

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Total two persons	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Number of consumer units (in thousands).....	29,061	1,641	4,902	3,358	3,963	5,950	9,246	5,920	3,326
Consumer unit characteristics:									
Income before taxes 1/.....	\$31,991	\$22,658	\$36,627	\$37,138	\$41,585	\$34,780	\$23,766	\$25,419	\$20,825
Income after taxes 1/.....	28,980	20,681	32,947	33,396	36,906	31,136	22,251	23,817	19,462
Average number of persons in consumer unit....	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Age of reference person.....	53.0	22.0	29.3	39.5	49.6	59.8	72.9	69.2	79.6
Average number in consumer unit:									
Earners.....	1.2	1.7	1.7	1.6	1.6	1.3	.5	.6	.3
Vehicles.....	2.1	1.8	2.1	2.1	2.4	2.4	1.8	2.0	1.6
Children under 18.....	.1	.2	.2	.3	.1	(2)	(2)	(2)	(2)
Persons 65 and over.....	.6	(2)	(2)	(2)	(2)	.1	1.7	1.6	1.8
Percent distribution:									
Sex of reference person:									
Male.....	73	65	68	59	67	80	81	81	82
Female.....	27	35	32	41	33	20	19	19	18
Housing tenure:									
Percent homeowner.....	71	14	45	60	76	89	85	87	82
Homeowner with mortgage.....	34	11	38	50	54	41	18	23	8
Homeowner without mortgage.....	37	4	7	10	22	47	67	64	74
Renter.....	29	86	55	40	24	11	15	13	18
Race of reference person:									
Black.....	8	10	11	11	7	6	6	6	6
White and other.....	92	90	89	89	93	94	94	94	94
Education of reference person:									
Elementary (1-8).....	13	4	2	3	7	15	25	18	38
High school (9-12).....	44	46	36	39	49	49	44	48	36
College.....	43	50	62	58	44	36	29	33	24
Never attended and other.....	1	(3)	(3)	(3)	(3)	(3)	1	1	2
At least one vehicle owned.....	92	85	90	90	92	95	92	94	88
Average annual expenditures.....	\$27,500	\$23,189	\$29,650	\$31,976	\$33,829	\$28,032	\$22,356	\$23,936	\$19,484
Food.....	3,861	3,134	3,873	4,325	4,322	4,192	3,366	3,572	2,977
Food at home.....	2,149	1,519	1,779	2,231	2,250	2,461	2,178	2,245	2,048
Cereals and bakery products.....	309	229	246	291	309	360	329	327	335
Cereals and cereal products.....	105	91	86	105	96	119	112	113	112

Bakery products.....	204	139	160	186	213	241	217	214	223
Meats, poultry, fish, and eggs.....	562	349	424	575	612	659	583	601	549
Beef.....	183	138	149	174	200	215	183	177	193
Pork.....	114	59	73	108	127	131	131	141	110
Other meats.....	77	35	62	89	76	97	76	82	66
Poultry.....	92	61	74	101	111	96	91	94	86
Fish and seafood.....	70	36	47	79	68	90	74	77	68
Eggs.....	26	20	19	24	29	30	28	30	26
Dairy products.....	266	223	233	262	284	301	260	267	247
Fresh milk and cream.....	119	98	99	116	126	128	125	125	125
Other dairy products.....	147	125	133	146	158	172	135	142	123
Fruits and vegetables.....	399	230	311	401	389	450	448	464	415
Fresh fruits.....	131	63	90	137	122	147	159	167	143
Fresh vegetables.....	126	63	101	129	131	143	136	140	127
Processed fruits.....	82	58	69	74	75	89	95	98	89
Processed vegetables.....	60	45	51	61	61	70	58	60	56
Other food at home.....	614	488	565	701	655	691	557	586	502
Sugar and other sweets.....	76	62	60	72	81	91	77	82	68
Fats and oils.....	56	33	44	50	58	67	62	65	56
Miscellaneous foods.....	254	229	257	318	248	272	220	228	205
Nonalcoholic beverages.....	192	146	174	230	226	211	167	174	153
Food prepared by consumer unit on out-of-town trips.....	36	19	30	31	43	50	31	37	20
Food away from home.....	1,712	1,615	2,094	2,094	2,072	1,731	1,188	1,326	929
Alcoholic beverages.....	287	249	478	361	289	270	171	193	130
Housing.....	8,495	6,484	9,714	10,159	10,521	8,341	6,819	7,294	5,965
Shelter.....	4,664	4,046	5,947	6,309	5,927	4,288	3,197	3,423	2,795
Owned dwellings.....	2,794	533	3,012	3,664	3,799	3,163	2,096	2,352	1,640
Mortgage interest.....	1,459	403	2,328	2,697	2,335	1,399	401	536	159
Property taxes.....	652	4/39	340	489	745	843	823	883	717
Maintenance, repairs, insurance, other expenses.....	683	92	344	479	719	921	872	933	763
Rented dwellings.....	1,289	3,375	2,476	1,800	1,179	479	671	597	803
Other lodging.....	581	138	459	845	948	646	430	474	353
Utilities, fuels, and public services.....	1,831	1,161	1,576	1,840	2,086	2,000	1,863	1,934	1,736
Natural gas.....	246	113	185	190	263	286	289	305	261
Electricity.....	740	467	622	750	823	826	757	776	724
Fuel oil and other fuels.....	118	30	62	93	127	140	154	154	153
Telephone.....	546	488	581	621	667	548	456	490	396
Water and other public services.....	181	63	127	187	206	200	207	210	202
Household operations.....	337	121	302	322	296	339	416	416	416
Personal services.....	60	68	136	115	4/15	29	37	4/31	4/47
Other household expenses.....	278	54	166	208	281	310	379	385	369
Housekeeping supplies.....	411	235	331	422	480	428	439	451	415
Laundry and cleaning supplies.....	97	79	81	99	125	103	93	97	85
Other household products.....	177	76	135	203	194	177	201	189	223
Postage and stationery.....	136	81	116	120	161	149	145	165	107
Household furnishings and equipment.....	1,252	920	1,558	1,266	1,732	1,285	904	1,070	603
Household textiles.....	118	58	128	98	137	119	122	142	85
Furniture.....	339	359	469	375	426	341	216	255	148
Floor coverings.....	80	4/35	72	41	175	104	47	55	30
Major appliances.....	186	140	181	222	205	226	151	164	127

Small appliances, miscellaneous housewares	75	55	81	94	101	70	59	71	36
Miscellaneous household equipment.....	454	273	627	436	688	425	310	382	177
Apparel and services.....	1,443	1,367	1,682	1,616	1,830	1,560	1,007	1,207	628
Men and boys.....	365	263	442	366	373	480	261	319	152
Men, 16 and over.....	334	252	420	302	348	447	233	291	122
Boys, 2 to 15.....	31	11	22	64	25	33	28	28	30
Women and girls.....	597	609	598	700	777	652	432	521	260
Women, 16 and over.....	559	596	550	628	735	613	408	496	240
Girls, 2 to 15.....	38	13	48	72	42	38	23	25	20
Children under 2.....	37	39	37	33	72	38	22	28	11
Footwear.....	169	158	205	135	213	161	150	169	115
Other apparel products and services.....	274	299	399	383	395	230	141	170	91
Transportation.....	5,370	6,599	6,329	6,372	6,772	4,843	4,012	4,550	3,052
Vehicle purchases (net outlay).....	2,439	3,899	3,073	2,850	3,197	1,820	1,768	1,966	1,416
Cars and trucks, new.....	1,495	1,825	2,187	1,507	1,938	1,083	1,140	1,291	869
Cars and trucks, used.....	931	2,066	867	1,319	1,234	723	628	673	547
Other vehicles.....	13	4/8	4/19	4/24	4/25	4/14	4/1	4/2	(5)
Gasoline and motor oil.....	953	904	1,022	1,018	1,158	1,047	753	877	533
Other vehicle expenses.....	1,646	1,622	1,872	2,164	1,978	1,649	1,193	1,360	895
Vehicle finance charges.....	284	330	441	429	389	230	130	178	44
Maintenance and repairs.....	592	523	592	777	650	638	478	533	378
Vehicle insurance.....	572	620	569	671	710	586	461	497	397
Vehicle rental, licenses, other charges...	198	150	270	288	229	195	125	152	76
Public transportation.....	331	174	362	339	439	326	298	348	209
Health care.....	1,678	697	779	1,091	1,331	1,767	2,636	2,342	3,168
Health insurance.....	668	194	287	391	457	683	1,136	1,077	1,241
Medical services.....	573	379	308	442	525	590	806	666	1,054
Drugs.....	331	81	128	178	253	409	521	479	597
Medical supplies.....	106	43	56	80	96	86	172	119	276
Entertainment.....	1,287	1,217	1,543	1,434	1,658	1,297	943	1,085	690
Fees and admissions.....	369	294	406	388	426	394	317	368	226
Television, radios, sound equipment.....	384	408	480	486	445	366	279	318	209
Pets, toys, and playground equipment.....	239	138	267	346	306	225	180	198	148
Other entertainment supplies, equipment, and services.....	295	378	391	216	481	312	167	201	107
Personal care products and services.....	357	324	374	395	397	367	313	340	262
Reading.....	172	116	158	188	193	188	165	180	139
Education.....	219	544	269	326	432	154	46	49	41
Tobacco products and smoking supplies.....	250	240	235	358	338	299	152	187	89
Miscellaneous.....	647	385	645	948	744	649	540	615	401
Cash contributions.....	1,029	213	557	973	1,332	1,194	1,207	1,104	1,392
Personal insurance and pensions.....	2,404	1,619	3,015	3,431	3,671	2,911	978	1,219	549
Life and other personal insurance.....	383	139	263	456	416	437	414	425	395
Pensions and Social Security.....	2,021	1,480	2,751	2,976	3,256	2,474	564	794	154

Sources of income and personal taxes: 1/

Money income before taxes.....	31,991	22,658	36,627	37,138	41,585	34,780	23,766	25,419	20,825
Wages and salaries.....	21,111	21,140	32,691	32,212	34,346	23,293	4,246	6,038	1,055
Self-employment income.....	2,436	460	2,579	2,973	3,948	3,241	1,420	1,897	573
Social Security, private and government retirement.....	5,900	4/23	82	433	1,172	5,830	13,992	13,961	14,046
Interest, dividends, rental income, other property income.....	1,861	80	510	561	911	1,872	3,750	3,118	4,875
Unemployment and workers' compensation, veterans' benefits.....	263	92	220	221	532	305	198	262	82
Public assistance, supplemental security income, food stamps.....	158	238	163	193	240	157	95	112	66
Regular contributions for support.....	175	367	207	471	321	4/23	47	11	4/110
Other income.....	87	258	175	74	115	59	19	20	4/16
Personal taxes.....	3,010	1,977	3,681	3,742	4,679	3,644	1,516	1,602	1,363
Federal income taxes.....	2,429	1,580	2,967	3,064	3,779	2,939	1,210	1,277	1,090
State and local income taxes.....	517	387	684	679	814	604	219	233	195
Other taxes.....	65	9	30	-1	87	101	86	91	77
Income after taxes.....	28,980	20,681	32,947	33,396	36,906	31,136	22,251	23,817	19,462
Addenda:									
Net change in total assets and liabilities....	342	647	-662	-530	-3,037	2,673	1,085	1,622	130
Net change in total assets.....	3,908	5,882	7,162	5,756	998	4,771	1,853	2,756	246
Net change in total liabilities.....	3,566	5,234	7,823	6,286	4,035	2,098	768	1,134	116
Other financial information:									
Other money receipts.....	556	122	219	786	510	525	768	1,105	167
Mortgage principal paid on owned property...	-470	-81	-456	-761	-868	-550	-219	-302	-73
Estimated market value of owned home.....	70,497	6,636	44,194	61,026	77,045	88,306	84,949	89,371	77,077
Estimated monthly rental value of owned home	417	63	295	399	504	496	463	489	417
Gifts of goods and services, total.....	988	564	678	920	1,602	1,159	874	862	888
Clothing, males 2 and over.....	96	44	59	68	87	186	80	95	51
Clothing, females 2 and over.....	96	96	77	70	151	127	68	83	40
Clothing, children under 2.....	35	18	32	32	72	37	22	28	11
Jewelry and watches.....	20	14	20	28	34	17	13	18	4/4
Small appliances and miscellaneous housewares.....	21	16	26	15	28	21	18	25	6
Household textiles.....	13	4/3	4/17	4/5	4/8	23	12	13	4/9
All other gifts.....	708	372	445	702	1,222	748	661	600	767

1/ Components of income and taxes are derived from "complete income reporters" only; see glossary.

2/ Value less than 0.05.

3/ Value less than 0.5.

4/ Data are likely to have large sampling errors.

5/ No data reported.