

Table 3630. Consumer units of three people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019

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).....	19,055	794	3,849	4,030	4,713	3,388	2,281
Consumer unit characteristics:							
Income before taxes	\$104,059	\$51,506	\$83,559	\$95,069	\$119,235	\$144,800	\$80,957
Income after taxes	88,950	48,784	74,161	82,891	101,346	115,902	72,939
Age of reference person	46.7	22.4	29.9	39.4	49.7	59.0	72.4
Average number in consumer unit:							
People	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 187	.6	1.0	1.1	.6	.2	.2
Adults 65 and older.....	.3	1.1	(²)	(²)	.1	.2	1.6
Earners	1.8	1.9	1.7	1.7	2.0	2.0	1.3
Vehicles	2.3	1.8	1.8	2.0	2.5	2.7	2.4
Percent distribution:							
Reference person:							
Men	45	47	43	45	43	48	44
Women.....	55	53	57	55	57	52	56
Housing tenure:							
Homeowner.....	67	28	46	59	75	85	88
With mortgage	47	16	38	48	57	53	39
Without mortgage	20	11	8	11	18	32	50
Renter	33	72	54	41	25	15	12
Race of reference person:							
Black or African-American	14	8	16	14	14	10	16
White, Asian, and all other races.....	86	92	84	86	86	90	84
Hispanic or Latino origin of reference person:							
Hispanic or Latino	17	29	23	16	16	14	12
Not Hispanic or Latino	83	71	77	84	84	86	88
Education of reference person:							
Elementary (1-8)	3	3	2	2	2	4	7
High school (9-12)	29	50	26	28	26	28	37
College.....	68	47	72	70	72	68	56
Never attended and other.....	(²)	(³)	(³)	(³)	(²)	(²)	(³)
At least one vehicle owned or leased	93	83	92	93	95	95	95
Average annual expenditures	\$73,793	\$43,665	\$61,769	\$74,495	\$85,298	\$85,357	\$62,999
Food	9,362	5,641	7,692	9,438	10,841	11,013	8,190
Food at home.....	5,269	3,353	4,468	5,040	5,649	6,475	5,268
Cereals and bakery products	662	481	533	631	686	821	723
Cereals and cereal products	218	190	188	193	235	262	223
Bakery products	445	291	345	438	452	559	500
Meats, poultry, fish, and eggs	1,122	691	936	1,072	1,196	1,343	1,232
Beef	311	190	234	323	344	347	349
Pork	217	174	169	192	205	289	270
Other meats.....	146	74	118	147	150	184	161
Poultry	215	144	185	199	246	250	208
Fish and seafood.....	164	67	169	141	176	190	177
Eggs	70	43	62	69	74	83	67
Dairy products	526	321	436	505	587	647	499
Fresh milk and cream.....	169	111	145	162	188	198	169
Other dairy products.....	356	210	291	343	399	449	331
Fruits and vegetables	999	597	903	927	1,084	1,168	1,048
Fresh fruits.....	360	200	338	326	388	426	372
Fresh vegetables.....	339	144	301	339	389	364	356
Processed fruits.....	126	112	118	103	131	160	120
Processed vegetables	175	140	147	159	176	217	199
Other food at home.....	1,959	1,263	1,659	1,905	2,097	2,496	1,766
Sugar and other sweets	178	95	138	177	187	224	191
Fats and oils	135	58	99	132	154	178	131
Miscellaneous foods.....	1,064	773	976	1,023	1,104	1,358	884
Nonalcoholic beverages.....	519	300	406	523	556	666	502

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, 2018-2019 — 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 prepared by consumer unit on out-of-town trips.....	63	138	40	50	96	70	58
Food away from home.....	4,093	2,288	3,224	4,397	5,192	4,539	2,922
Alcoholic beverages.....	508	279	391	503	642	648	331
Housing.....	23,353	15,950	21,770	24,294	25,547	25,219	19,705
Shelter.....	13,387	9,796	12,833	14,303	14,931	13,920	9,970
Owned dwellings.....	8,028	1,543	5,386	7,815	10,158	10,230	7,445
Mortgage interest and charges.....	3,641	813	3,058	4,148	4,639	3,858	2,332
Property taxes.....	2,453	382	1,366	2,248	3,176	3,385	2,492
Maintenance, repairs, insurance, other expenses.....	1,933	348	962	1,419	2,343	2,987	2,621
Rented dwellings.....	4,420	8,016	6,984	5,773	3,646	1,989	1,656
Other lodging.....	940	1237	463	715	1,126	1,701	869
Utilities, fuels, and public services.....	4,730	3,461	3,711	4,380	5,329	5,637	4,922
Natural gas.....	480	232	341	452	521	626	548
Electricity.....	1,690	1,271	1,419	1,583	1,800	1,958	1,861
Fuel oil and other fuels.....	117	178	66	72	132	161	198
Telephone services.....	1,729	1,437	1,396	1,610	2,043	2,048	1,477
Residential phone service, VOIP, and phone cards.....	201	179	84	122	201	326	392
Cellular phone service.....	1,528	1,358	1,311	1,488	1,843	1,722	1,085
Water and other public services.....	714	443	489	663	832	845	838
Household operations.....	2,128	763	2,729	2,791	1,828	1,562	1,882
Personal services.....	999	1125	1,898	1,815	461	1181	1674
Other household expenses.....	1,129	638	831	976	1,368	1,381	1,208
Housekeeping supplies.....	819	482	640	743	981	998	814
Laundry and cleaning supplies.....	217	141	154	213	275	255	190
Other household products.....	485	285	389	438	572	594	486
Postage and stationery.....	117	57	97	93	134	149	138
Household furnishings and equipment.....	2,289	1,448	1,857	2,076	2,479	3,102	2,116
Household textiles.....	116	85	93	82	151	161	88
Furniture.....	645	475	579	600	715	869	423
Floor coverings.....	31	14	17	18	53	36	39
Major appliances.....	361	258	215	305	368	578	411
Small appliances, miscellaneous housewares.....	139	151	110	94	148	164	202
Miscellaneous household equipment.....	996	475	844	977	1,045	1,294	953
Apparel and services.....	2,236	1,472	2,188	2,590	2,299	2,378	1,664
Men and boys.....	548	439	483	592	624	599	387
Men, 16 and over.....	422	380	351	373	490	530	343
Boys, 2 to 15.....	126	59	132	219	134	70	44
Women and girls.....	773	378	614	948	860	781	713
Women, 16 and over.....	641	337	502	734	685	700	663
Girls, 2 to 15.....	132	140	113	215	176	81	50
Children under 2.....	124	277	330	114	147	140	114
Footwear.....	525	1281	517	723	513	492	373
Other apparel products and services.....	265	97	243	212	255	466	176
Transportation.....	13,459	10,292	12,038	14,797	15,055	14,078	10,397
Vehicle purchases (net outlay).....	5,761	5,069	5,614	7,298	6,040	5,251	3,712
Cars and trucks, new.....	2,520	11,545	2,837	3,009	2,610	2,480	1,334
Cars and trucks, used.....	3,185	3,524	2,754	4,198	3,344	2,771	2,290
Other vehicles.....	56	(3)	123	91	186	(3)	187
Gasoline, other fuels, and motor oil.....	2,561	2,133	2,299	2,501	2,953	2,811	2,076
Other vehicle expenses.....	4,229	2,693	3,540	4,179	4,933	4,777	3,756
Vehicle finance charges.....	312	239	354	284	364	321	195
Maintenance and repairs.....	1,024	610	730	1,033	1,126	1,289	1,061
Vehicle rental, leases, licenses, and other charges.....	997	363	875	1,096	1,173	1,100	731
Vehicle insurance.....	1,896	1,481	1,582	1,765	2,270	2,068	1,770
Public and other transportation.....	909	397	585	819	1,128	1,239	853
Healthcare.....	5,555	1,652	3,857	4,657	5,882	7,307	8,092
Health insurance.....	3,878	1,243	2,719	3,190	4,128	4,903	5,926
Medical services.....	1,002	193	817	935	1,050	1,447	955
Drugs.....	509	201	221	384	490	762	992
Medical supplies.....	166	115	100	149	215	194	219
Entertainment.....	3,460	1,658	2,575	3,277	4,194	4,454	2,988
Fees and admissions.....	811	210	575	947	1,106	917	438
Audio and visual equipment and services.....	1,155	682	802	1,047	1,489	1,310	1,203
Pets, toys, hobbies, and playground equipment.....	964	563	826	1,037	1,033	994	1,060
Pets.....	785	497	645	725	879	869	940

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, 2018-2019 — Continued

Item	Total three people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Toys, hobbies, and playground equipment	179	¹ 67	181	313	153	125	119
Other entertainment supplies, equipment, and services	530	¹ 203	374	246	567	1,233	287
Personal care products and services	845	490	641	836	1,060	974	716
Reading	82	¹ 23	48	103	72	106	110
Education	2,252	¹ 449	1,388	843	4,240	3,268	1,214
Tobacco products and smoking supplies	399	273	304	440	420	438	433
Miscellaneous	958	760	508	1,089	945	1,198	1,204
Cash contributions	1,706	467	709	1,267	2,030	2,805	2,294
Personal insurance and pensions.....	9,619	4,258	7,660	10,363	12,069	11,470	5,661
Life and other personal insurance	610	¹ 120	302	424	863	910	663
Pensions and Social Security	9,009	4,138	7,358	9,938	11,206	10,561	4,999
Sources of income and personal taxes:							
Money income before taxes.....	\$104,059	\$51,506	\$83,559	\$95,069	\$119,235	\$144,800	\$80,957
Wages and salaries	89,628	46,225	75,309	86,381	107,149	126,713	43,344
Self-employment income	5,727	¹ 2,778	5,692	4,969	7,168	6,383	4,201
Social Security, private and government retirement	5,726	¹ 786	656	999	1,957	7,574	29,394
Interest, dividends, rental income, other property income	1,389	¹ 214	333	363	1,849	2,571	2,686
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	471	868	491	433	352	541	511
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	828	¹ 314	614	1,685	554	788	481
Other income	290	¹ 321	463	239	205	229	¹ 338
Personal taxes (contains some imputed values).....	15,110	2,722	9,398	12,177	17,889	28,898	8,018
Federal income taxes	11,933	1,655	6,792	9,322	13,982	24,221	6,314
State and local income taxes.....	3,096	968	2,553	2,813	3,740	4,615	1,666
Other taxes	80	¹ 100	52	42	167	62	¹ 37
Income after taxes	88,950	48,784	74,161	82,891	101,346	115,902	72,939
Addenda:							
Net change in total assets and liabilities.....	\$7,867	-\$1,902	-\$238	\$6,976	\$18,247	\$6,781	\$6,680
Net change in total assets	22,101	11,744	23,157	22,132	32,746	13,152	15,166
Net change in total liabilities	14,234	13,646	23,395	15,156	14,498	6,371	8,486
Other financial information:							
Other money receipts	928	¹ 205	¹ 307	564	333	¹ 769	¹ 4,337
Mortgage principal paid on owned property	-2,805	-603	-1,748	-2,943	-3,489	-3,758	-2,280
Estimated market value of owned home	219,144	41,499	129,017	202,975	260,236	310,213	241,436
Estimated monthly rental value of owned home	1,164	261	719	1,038	1,398	1,547	1,402
Gifts of goods and services, total.....	1,676	396	852	1,005	2,596	2,700	1,293
Food	124	¹ 25	67	54	233	203	36
Alcoholic beverages.....	8	⁽²⁾	¹ 5	¹ 2	18	9	¹ 6
Housing	293	¹ 87	169	125	368	527	375
Housekeeping supplies	31	¹ 11	¹ 13	22	40	51	40
Household textiles	14	¹ 10	¹ 7	⁽²⁾	¹ 21	¹ 33	¹ 9
Appliances and miscellaneous housewares	36	¹ 3	¹ 14	¹ 12	27	46	¹ 136
Major appliances	12	⁽³⁾	¹ 1	¹ 11	16	28	¹ 5
Small appliances and miscellaneous housewares	24	¹ 3	¹ 13	¹ 1	¹ 11	¹ 19	¹ 131
Miscellaneous household equipment	74	¹ 3	70	14	45	185	105
Other housing	138	¹ 60	65	77	235	212	85
Apparel and services	256	¹ 156	189	255	277	267	355
Males, 2 and over	60	¹ 55	26	52	64	75	106
Females, 2 and over.....	89	¹ 60	50	83	118	60	163
Children under 2	36	¹ 9	50	¹ 39	¹ 38	¹ 38	¹ 13
Other apparel products and services	71	¹ 32	¹ 62	¹ 81	¹ 58	¹ 95	¹ 74
Jewelry and watches.....	9	¹ 1	¹ 2	¹ 4	¹ 18	¹ 9	¹ 10
All other apparel products and services.....	63	¹ 31	¹ 60	¹ 77	¹ 41	¹ 86	¹ 64
Transportation.....	174	39	34	294	148	295	121
Healthcare.....	30	⁽³⁾	¹ 11	¹ 60	¹ 32	¹ 33	¹ 10

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, 2018-2019 — 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.....	131	¹ 57	38	106	236	147	122
Toys, games, arts and crafts, and tricycles.....	35	¹ 16	¹ 13	¹ 42	¹ 35	¹ 45	¹ 57
Other entertainment.....	96	¹ 41	26	65	201	102	64
Personal care products and services	14	(³)	¹ 11	¹ 12	11	13	34
Reading.....	3	(³)	¹ 3	¹ 3	¹ 4	¹ 1	¹ 6
Education	560	(³)	¹ 283	¹ 62	1,151	1,072	¹ 122
All other gifts	82	¹ 32	42	31	118	133	106

¹ Data are likely to have large sampling errors.

² Value is too small to display.

³ No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2020