplies	434	(²)	321	541	427	479	399
Miscellaneous	1,086	(²)	(²)	907	1,746	1,135	701
Cash contributions	2,142	(²)	1,085	1,435	2,076	(²)	2,493
Personal insurance and pensions.....	10,754	4,782	9,294	11,306	13,542	12,868	5,497
Life and other personal insurance	596	(²)	250	435	629	1,045	649
Pensions and Social Security	10,158	4,560	9,043	10,871	12,912	11,823	4,848
Sources of income and personal taxes:							
Income before taxes.....	\$113,041	\$57,405	\$97,601	\$107,464	\$134,072	\$136,184	\$85,450
Wages and salaries	94,505	52,221	88,156	98,634	117,742	109,199	46,589
Self-employment income	7,924	(²)	6,153	4,768	10,119	13,018	5,036
Social Security, private and government retirement	7,064	(²)	(²)	1,111	2,367	8,992	30,306
Interest, dividends, rental income, and other property income	1,355	(²)	(²)	(²)	1,400	2,488	(²)
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	717	999	925	776	505	703	673
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	1,218	(²)	1,076	1,207	1,465	1,588	(²)
Other income	258	(²)	(²)	149	(²)	(²)	(²)
Personal taxes (contains some imputed values).....	12,406	(²)	7,749	11,081	18,447	19,241	3,234
Federal income taxes	10,371	(²)	6,550	9,044	15,395	15,965	3,085
Stimulus payment (new UCC Q20202)#	-1,471	(²)	-1,584	-1,482	-1,597	-1,329	-1,302
State and local income taxes.....	3,413	1,147	2,736	3,424	4,551	4,479	1,350
Other taxes	93	(²)	⁵ 46	95	(²)	(²)	(²)
Income after taxes.....	100,635	57,497	89,852	96,383	115,625	116,943	82,216
Addenda:							
Net change in total assets and liabilities.....	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Net change in total assets	32,888	(²)	(²)	42,352	(²)	(²)	(²)
Net change in total liabilities	26,032	(²)	39,217	27,397	24,915	(²)	(²)
Other financial information:							
Other money receipts	(²)	(²)	(²)	(²)	609	(²)	(²)
Mortgage principal paid on owned property	-3,576	(²)	-2,227	-3,746	-4,853	-4,234	-2,642
Estimated market value of owned home	294,637	68,437	191,002	234,050	349,383	403,753	318,840
Estimated monthly rental value of owned home.....	1,495	398	1,018	1,268	1,699	1,964	1,673

¹ Data are rounded to the nearest thousands.

² Data are suppressed due to the Relative Standard Error (RSE) being equal to or greater than 25 percent. See www.bls.gov/cex/tables-getting-started-guide.htm for more information.

³ Value is too small to display.

⁴ No data reported.

⁵ Data are likely to have large sampling errors.

Data collection for this item began in June 2020. Stimulus payments delivered to respondents interviewed in April and May of 2020 were not included in estimation.