

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989-90

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).....	29,440	1,767	4,938	3,702	4,230	5,716	9,085	5,794	3,291
Consumer unit characteristics:									
Income before taxes 1/.....	\$33,136	\$22,495	\$38,093	\$37,988	\$45,251	\$36,074	\$23,563	\$24,898	\$21,247
Income after taxes 1/.....	29,961	20,760	34,109	34,033	40,106	32,298	22,074	23,221	20,087
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.....	52.5	22.0	29.3	39.4	49.6	59.9	72.9	69.2	79.5
Average number in consumer unit:									
Earners.....	1.2	1.7	1.7	1.6	1.6	1.3	.5	.6	.3
Vehicles.....	2.1	1.7	2.0	2.0	2.4	2.4	1.9	2.0	1.6
Children under 18.....	.1	.2	.2	.2	.1	(2)	(2)	(2)	(2)
Persons 65 and over.....	.5	(2)	(2)	(2)	(2)	.1	1.7	1.6	1.8
Percent distribution:									
Sex of reference person:									
Male.....	72	60	67	59	66	79	82	82	82
Female.....	28	40	33	41	34	21	18	18	18
Housing tenure:									
Percent homeowner.....	71	13	44	58	78	89	87	88	86
Homeowner with mortgage.....	35	11	39	48	58	43	17	23	8
Homeowner without mortgage.....	36	3	5	10	20	46	70	65	79
Renter.....	29	87	56	42	22	11	13	12	14
Race of reference person:									
Black.....	9	11	11	14	9	8	6	6	5
White and other.....	91	89	89	86	91	92	94	94	95
Education of reference person:									
Elementary (1-8).....	13	4	2	4	8	15	25	19	36
High school (9-12).....	44	46	38	40	48	47	45	50	37
College.....	43	50	60	57	45	37	29	31	26
Never attended and other.....	(3)	(4)	(3)	(3)	(3)	(3)	1	1	1
At least one vehicle owned.....	92	83	92	91	93	95	92	94	88
Average annual expenditures.....	\$28,729	\$23,647	\$30,289	\$32,553	\$35,927	\$30,013	\$23,069	\$24,367	\$20,744
Food.....	4,206	3,488	4,141	4,683	4,761	4,536	3,689	3,855	3,382
Food at home.....	2,333	1,689	1,983	2,408	2,501	2,612	2,350	2,380	2,292
Cereals and bakery products.....	337	242	278	313	355	375	363	351	386
Cereals and cereal products.....	114	90	96	109	114	128	121	117	130

Bakery products.....	223	152	182	203	240	247	242	235	257
Meats, poultry, fish, and eggs.....	628	392	533	636	691	714	633	666	570
Beef.....	209	142	206	201	224	224	208	227	172
Pork.....	121	77	91	126	137	141	124	132	107
Other meats.....	87	55	72	91	92	105	85	93	70
Poultry.....	104	56	88	109	126	114	102	104	98
Fish and seafood.....	78	42	56	82	83	97	82	78	91
Eggs.....	28	20	21	27	30	32	32	31	32
Dairy products.....	273	225	234	274	287	303	275	276	273
Fresh milk and cream.....	120	97	99	119	124	126	132	132	132
Other dairy products.....	152	129	136	155	163	176	144	145	142
Fruits and vegetables.....	418	264	334	395	415	472	469	466	476
Fresh fruits.....	137	66	95	119	128	165	167	163	176
Fresh vegetables.....	128	90	107	126	134	146	132	138	123
Processed fruits.....	87	60	70	81	83	90	104	100	111
Processed vegetables.....	66	47	62	69	69	71	66	65	66
Other food at home.....	678	565	604	790	754	748	609	621	587
Sugar and other sweets.....	87	70	70	85	99	100	86	87	85
Fats and oils.....	62	39	50	60	66	70	68	70	64
Miscellaneous foods.....	287	289	268	383	307	287	246	247	244
Nonalcoholic beverages.....	203	148	183	234	240	225	177	178	175
Food prepared by consumer unit on out-of-town trips.....	39	20	33	28	41	65	32	39	20
Food away from home.....	1,872	1,799	2,158	2,275	2,260	1,925	1,340	1,475	1,090
Alcoholic beverages.....	318	289	469	492	337	285	181	208	128
Housing.....	8,888	6,803	9,975	10,492	11,062	8,806	7,070	7,487	6,330
Shelter.....	4,916	4,272	6,252	6,195	6,434	4,485	3,359	3,562	3,001
Owned dwellings.....	2,933	567	3,124	3,624	4,315	3,208	2,192	2,335	1,939
Mortgage interest.....	1,550	445	2,419	2,656	2,725	1,392	393	540	133
Property taxes.....	676	5/39	316	495	793	865	898	939	825
Maintenance, repairs, insurance, other expenses.....	707	84	389	473	798	951	901	856	981
Rented dwellings.....	1,343	3,503	2,685	1,894	1,075	505	621	593	672
Other lodging.....	640	201	444	677	1,044	772	546	634	390
Utilities, fuels, and public services.....	1,896	1,188	1,634	1,866	2,142	2,118	1,934	2,007	1,808
Natural gas.....	248	120	194	206	262	293	286	303	255
Electricity.....	766	447	626	751	857	876	798	819	761
Fuel oil and other fuels.....	117	5/29	64	88	117	143	157	148	174
Telephone.....	573	532	623	638	683	578	473	508	412
Water and other public services.....	193	60	127	183	223	229	221	229	206
Household operations.....	361	145	296	332	280	403	461	452	478
Personal services.....	80	72	155	120	5/15	48	75	5/38	139
Other household expenses.....	281	74	141	212	265	355	386	413	339
Housekeeping supplies.....	444	239	363	466	514	491	452	448	460
Laundry and cleaning supplies.....	106	70	92	110	130	119	98	97	100
Other household products.....	192	82	157	206	208	211	205	193	228
Postage and stationery.....	146	87	114	150	176	161	149	158	132
Household furnishings and equipment.....	1,271	959	1,429	1,633	1,692	1,310	863	1,018	583
Household textiles.....	117	34	109	119	141	132	116	145	62
Furniture.....	337	427	464	288	454	377	191	221	140
Floor coverings.....	73	5/18	81	37	103	112	56	64	43
Major appliances.....	178	146	168	222	202	211	138	145	127

Small appliances, miscellaneous housewares	76	41	89	115	81	75	59	72	35
Miscellaneous household equipment.....	489	293	517	851	712	402	302	371	176
Apparel and services.....	1,561	1,357	1,641	1,927	2,089	1,691	1,061	1,220	759
Men and boys.....	364	227	425	423	474	427	239	281	161
Men, 16 and over.....	332	221	378	361	444	401	217	259	137
Boys, 2 to 15.....	32	5/6	47	62	30	26	23	22	25
Women and girls.....	695	640	615	775	941	826	505	586	351
Women, 16 and over.....	659	621	567	727	894	796	479	556	331
Girls, 2 to 15.....	36	19	47	47	47	30	27	30	21
Children under 2.....	37	37	40	32	67	35	23	29	12
Footwear.....	203	135	203	318	230	195	161	171	140
Other apparel products and services.....	262	318	358	379	378	208	133	154	95
Transportation.....	5,235	6,162	5,924	5,473	6,583	5,234	3,955	4,242	3,449
Vehicle purchases (net outlay).....	2,163	3,434	2,532	2,048	2,823	1,939	1,596	1,556	1,666
Cars and trucks, new.....	1,263	1,672	1,600	1,264	1,455	1,161	975	1,004	922
Cars and trucks, used.....	888	1,742	900	774	1,357	765	620	550	744
Other vehicles.....	12	5/20	5/32	5/10	5/10	5/13	5/1	5/2	(4)
Gasoline and motor oil.....	1,027	988	1,101	1,070	1,257	1,139	801	924	583
Other vehicle expenses.....	1,712	1,550	1,964	2,034	2,130	1,757	1,251	1,413	965
Vehicle finance charges.....	284	345	424	418	418	224	118	158	47
Maintenance and repairs.....	606	444	622	735	685	687	487	542	389
Vehicle insurance.....	607	613	615	625	764	640	500	532	443
Vehicle rental, licenses, other charges...	215	148	302	257	263	206	147	181	86
Public transportation.....	332	190	327	321	374	398	307	348	235
Health care.....	1,772	551	870	1,199	1,508	2,025	2,696	2,479	3,088
Health insurance.....	714	180	343	398	546	751	1,204	1,147	1,304
Medical services.....	612	242	342	482	607	794	771	710	878
Drugs.....	335	83	116	179	254	384	573	523	660
Medical supplies.....	111	47	68	140	101	96	149	99	246
Entertainment.....	1,391	1,109	1,578	1,399	1,843	1,599	994	1,124	765
Fees and admissions.....	387	293	400	370	417	402	382	435	290
Television, radios, sound equipment.....	415	469	493	505	517	382	299	347	214
Pets, toys, and playground equipment.....	257	170	279	327	365	240	189	201	170
Other entertainment supplies, equipment, and services.....	331	177	406	197	545	574	123	140	92
Personal care products and services.....	379	355	362	397	422	398	352	364	329
Reading.....	173	110	160	177	196	187	172	187	147
Education.....	249	645	328	324	497	157	41	41	42
Tobacco products and smoking supplies.....	272	255	274	374	342	321	168	199	113
Miscellaneous.....	653	545	724	969	791	571	492	540	405
Cash contributions.....	1,090	289	638	1,128	1,445	1,131	1,286	1,215	1,411
Personal insurance and pensions.....	2,542	1,691	3,203	3,518	4,051	3,072	913	1,207	394
Life and other personal insurance.....	380	134	241	429	507	455	376	469	213
Pensions and Social Security.....	2,162	1,557	2,962	3,090	3,545	2,618	536	738	182

Sources of income and personal taxes: 1/

Money income before taxes.....	33,136	22,495	38,093	37,988	45,251	36,074	23,563	24,898	21,247
Wages and salaries.....	22,097	20,761	34,142	32,852	37,035	23,759	4,006	5,536	1,355
Self-employment income.....	2,638	311	2,887	2,963	5,063	3,705	1,136	1,481	537
Social Security, private and government retirement.....	5,985	5/50	64	560	1,278	6,159	14,496	14,487	14,512
Interest, dividends, rental income, other property income.....	1,722	96	257	666	944	1,954	3,464	2,871	4,491
Unemployment and workers' compensation, veterans' benefits.....	251	249	217	251	322	288	216	291	86
Public assistance, supplemental security income, food stamps.....	192	349	173	285	271	122	142	145	136
Regular contributions for support.....	153	404	226	301	208	5/45	45	34	5/64
Other income.....	97	274	127	110	131	42	58	53	5/66
Personal taxes.....	3,174	1,735	3,983	3,956	5,146	3,776	1,488	1,678	1,160
Federal income taxes.....	2,533	1,345	3,209	3,191	4,104	3,002	1,175	1,346	877
State and local income taxes.....	554	381	746	679	938	651	207	239	150
Other taxes.....	87	9	29	85	104	124	107	92	133
Income after taxes.....	29,961	20,760	34,109	34,033	40,106	32,298	22,074	23,221	20,087
Addenda:									
Net change in total assets and liabilities....	1,058	1,273	2,737	-777	-275	1,388	1,264	1,190	1,393
Net change in total assets.....	3,989	4,551	7,977	6,969	1,935	2,227	2,563	3,227	1,393
Net change in total liabilities.....	2,931	3,278	5,240	7,745	2,210	840	1,299	2,037	(2)
Other financial information:									
Other money receipts.....	375	144	189	269	557	390	471	681	102
Mortgage principal paid on owned property...	-502	-68	-469	-694	-960	-607	-247	-341	-81
Estimated market value of owned home.....	74,110	6,633	42,372	63,150	87,565	89,848	92,790	98,937	81,967
Estimated monthly rental value of owned home	431	57	280	394	543	531	486	510	444
Gifts of goods and services, total.....	1,024	570	659	1,078	1,951	1,149	766	870	576
Clothing, males 2 and over.....	82	45	67	64	134	99	69	76	57
Clothing, females 2 and over.....	116	96	66	104	223	122	95	118	52
Clothing, children under 2.....	35	17	37	31	67	35	22	29	12
Jewelry and watches.....	20	35	18	30	37	13	11	14	5/4
Small appliances and miscellaneous housewares.....	21	9	20	20	22	32	18	24	7
Household textiles.....	11	5/3	5/7	5/8	5/13	21	9	12	5/4
All other gifts.....	737	366	444	822	1,454	827	541	598	441

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/ No data reported.

5/ Data are likely to have large sampling errors.