

Table 3630. Consumer units of three people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016-2017

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)	19,162	916	3,805	3,953	4,769	3,739	1,981
Consumer unit characteristics:							
Income before taxes	\$92,944	\$47,226	\$71,404	\$94,056	\$112,891	\$111,271	\$70,613
Income after taxes	79,864	45,385	63,923	80,360	94,045	93,273	65,975
Age of reference person	46.5	21.9	29.9	39.6	49.5	59.1	72.3
Average number in consumer unit:							
People	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 187	.8	1.1	1.0	.7	.3	.2
Adults 65 and older2	(¹)	(¹)	(¹)	.1	.2	1.7
Earners	1.8	1.7	1.6	1.7	2.0	1.9	1.3
Vehicles	2.2	1.6	1.8	2.0	2.5	2.6	2.3
Percent distribution:							
Reference person:							
Men	45	33	42	40	43	55	52
Women	55	67	58	60	57	45	48
Housing tenure:							
Homeowner	66	30	43	58	76	84	87
With mortgage	47	16	36	47	60	54	37
Without mortgage	19	14	7	10	16	30	50
Renter	34	70	57	42	24	16	13
Race of reference person:							
Black or African-American	14	15	20	14	12	11	16
White, Asian, and all other races	86	85	80	86	88	89	84
Hispanic or Latino origin of reference person:							
Hispanic or Latino	16	25	18	17	17	13	12
Not Hispanic or Latino	84	75	82	83	83	87	88
Education of reference person:							
Elementary (1-8)	4	1	1	2	4	4	10
High school (9-12)	30	45	28	25	28	33	36
College	66	54	71	73	68	62	53
Never attended and other	(¹)	(²)	(²)	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased	93	86	90	93	95	94	92
Average annual expenditures	\$68,930	\$41,483	\$57,406	\$68,227	\$81,483	\$79,524	\$56,811
Food							
Food at home	8,762	4,932	7,441	8,699	10,368	9,632	8,707
Cereals and bakery products	5,021	3,146	4,205	5,011	5,803	5,455	5,354
Cereals and cereal products	645	375	560	635	736	697	712
Bakery products	211	138	209	210	236	198	220
Meats, poultry, fish, and eggs	435	237	351	425	500	499	491
Meats, poultry, fish, and eggs	1,099	683	885	1,055	1,286	1,224	1,249
Beef	294	183	244	294	322	321	355
Pork	202	104	143	181	241	241	273
Other meats	155	72	104	165	202	176	149
Poultry	216	177	194	188	247	231	250
Fish and seafood	164	111	137	161	197	183	158
Eggs	67	36	63	67	78	72	64
Dairy products	512	284	449	523	588	563	506
Fresh milk and cream	172	104	158	183	193	188	153
Other dairy products	340	181	291	340	395	376	352
Fruits and vegetables	976	592	864	1,021	1,094	999	1,032
Fresh fruits	363	253	331	376	404	369	365
Fresh vegetables	320	150	274	358	363	320	340
Processed fruits	132	92	128	130	139	132	153
Processed vegetables	160	96	131	157	188	178	174
Other food at home	1,789	1,211	1,446	1,777	2,098	1,972	1,855
Sugar and other sweets	176	93	127	164	224	194	212
Fats and oils	135	96	105	126	157	163	141
Miscellaneous foods	929	673	804	930	1,091	995	876

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, 2016-2017 — 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	487	339	388	490	549	537	554
Food prepared by consumer unit on out-of-town trips	61	³⁹	22	67	77	83	72
Food away from home	3,741	1,786	3,236	3,688	4,565	4,177	3,353
Alcoholic beverages	543	111	488	608	711	609	297
Housing.....	22,460	15,597	21,279	24,089	24,922	23,070	17,850
Shelter	13,265	9,896	13,104	14,466	14,683	13,345	9,170
Owned dwellings	8,260	2,163	6,019	8,413	10,251	9,956	7,084
Mortgage interest and charges	4,233	927	3,264	5,088	5,555	4,387	2,444
Property taxes	2,285	649	1,168	2,013	2,853	3,229	2,576
Maintenance, repairs, insurance, other expenses	1,742	586	1,587	1,312	1,842	2,341	2,063
Rented dwellings	4,137	7,624	6,692	5,319	3,220	1,996	1,509
Other lodging	867	³¹⁰⁹	393	734	1,212	1,392	576
Utilities, fuels, and public services	4,541	3,146	3,549	4,297	5,155	5,312	4,643
Natural gas	423	184	311	380	457	556	498
Electricity	1,645	1,370	1,367	1,559	1,786	1,883	1,690
Fuel oil and other fuels.....	100	³²⁴	63	79	126	106	174
Telephone services	1,696	1,179	1,338	1,637	2,024	1,945	1,485
Residential phone service, VOIP, and phone cards	269	71	109	178	309	394	514
Cellular phone service	1,428	1,108	1,229	1,459	1,714	1,551	971
Water and other public services	677	389	469	642	761	822	797
Household operations	1,846	1,106	2,334	2,776	1,441	1,419	1,177
Personal services	830	658	1,673	1,753	237	³¹⁴³	³¹⁷¹
Other household expenses	1,016	448	661	1,023	1,204	1,277	1,005
Housekeeping supplies	793	296	570	697	1,057	970	866
Laundry and cleaning supplies	204	75	136	225	259	214	236
Other household products	455	135	349	355	622	592	473
Postage and stationery	134	87	85	117	176	164	157
Household furnishings and equipment.....	2,015	1,153	1,723	1,853	2,588	2,023	1,994
Household textiles.....	115	45	81	146	137	95	138
Furniture.....	536	462	549	536	571	560	411
Floor coverings.....	24	³²⁷	22	28	29	24	³⁶
Major appliances	306	180	218	290	434	276	310
Small appliances, miscellaneous housewares.....	141	69	106	125	181	161	156
Miscellaneous household equipment.....	895	370	746	726	1,235	907	973
Apparel and services	2,031	1,067	1,951	2,347	2,493	1,753	1,527
Men and boys	475	243	393	497	715	388	334
Men, 16 and over	366	187	276	331	575	347	277
Boys, 2 to 15	109	56	116	166	140	42	57
Women and girls	765	276	627	941	889	797	667
Women, 16 and over.....	640	259	502	701	760	723	632
Girls, 2 to 15	125	³¹⁷	125	240	129	74	35
Children under 2	132	122	313	144	83	³²³	³²¹
Footwear.....	442	³²⁴⁴	396	575	535	333	352
Other apparel products and services	217	183	223	190	271	212	153
Transportation	11,234	9,149	10,271	9,514	12,623	13,435	10,120
Vehicle purchases (net outlay).....	4,773	5,333	4,990	3,278	5,203	5,963	3,806
Cars and trucks, new	2,316	^{32,034}	2,403	1,368	1,945	4,183	1,539
Cars and trucks, used	2,354	3,225	2,447	1,828	3,070	1,751	2,234
Other vehicles	104	³⁷³	³¹⁴⁰	³⁸²	188	³²⁸	³³³
Gasoline, other fuels, and motor oil	2,352	1,836	2,016	2,340	2,735	2,590	1,886
Other vehicle expenses.....	3,422	1,736	2,749	3,150	3,889	4,070	3,851
Vehicle finance charges	286	216	294	290	372	231	195
Maintenance and repairs	1,038	613	703	862	1,295	1,402	973
Vehicle insurance.....	1,265	³⁵²³	1,053	1,132	1,361	1,336	2,026
Vehicle rental, leases, licenses, and other charges	833	384	699	867	861	1,100	657
Public and other transportation	687	244	517	746	797	812	576
Healthcare	5,368	2,427	3,424	4,881	5,663	7,306	7,116
Health insurance	3,785	1,788	2,499	3,423	4,001	4,905	5,267
Medical services	965	472	634	959	975	1,427	945
Drugs	471	100	195	367	532	756	743
Medical supplies.....	147	67	97	132	155	218	162

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, 2016-2017 — Continued

Item	Total three people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Entertainment	3,243	1,440	2,557	3,628	4,188	3,358	2,181
Fees and admissions	797	245	454	882	1,207	890	406
Audio and visual equipment and services	1,170	712	874	1,271	1,395	1,225	1,100
Pets, toys, hobbies, and playground equipment	796	386	613	962	1,019	836	457
Pets	630	225	419	719	849	737	399
Toys, hobbies, and playground equipment	166	³ 161	194	243	171	99	58
Other entertainment supplies, equipment, and services	480	98	616	514	566	407	219
Personal care products and services	839	402	592	896	1,099	939	687
Reading	106	³ 33	48	95	139	142	143
Education	2,082	1,037	998	1,034	4,090	2,842	473
Tobacco products and smoking supplies	453	534	390	440	492	512	360
Miscellaneous	1,145	280	628	1,483	1,191	1,621	840
Cash contributions	1,717	433	782	1,462	2,503	2,250	1,723
Personal insurance and pensions	8,947	4,040	6,558	9,052	11,001	12,055	4,786
Life and other personal insurance	444	³ 104	189	334	546	772	441
Pensions and Social Security	8,504	3,936	6,369	8,718	10,455	11,283	4,344
Sources of income and personal taxes:							
Money income before taxes	\$92,944	\$47,226	\$71,404	\$94,056	\$112,891	\$111,271	\$70,613
Wages and salaries	78,776	43,028	66,710	83,927	97,347	92,378	37,815
Self-employment income	6,091	³ 1,782	2,631	6,334	9,479	7,780	2,900
Social Security, private and government retirement	5,141	³ 685	492	1,580	2,217	7,194	26,394
Interest, dividends, rental income, other property income	1,485	³ 28	120	895	2,280	2,668	1,809
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	559	903	655	592	425	443	688
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	528	³ 297	502	540	552	461	730
Other income	364	³ 500	294	189	590	347	³ 277
Personal taxes (contains some imputed values)	13,080	1,840	7,481	13,696	18,846	17,998	4,638
Federal income taxes	10,201	998	5,482	10,628	14,959	14,298	3,478
State and local income taxes	2,813	812	1,933	3,030	3,784	3,632	1,116
Other taxes	65	³ 30	66	38	102	68	³ 43
Income after taxes	79,864	45,385	63,923	80,360	94,045	93,273	65,975
Addenda:							
Net change in total assets and liabilities	\$12,345	\$3,703	\$7,643	\$13,629	\$14,665	\$16,843	\$8,737
Net change in total assets	22,756	12,784	20,233	25,634	28,160	24,552	10,072
Net change in total liabilities	10,411	9,081	12,590	12,006	13,495	7,708	1,335
Other financial information:							
Other money receipts	381	³ 103	³ 136	259	277	1,073	³ 171
Mortgage principal paid on owned property	-2,574	-296	-1,204	-2,335	-3,709	-3,134	-2,944
Estimated market value of owned home	199,314	37,689	97,414	178,691	240,676	286,622	246,522
Estimated monthly rental value of owned home	1,097	283	636	1,020	1,285	1,486	1,326
Gifts of goods and services, total	1,350	578	481	714	2,505	1,938	820
Food	87	³ 3	42	27	142	134	113
Alcoholic beverages	11	(¹)	³ 4	³ 7	16	27	³ 4

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, 2016-2017 — Continued

Item	Total three people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Housing	289	288	124	88	468	513	188
Housekeeping supplies.....	38	³ 20	10	³ 14	40	84	76
Household textiles.....	7	(²)	³ 4	(²)	³ 9	³ 16	³ 11
Appliances and miscellaneous housewares.....	16	³ 14	³ 2	³ 6	20	43	³ 8
Major appliances.....	5	(²)	(¹)	³ 3	7	³ 13	(²)
Small appliances and miscellaneous housewares	11	³ 14	³ 2	³ 4	³ 13	³ 30	³ 8
Miscellaneous household equipment.....	53	³ 79	49	11	79	64	43
Other housing.....	176	³ 174	58	57	319	306	51
Apparel and services.....	186	³ 74	133	209	275	147	168
Males, 2 and over.....	54	³ 16	16	61	97	33	69
Females, 2 and over	47	³ 6	27	60	53	59	53
Children under 2.....	50	³ 50	62	³ 50	³ 72	³ 21	³ 21
Other apparel products and services.....	35	³ 3	³ 28	³ 38	53	³ 34	³ 25
Jewelry and watches	7	³ 1	³ 20	³ 2	³ 2	³ 9	³ 2
All other apparel products and services.....	28	³ 2	³ 8	³ 36	51	³ 26	³ 23
Transportation	118	³ 170	76	90	222	75	60
Healthcare	22	³ 2	³ 3	³ 17	36	³ 35	³ 18
Entertainment.....	85	³ 40	56	108	108	80	72
Toys, games, arts and crafts, and tricycles	35	³ 25	³ 24	³ 41	³ 49	³ 30	³ 28
Other entertainment.....	50	³ 15	32	67	60	50	44
Personal care products and services.....	7	(²)	(¹)	7	9	³ 2	27
Reading	2	(²)	³ 1	³ 1	5	³ 2	³ 3
Education.....	463	(²)	³ 6	³ 83	1,126	807	³ 65
All other gifts.....	80	(¹)	36	77	95	116	102

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, 2018