

**Table 3630. Consumer units of three people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015**

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) .....	19,138	976	4,010	3,996	4,983	3,232	1,941
Consumer unit characteristics:							
Income before taxes .....	\$84,534	\$50,661	\$69,419	\$81,546	\$107,939	\$95,236	\$61,046
Income after taxes .....	73,280	47,561	61,996	70,683	89,977	81,900	57,664
Age of reference person .....	45.8	21.8	30.0	39.6	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	.7	1.1	1.1	.6	.3	.2
Adults 65 and older .....	.2	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.1	.2	1.5
Earners .....	1.7	1.8	1.6	1.6	1.9	2.0	1.1
Vehicles .....	2.2	1.7	1.8	2.0	2.5	2.6	2.3
Percent distribution:							
Reference person:							
Men .....	46	44	43	40	48	54	45
Women .....	54	56	57	60	52	46	55
Housing tenure:							
Homeowner .....	65	25	46	59	75	82	86
With mortgage .....	47	16	40	50	56	50	40
Without mortgage .....	19	9	6	9	19	32	46
Renter .....	35	75	54	41	25	18	14
Race of reference person:							
Black or African-American .....	15	18	16	16	13	15	15
White, Asian, and all other races .....	85	82	84	84	87	85	85
Hispanic or Latino origin of reference person:							
Hispanic or Latino .....	15	28	18	15	13	12	13
Not Hispanic or Latino .....	85	72	82	85	87	88	87
Education of reference person:							
Elementary (1-8) .....	3	2	1	1	2	4	8
High school (9-12) .....	33	45	28	33	31	30	44
College .....	65	52	71	66	66	66	47
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	85	91	93	94	94	91
Average annual expenditures .....	\$64,553	\$43,067	\$55,839	\$61,788	\$77,681	\$72,449	\$52,221
Food .....							
Food at home .....	4,824	3,182	4,128	4,809	5,110	5,629	5,010
Cereals and bakery products .....	611	452	528	629	625	688	663
Cereals and cereal products .....	211	198	190	223	218	222	201
Bakery products .....	400	254	338	406	407	466	462
Meats, poultry, fish, and eggs .....	1,101	712	870	1,079	1,191	1,346	1,156
Beef .....	293	178	236	290	318	360	297
Pork .....	209	152	144	192	218	284	247
Other meats .....	145	107	130	135	162	159	144
Poultry .....	217	159	182	212	251	249	187
Fish and seafood .....	164	63	116	172	165	221	198
Eggs .....	73	53	62	77	78	74	82
Dairy products .....	492	323	446	511	500	547	519
Fresh milk and cream .....	173	164	171	185	173	163	181
Other dairy products .....	318	159	276	326	328	384	338
Fruits and vegetables .....	926	544	799	942	973	1,070	990
Fresh fruits .....	326	190	284	337	346	368	338
Fresh vegetables .....	296	115	248	316	315	338	335
Processed fruits .....	138	97	126	132	140	170	142
Processed vegetables .....	166	142	141	158	173	194	175
Other food at home .....	1,693	1,151	1,485	1,648	1,820	1,978	1,682
Sugar and other sweets .....	167	79	114	158	204	205	174
Fats and oils .....	143	118	118	131	148	165	172
Miscellaneous foods .....	877	622	832	880	925	985	799
Nonalcoholic beverages .....	459	321	394	433	479	557	494
Food prepared by consumer unit on out-of-town trips .....	48	<sup>3</sup> 10	28	45	64	66	44

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, 2014-2015 — 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 .....	3,392	2,000	2,964	3,425	4,041	3,569	3,001
Alcoholic beverages .....	511	345	461	567	610	445	463
Housing .....	20,483	15,307	19,762	20,890	22,438	21,584	16,865
Shelter .....	11,574	9,773	10,916	12,021	13,102	11,868	8,510
Owned dwellings .....	7,216	2,138	5,244	7,084	9,140	8,804	6,534
Mortgage interest and charges .....	3,866	1,276	3,224	4,516	4,896	3,801	2,622
Property taxes .....	2,069	609	1,175	1,745	2,687	2,918	2,320
Maintenance, repairs, insurance, other expenses .....	1,281	253	845	824	1,558	2,086	1,592
Rented dwellings .....	3,707	7,421	5,415	4,388	3,024	2,009	1,492
Other lodging .....	651	214	257	548	938	1,055	484
Utilities, fuels, and public services .....	4,582	3,251	3,703	4,350	5,179	5,304	4,815
Natural gas .....	494	205	370	495	532	636	557
Electricity .....	1,687	1,308	1,448	1,569	1,872	1,874	1,829
Fuel oil and other fuels .....	135	<sup>3</sup> 106	57	109	159	153	277
Telephone services .....	1,661	1,281	1,367	1,618	1,934	1,889	1,468
Residential phone service, VOIP, and phone cards .....	362	141	162	290	424	510	629
Cellular phone service .....	1,299	1,140	1,206	1,328	1,510	1,379	839
Water and other public services .....	605	352	460	558	683	752	684
Household operations .....	1,635	874	2,616	2,079	1,250	1,061	1,023
Personal services .....	741	386	1,936	1,219	141	<sup>3</sup> 97	<sup>3</sup> 79
Other household expenses .....	894	488	680	860	1,109	964	944
Housekeeping supplies .....	735	350	638	597	807	945	862
Laundry and cleaning supplies .....	178	139	141	160	214	201	172
Other household products .....	412	183	370	331	452	546	446
Postage and stationery .....	146	<sup>3</sup> 28	127	107	141	199	244
Household furnishings and equipment .....	1,956	1,059	1,889	1,843	2,101	2,405	1,654
Household textiles .....	133	70	80	61	189	204	151
Furniture .....	419	319	448	470	415	425	303
Floor coverings .....	14	<sup>3</sup> 5	13	9	18	19	<sup>3</sup> 14
Major appliances .....	265	214	254	221	314	285	247
Small appliances, miscellaneous housewares .....	128	92	120	107	133	149	162
Miscellaneous household equipment .....	996	359	975	976	1,033	1,324	778
Apparel and services .....	2,255	1,518	2,146	2,297	2,730	2,346	1,444
Men and boys .....	537	312	469	544	625	707	263
Men, 16 and over .....	405	254	335	366	454	617	215
Boys, 2 to 15 .....	132	58	134	178	171	90	48
Women and girls .....	829	417	743	816	1,050	898	571
Women, 16 and over .....	695	303	568	602	910	842	544
Girls, 2 to 15 .....	134	114	175	214	140	56	27
Children under 2 .....	142	282	359	164	<sup>3</sup> 58	<sup>3</sup> 24	<sup>3</sup> 23
Footwear .....	429	254	358	498	485	466	327
Other apparel products and services .....	318	252	217	274	511	251	259
Transportation .....	11,449	9,670	10,151	10,475	14,321	11,970	8,720
Vehicle purchases (net outlay) .....	4,567	4,447	4,420	3,788	6,055	4,113	3,475
Cars and trucks, new .....	2,072	<sup>3</sup> 1,751	1,992	1,459	2,912	2,009	1,604
Cars and trucks, used .....	2,435	2,665	2,359	2,247	3,096	2,013	1,867
Other vehicles .....	61	<sup>3</sup> 31	<sup>3</sup> 69	<sup>3</sup> 82	<sup>3</sup> 47	<sup>3</sup> 90	<sup>3</sup> 3
Gasoline and motor oil .....	2,792	2,459	2,531	2,737	3,160	3,022	2,284
Other vehicle expenses .....	3,405	2,365	2,771	3,231	4,173	4,016	2,530
Vehicle finance charges .....	284	170	316	279	303	287	224
Maintenance and repairs .....	945	595	695	895	1,143	1,110	940
Vehicle insurance .....	1,431	<sup>3</sup> 1,148	1,062	1,310	1,857	1,728	<sup>3</sup> 944
Vehicle rental, leases, licenses, and other charges .....	744	452	697	747	869	891	421
Public and other transportation .....	686	400	430	719	933	820	431
Healthcare .....	4,708	1,743	3,472	4,121	5,255	6,169	6,131
Health insurance .....	3,231	1,467	2,467	2,695	3,602	4,181	4,267
Medical services .....	850	140	634	926	944	1,107	823
Drugs .....	478	83	293	362	525	698	819
Medical supplies .....	149	53	78	137	184	184	222
Entertainment .....	3,116	1,879	2,541	3,025	3,688	3,615	2,801
Fees and admissions .....	679	210	473	806	964	630	450
Audio and visual equipment and services .....	1,196	842	1,021	1,127	1,365	1,419	1,068

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, 2014-2015 — 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 .....	799	499	632	684	881	1,017	927
Pets .....	639	239	400	517	771	862	835
Toys, hobbies, and playground equipment .....	160	<sup>3</sup> 260	232	167	110	154	92
Other entertainment supplies, equipment, and services .....	442	327	415	408	479	549	356
Personal care products and services .....	784	441	671	803	891	914	658
Reading .....	106	40	70	89	100	141	198
Education .....	1,912	1,463	904	1,057	3,842	2,371	268
Tobacco products and smoking supplies .....	428	301	418	426	456	457	400
Miscellaneous .....	1,031	440	688	995	1,278	1,200	1,202
Cash contributions .....	1,664	509	930	1,221	2,501	2,235	1,578
Personal insurance and pensions .....	7,891	4,230	6,531	7,590	10,419	9,806	3,483
Life and other personal insurance .....	412	55	174	251	480	917	398
Pensions and Social Security .....	7,479	4,175	6,357	7,340	9,939	8,890	3,085
Sources of income and personal taxes:							
Money income before taxes .....	\$84,534	\$50,661	\$69,419	\$81,546	\$107,939	\$95,236	\$61,046
Wages and salaries .....	71,971	47,089	65,179	75,402	92,749	77,049	29,661
Self-employment income .....	5,117	1,458	2,052	3,547	9,119	7,442	2,376
Social Security, private and government retirement .....	4,876	<sup>3</sup> 601	500	674	2,853	7,409	25,689
Interest, dividends, rental income, other property income .....	1,241	<sup>3</sup> 103	242	503	1,965	2,072	2,153
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	649	609	736	661	538	607	815
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	477	<sup>3</sup> 623	352	605	534	446	306
Other income .....	204	178	357	154	182	210	<sup>3</sup> 45
Personal taxes (contains some imputed values) .....	11,254	3,100	7,423	10,864	17,962	13,336	3,382
Federal income taxes .....	8,672	1,978	5,409	8,281	14,307	10,280	2,445
State and local income taxes .....	2,534	1,097	1,971	2,537	3,610	2,991	893
Other taxes .....	47	<sup>3</sup> 25	43	45	45	65	<sup>3</sup> 44
Income after taxes .....	73,280	47,561	61,996	70,683	89,977	81,900	57,664
Addenda:							
Net change in total assets and liabilities .....	\$10,453	-\$1,796	\$6,336	\$10,341	\$12,167	\$17,515	\$9,193
Net change in total assets .....	20,161	7,573	20,770	22,810	20,236	21,206	17,847
Net change in total liabilities .....	9,708	9,369	14,434	12,469	8,069	3,691	8,654
Other financial information:							
Other money receipts .....	401	<sup>3</sup> 174	171	252	362	1,073	<sup>3</sup> 281
Mortgage principal paid on owned property .....	-2,388	-647	-1,201	-2,047	-3,244	-3,444	-2,463
Estimated market value of owned home .....	175,768	42,600	94,161	141,610	232,717	254,646	204,149
Estimated monthly rental value of owned home .....	985	300	625	856	1,233	1,308	1,161
Gifts of goods and services, total .....	1,304	569	673	820	2,091	1,999	773
Food .....	84	98	35	69	107	144	47
Alcoholic beverages .....	14	<sup>3</sup> 14	11	27	16	6	<sup>3</sup> 6
Housing .....	230	103	210	144	269	371	165
Housekeeping supplies .....	25	<sup>3</sup> 27	20	19	26	36	28
Household textiles .....	5	( <sup>2</sup> )	<sup>3</sup> 6	31	<sup>3</sup> 10	35	<sup>3</sup> 5
Appliances and miscellaneous housewares .....	19	<sup>3</sup> 1	<sup>3</sup> 19	<sup>3</sup> 25	19	24	<sup>3</sup> 3
Major appliances .....	6	( <sup>2</sup> )	<sup>3</sup> 6	<sup>3</sup> 14	4	38	( <sup>1</sup> )
Small appliances and miscellaneous housewares .....	12	<sup>3</sup> 1	<sup>3</sup> 13	<sup>3</sup> 11	15	<sup>3</sup> 16	<sup>3</sup> 3
Miscellaneous household equipment .....	47	<sup>3</sup> 39	42	12	63	87	23

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, 2014-2015 — 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 .....	133	<sup>3</sup> 37	123	87	153	218	105
Apparel and services .....	254	<sup>3</sup> 135	245	225	205	414	238
Males, 2 and over .....	67	<sup>3</sup> 28	44	71	39	163	33
Females, 2 and over .....	76	<sup>3</sup> 43	74	47	78	138	43
Children under 2 .....	44	<sup>3</sup> 40	92	<sup>3</sup> 27	48	<sup>3</sup> 17	<sup>3</sup> 23
Other apparel products and services .....	66	<sup>3</sup> 23	<sup>3</sup> 35	<sup>3</sup> 79	40	96	<sup>3</sup> 140
Jewelry and watches .....	23	( <sup>1</sup> )	<sup>3</sup> 3	<sup>3</sup> 49	<sup>3</sup> 4	<sup>3</sup> 17	<sup>3</sup> 83
All other apparel products and services ...	43	<sup>3</sup> 23	<sup>3</sup> 32	<sup>3</sup> 31	36	79	<sup>3</sup> 56
Transportation .....	82	133	51	85	95	71	97
Healthcare .....	10	( <sup>2</sup> )	<sup>3</sup> 3	<sup>3</sup> 11	19	<sup>3</sup> 12	<sup>3</sup> 2
Entertainment .....	88	<sup>3</sup> 25	67	68	98	161	57
Toys, games, arts and crafts, and tricycles	26	<sup>3</sup> 15	<sup>3</sup> 27	<sup>3</sup> 23	<sup>3</sup> 16	<sup>3</sup> 53	<sup>3</sup> 19
Other entertainment .....	62	<sup>3</sup> 10	40	45	81	108	38
Personal care products and services .....	23	( <sup>2</sup> )	<sup>3</sup> 11	14	42	35	<sup>3</sup> 9
Reading .....	4	<sup>3</sup> 1	<sup>3</sup> 6	3	3	5	7
Education .....	452	<sup>3</sup> 57	<sup>3</sup> 7	102	1,168	681	66
All other gifts .....	64	<sup>3</sup> 3	27	71	71	99	79

<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, August, 2016