

Table 3630. Consumer units of three people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020

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	19,126	669	3,775	4,018	4,698	3,527	2,438
Consumer unit characteristics:							
Income before taxes	\$106,943	\$55,298	\$88,647	\$98,667	\$119,044	\$148,086	\$80,254
Income after taxes	91,168	53,802	79,895	87,136	102,696	111,506	73,895
Age of reference person	47.3	22.2	30.1	39.4	49.6	58.9	72.5
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	² .1	(³)	(³)	.1	.2	1.6
Earners	1.8	2.0	1.7	1.7	2.0	2.0	1.3
Vehicles	2.2	1.9	1.8	1.9	2.5	2.7	2.2
Percent distribution:							
Reference person:							
Men	45	54	45	46	41	47	49
Women.....	55	46	55	54	59	53	51
Housing tenure:							
Homeowner.....	67	32	46	58	75	84	88
With mortgage	46	20	38	48	57	52	35
Without mortgage	21	12	9	10	17	32	53
Renter	33	68	54	42	25	16	12
Race of reference person:							
Black or African-American	13	4	13	15	13	12	17
White, Asian, and all other races.....	87	96	87	85	87	88	83
Hispanic or Latino origin of reference person:							
Hispanic or Latino	18	43	23	18	17	13	10
Not Hispanic or Latino	82	57	77	82	83	87	90
Education of reference person:							
Elementary (1-8)	3	5	1	2	3	3	5
High school (9-12)	28	47	26	24	25	29	36
College.....	69	48	73	74	72	67	58
Never attended and other.....	(³)	(⁴)	(⁴)	(³)	1	1	1
At least one vehicle owned or leased	93	89	92	91	95	95	92
Average annual expenditures	\$71,944	\$46,563	\$63,618	\$71,972	\$81,318	\$82,186	\$58,345
Food	8,980	5,931	7,641	9,096	9,871	9,955	8,264
Food at home.....	5,498	3,429	4,763	5,391	5,772	6,183	5,709
Cereals and bakery products	697	493	570	756	724	733	724
Cereals and cereal products	232	204	194	239	243	250	232
Bakery products	465	289	375	517	481	483	491
Meats, poultry, fish, and eggs	1,178	744	992	1,067	1,204	1,425	1,330
Beef	329	235	273	266	334	426	385
Pork	226	168	166	197	240	283	263
Other meats.....	159	134	126	161	164	185	160
Poultry	217	101	189	204	236	244	228
Fish and seafood.....	178	² 62	178	168	152	216	225
Eggs	69	43	60	71	77	70	68
Dairy products	531	226	468	517	560	610	551
Fresh milk and cream.....	168	94	147	178	174	181	169
Other dairy products.....	363	133	321	338	386	428	382
Fruits and vegetables	1,060	575	955	1,092	1,119	1,093	1,119
Fresh fruits.....	380	201	367	371	378	409	425
Fresh vegetables.....	347	145	322	376	372	348	335
Processed fruits.....	137	108	121	150	145	130	140
Processed vegetables	196	121	144	196	224	207	218
Other food at home.....	2,032	1,391	1,779	1,959	2,165	2,323	1,987
Sugar and other sweets	188	143	163	180	209	202	186
Fats and oils	140	69	108	147	161	139	148
Miscellaneous foods.....	1,099	753	1,081	1,035	1,113	1,262	1,045
Nonalcoholic beverages.....	544	388	389	547	597	625	575

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, 2019-2020 — 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.....	62	² 38	38	50	86	94	31
Food away from home.....	3,482	2,501	2,878	3,705	4,099	3,772	2,555
Alcoholic beverages.....	478	205	355	401	598	669	321
Housing.....	23,356	16,762	22,319	24,557	25,212	25,001	18,773
Shelter.....	13,639	10,320	13,262	14,740	15,056	14,085	9,942
Owned dwellings.....	8,213	1,616	5,467	8,049	10,090	10,545	7,552
Mortgage interest and charges.....	3,582	² 805	2,978	4,113	4,603	3,707	2,257
Property taxes.....	2,500	411	1,470	2,261	3,013	3,474	2,664
Maintenance, repairs, insurance, other expenses.....	2,131	400	1,020	1,675	2,474	3,364	2,631
Rented dwellings.....	4,583	8,487	7,452	6,068	3,872	2,062	1,639
Other lodging.....	843	² 217	342	622	1,093	1,479	751
Utilities, fuels, and public services.....	4,738	3,673	3,840	4,320	5,199	5,683	4,852
Natural gas.....	447	185	351	424	464	547	525
Electricity.....	1,712	1,327	1,465	1,587	1,757	2,023	1,871
Fuel oil and other fuels.....	127	² 63	84	80	125	196	194
Telephone services.....	1,722	1,635	1,432	1,563	2,021	2,038	1,420
Residential phone service, VOIP, and phone cards.....	178	² 89	65	92	179	303	332
Cellular phone service.....	1,544	1,546	1,367	1,471	1,842	1,735	1,089
Water and other public services.....	730	463	508	665	832	879	842
Household operations.....	1,893	792	2,404	2,496	1,682	1,451	1,452
Personal services.....	710	² 54	1,533	1,339	346	² 25	² 275
Other household expenses.....	1,183	738	871	1,157	1,336	1,426	1,177
Housekeeping supplies.....	819	593	669	683	931	1,049	748
Laundry and cleaning supplies.....	201	164	139	190	254	212	196
Other household products.....	501	363	430	383	558	661	477
Postage and stationery.....	117	² 65	99	109	118	176	76
Household furnishings and equipment.....	2,268	1,384	2,145	2,319	2,344	2,733	1,780
Household textiles.....	135	² 63	116	166	163	140	62
Furniture.....	606	571	648	640	624	702	322
Floor coverings.....	29	² 3	27	22	41	31	22
Major appliances.....	385	241	240	379	333	661	362
Small appliances, miscellaneous housewares.....	124	116	95	130	165	126	73
Miscellaneous household equipment.....	989	389	1,018	983	1,017	1,074	939
Apparel and services.....	1,808	1,020	1,894	2,028	1,975	1,718	1,310
Men and boys.....	413	375	414	414	492	401	278
Men, 16 and over.....	299	² 312	267	224	396	333	222
Boys, 2 to 15.....	115	62	147	190	96	68	57
Women and girls.....	647	253	547	747	847	507	532
Women, 16 and over.....	528	205	433	578	678	445	495
Girls, 2 to 15.....	118	² 49	114	169	170	62	37
Children under 2.....	105	² 90	272	144	² 43	² 45	² 15
Footwear.....	403	² 152	398	549	410	327	324
Other apparel products and services.....	240	150	264	175	182	438	160
Transportation.....	12,864	11,247	12,176	13,268	14,388	13,988	9,138
Vehicle purchases (net outlay).....	5,815	² 5,882	6,016	6,522	6,414	5,762	3,245
Cars and trucks, new.....	2,625	² 1,192	3,367	2,264	2,563	3,355	1,528
Cars and trucks, used.....	3,170	4,690	2,625	4,221	3,834	2,398	1,702
Other vehicles.....	21	⁽⁴⁾	² 23	² 37	² 18	² 10	² 16
Gasoline, other fuels, and motor oil.....	2,199	2,033	2,050	2,084	2,520	2,460	1,671
Other vehicle expenses.....	4,217	2,954	3,670	4,089	4,671	4,994	3,619
Vehicle finance charges.....	331	235	351	341	399	312	208
Maintenance and repairs.....	1,026	741	790	958	1,006	1,382	1,101
Vehicle rental, leases, licenses, and other charges.....	933	443	826	1,049	1,055	1,078	595
Vehicle insurance.....	1,927	1,535	1,702	1,741	2,211	2,222	1,715
Public and other transportation.....	632	378	441	573	782	772	603
Healthcare.....	5,686	2,213	4,168	4,883	6,015	7,182	7,501
Health insurance.....	4,044	1,788	2,899	3,395	4,383	4,913	5,598
Medical services.....	967	206	906	936	984	1,278	836
Drugs.....	500	164	238	373	451	781	876
Medical supplies.....	176	² 55	125	178	198	209	191
Entertainment.....	3,272	1,752	2,793	3,752	3,740	3,545	2,298
Fees and admissions.....	686	196	447	858	896	821	292
Audio and visual equipment and services.....	1,095	623	815	995	1,254	1,315	1,187
Pets, toys, hobbies, and playground equipment.....	973	693	895	1,341	996	821	719
Pets.....	789	600	617	1,069	842	729	601

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, 2019-2020 — 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	184	² 93	277	271	153	92	118
Other entertainment supplies, equipment, and services	518	² 239	636	559	595	588	100
Personal care products and services	765	373	588	774	941	908	556
Reading	83	² 22	60	103	80	86	98
Education	2,211	² 1,114	1,646	948	3,636	3,171	1,339
Tobacco products and smoking supplies	386	317	338	374	395	438	410
Miscellaneous	905	424	580	1,092	817	1,212	941
Cash contributions	1,638	472	834	1,305	1,737	2,554	2,236
Personal insurance and pensions.....	9,514	4,712	8,225	9,390	11,912	11,760	5,160
Life and other personal insurance	661	² 136	377	461	919	894	738
Pensions and Social Security	8,853	4,575	7,849	8,929	10,992	10,866	4,422
Sources of income and personal taxes:							
Income before taxes	\$106,943	\$55,298	\$88,647	\$98,667	\$119,044	\$148,086	\$80,254
Wages and salaries	91,716	49,090	80,949	89,376	107,868	125,329	44,196
Self-employment income	6,014	² 3,743	5,172	4,866	6,015	10,376	3,521
Social Security, private and government retirement	6,041	² 956	684	1,271	2,304	7,581	28,564
Interest, dividends, rental income, other property income	1,336	² 132	340	627	1,426	2,179	2,987
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	475	² 556	391	516	320	716	466
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	1,092	² 670	679	1,756	837	1,619	481
Other income	269	² 152	432	255	274	286	² 38
Personal taxes (contains some imputed values).....	15,775	1,497	8,753	11,532	16,348	36,580	6,360
Federal income taxes	13,508	1,514	7,013	9,648	13,415	32,432	6,020
Stimulus payment (new UCC Q20202)#	-1,140	² -1,030	-964	-999	-1,092	-1,374	-1,427
State and local income taxes.....	3,301	905	2,660	2,816	3,819	5,420	1,688
Other taxes	106	² 108	² 44	66	206	101	² 78
Income after taxes	91,168	53,802	79,895	87,136	102,696	111,506	73,895
Addenda:							
Net change in total assets and liabilities.....	\$19,514	-\$3,899	\$10,228	\$16,357	\$4,299	\$69,390	\$2,685
Net change in total assets	34,461	12,938	35,145	25,194	25,415	71,768	18,045
Net change in total liabilities	14,947	16,837	24,916	8,837	21,116	2,378	15,360
Other financial information:							
Other money receipts	5,298	² 215	² 251	476	624	² 24,475	² 3,721
Mortgage principal paid on owned property	-2,811	² -644	-1,685	-2,625	-3,856	-3,652	-2,223
Estimated market value of owned home	225,767	43,352	134,962	195,639	259,325	319,414	265,952
Estimated monthly rental value of owned home	1,204	309	749	1,050	1,390	1,608	1,465

¹ Data are rounded to the nearest thousands.

² Data are likely to have large sampling errors.

³ Value is too small to display.

⁴ No data reported.

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.