

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91

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).....	29,864	1,729	4,908	4,049	4,392	5,856	8,929	5,665	3,265
Consumer unit characteristics:									
Income before taxes 1/.....	\$34,880	\$21,600	\$39,353	\$40,465	\$48,353	\$38,312	\$24,143	\$25,836	\$21,326
Income after taxes 1/.....	31,382	20,325	35,306	36,035	42,642	34,377	22,227	24,091	19,125
Age of reference person.....	52.3	22.0	29.2	39.5	49.7	59.9	73.0	69.2	79.6
Average number in consumer unit:									
Persons.....	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Children under 18.....	.1	.2	.2	.3	.1	(2)	(2)	(2)	(2)
Persons 65 and over.....	.5	(2)	(2)	(2)	(2)	.1	1.7	1.6	1.8
Earners.....	1.2	1.6	1.7	1.6	1.6	1.3	.5	.6	.3
Vehicles.....	2.1	1.7	2.0	2.1	2.4	2.5	1.9	2.1	1.5
Percent distribution:									
Sex of reference person:									
Male.....	72	57	69	57	66	83	80	81	78
Female.....	28	43	31	43	34	17	20	19	22
Housing tenure:									
Percent homeowner.....	71	15	45	58	79	88	88	89	87
With mortgage.....	36	13	40	49	60	42	17	22	7
Without mortgage.....	35	2	5	9	18	46	71	66	80
Renter.....	29	85	55	42	21	12	12	11	13
Race of reference person:									
Black.....	9	10	9	15	10	8	7	7	6
White and other.....	91	90	91	85	90	92	93	93	94
Education of reference person:									
Elementary (1-8).....	11	2	1	3	7	12	23	18	30
High school (9-12).....	45	52	39	39	47	46	49	52	44
College.....	43	46	60	58	46	41	28	30	24
Never attended and other.....	(3)	(4)	(4)	(3)	(3)	(3)	1	(3)	2
At least one vehicle owned.....	92	82	94	91	93	94	92	94	88
Average annual expenditures.....	\$29,760	\$23,497	\$31,871	\$33,528	\$36,308	\$32,505	\$23,115	\$24,632	\$20,457
Food.....	4,239	3,580	4,266	4,780	4,651	4,534	3,725	3,898	3,418
Food at home.....	2,468	1,854	2,138	2,550	2,630	2,716	2,458	2,502	2,379
Cereals and bakery products.....	355	265	300	337	373	375	382	381	383
Cereals and cereal products.....	119	100	110	116	126	125	122	119	129

Bakery products.....	235	165	190	221	247	250	259	262	254
Meats, poultry, fish, and eggs.....	669	475	578	734	713	739	653	677	611
Beef.....	217	173	204	241	222	227	213	228	185
Pork.....	135	89	99	158	145	144	139	139	138
Other meats.....	95	76	80	97	103	108	92	94	87
Poultry.....	111	72	107	117	125	125	101	108	88
Fish and seafood.....	84	44	66	94	89	106	78	76	83
Eggs.....	28	21	22	27	29	31	31	31	30
Dairy products.....	270	204	239	269	275	295	278	283	268
Fresh milk and cream.....	114	88	100	106	113	117	128	128	127
Other dairy products.....	156	116	139	162	161	178	150	155	141
Fruits and vegetables.....	432	280	356	409	432	479	475	474	477
Fresh fruits.....	137	61	104	121	128	166	159	152	172
Fresh vegetables.....	131	99	112	132	141	146	131	138	117
Processed fruits.....	94	64	72	86	91	97	112	109	116
Processed vegetables.....	70	56	68	70	72	69	74	75	72
Other food at home.....	742	630	666	800	838	828	670	687	640
Sugar and other sweets.....	94	68	71	87	103	110	98	102	89
Fats and oils.....	71	53	52	65	77	79	76	78	72
Miscellaneous foods.....	324	322	309	391	362	334	278	282	271
Nonalcoholic beverages.....	206	166	192	225	248	224	180	180	181
Food prepared by consumer unit on out-of-town trips.....	47	21	42	33	47	80	38	45	27
Food away from home.....	1,771	1,726	2,127	2,230	2,021	1,819	1,267	1,395	1,039
Alcoholic beverages.....	345	327	517	522	374	313	197	234	129
Housing.....	8,997	6,777	9,961	10,560	10,793	9,473	6,988	7,223	6,575
Shelter.....	4,849	4,243	6,314	6,066	6,070	4,560	3,198	3,350	2,934
Owned dwellings.....	3,082	660	3,371	3,749	4,400	3,367	2,254	2,358	2,074
Mortgage interest and charges.....	1,619	496	2,566	2,589	2,774	1,429	433	588	163
Property taxes.....	791	100	439	619	909	1,060	961	990	909
Maintenance, repairs, insurance, other expenses.....	672	64	365	541	717	879	861	779	1,002
Rented dwellings.....	1,337	3,369	2,742	1,981	1,068	541	533	506	580
Other lodging.....	430	214	201	336	602	652	411	487	279
Utilities, fuels, and public services.....	1,985	1,255	1,689	1,924	2,269	2,272	1,989	2,066	1,855
Natural gas.....	248	129	198	207	284	274	282	285	276
Electricity.....	809	471	655	772	910	949	834	868	774
Fuel oil and other fuels.....	119	5/38	67	81	110	156	161	155	173
Telephone services.....	600	544	634	676	728	633	472	506	413
Water and other public services.....	209	74	136	187	237	259	240	252	219
Household operations.....	380	173	262	324	310	463	490	388	666
Personal services.....	91	102	140	96	5/15	5/40	129	5/17	325
Other household expenses.....	289	71	122	228	295	423	360	371	342
Housekeeping supplies.....	462	231	394	464	511	550	451	458	439
Laundry and cleaning supplies.....	114	66	93	122	135	134	104	103	106
Other household products.....	203	89	165	183	238	256	198	214	171
Postage and stationery.....	145	75	136	159	139	160	149	142	163
Household furnishings and equipment.....	1,321	875	1,301	1,783	1,633	1,628	860	960	681
Household textiles.....	121	41	111	157	150	155	89	108	53
Furniture.....	346	366	409	379	509	432	157	169	135
Floor coverings.....	103	5/17	59	120	97	193	78	89	60
Major appliances.....	160	100	160	160	170	196	142	148	131

Small appliances, miscellaneous housewares	96	57	83	96	115	139	72	74	69
Miscellaneous household equipment.....	495	293	479	871	592	514	322	372	234
Apparel and services.....	1,581	1,348	1,734	2,016	2,047	1,678	1,060	1,168	866
Men and boys.....	364	265	418	474	484	411	220	247	170
Men, 16 and over.....	333	235	370	441	442	380	201	223	160
Boys, 2 to 15.....	32	5/30	48	32	42	31	19	24	5/10
Women and girls.....	681	557	716	792	843	760	507	584	366
Women, 16 and over.....	651	535	688	752	799	734	480	550	353
Girls, 2 to 15.....	31	22	28	40	44	26	26	34	12
Children under 2.....	38	66	44	37	44	48	20	25	12
Footwear.....	223	154	199	344	290	210	171	157	197
Other apparel products and services.....	275	306	357	369	386	249	142	154	122
Transportation.....	5,420	6,135	6,438	5,620	6,340	5,725	3,980	4,494	3,085
Vehicle purchases (net outlay).....	2,261	3,408	2,883	2,163	2,570	2,225	1,614	1,782	1,323
Cars and trucks, new.....	1,332	1,460	1,551	1,357	1,218	1,385	1,196	1,319	984
Cars and trucks, used.....	907	1,741	1,297	776	1,351	840	416	461	339
Other vehicles.....	22	5/207	5/35	5/30	5/0	5/0	5/2	5/3	(4)
Gasoline and motor oil.....	1,033	980	1,144	1,088	1,229	1,151	785	911	566
Other vehicle expenses.....	1,767	1,583	2,090	2,006	2,148	1,871	1,264	1,438	962
Vehicle finance charges.....	276	372	457	355	365	232	106	145	38
Maintenance and repairs.....	629	524	667	710	723	731	482	541	377
Vehicle insurance.....	625	568	664	661	762	657	508	547	442
Vehicle rental, leases, licenses, other charges.....	238	119	302	280	299	250	169	205	106
Public transportation.....	358	164	321	362	394	478	316	363	235
Health care.....	1,829	495	1,008	1,261	1,632	1,991	2,783	2,715	2,903
Health insurance.....	765	184	395	446	605	785	1,292	1,244	1,374
Medical services.....	611	178	416	513	636	719	765	801	703
Drugs.....	342	87	125	165	279	389	589	541	672
Medical supplies.....	110	46	72	137	111	98	138	129	154
Entertainment.....	1,519	1,191	1,902	1,491	2,086	1,820	911	1,070	635
Fees and admissions.....	396	236	412	391	471	430	361	412	273
Television, radios, sound equipment.....	439	530	512	526	573	410	294	337	219
Pets, toys, and playground equipment.....	256	208	280	327	358	283	152	178	106
Other entertainment supplies, equipment, and services.....	429	217	698	247	685	697	104	142	38
Personal care products and services.....	396	283	387	430	431	423	371	372	371
Reading.....	176	87	164	168	200	204	175	185	157
Education.....	283	600	416	307	552	239	34	33	35
Tobacco products and smoking supplies.....	274	284	265	344	348	310	184	220	120
Miscellaneous.....	866	565	864	1,252	1,113	831	650	714	538
Cash contributions.....	1,036	230	530	1,118	1,307	1,249	1,159	1,120	1,227
Personal insurance and pensions.....	2,799	1,596	3,419	3,658	4,433	3,714	898	1,187	397
Life and other personal insurance.....	393	76	260	306	563	581	360	448	207
Pensions and Social Security.....	2,406	1,520	3,159	3,352	3,870	3,133	538	739	190

Sources of income and personal taxes: 1/

Money income before taxes.....	34,880	21,600	39,353	40,465	48,353	38,312	24,143	25,836	21,326
Wages and salaries.....	24,066	19,541	35,827	35,436	40,631	26,098	4,407	6,056	1,663
Self-employment income.....	2,313	361	2,268	2,737	4,509	3,286	913	1,150	519
Social Security, private and government retirement.....	6,063	5/65	167	460	1,389	6,313	15,031	14,938	15,187
Interest, dividends, rental income, other property income.....	1,695	95	331	594	1,058	1,955	3,392	3,264	3,606
Unemployment and workers' compensation, veterans' benefits.....	249	277	218	348	327	331	131	154	5/94
Public assistance, supplemental security income, food stamps.....	226	662	164	307	240	215	137	136	139
Regular contributions for support.....	166	357	241	387	138	77	56	5/57	5/55
Other income.....	102	241	136	197	60	36	75	81	5/64
Personal taxes.....	3,498	1,275	4,047	4,430	5,711	3,935	1,916	1,745	2,201
Federal income taxes.....	2,719	970	3,136	3,459	4,504	2,998	1,498	1,357	1,733
State and local income taxes.....	648	296	864	820	1,069	723	280	259	314
Other taxes.....	131	9	47	151	138	214	139	130	153
Income after taxes.....	31,382	20,325	35,306	36,035	42,642	34,377	22,227	24,091	19,125
Addenda:									
Net change in total assets and liabilities....	1,328	-1,352	1,352	383	1,689	2,898	1,055	210	2,521
Net change in total assets.....	4,206	1,988	7,742	7,468	3,812	3,455	1,897	1,676	2,281
Net change in total liabilities.....	2,878	3,340	6,391	7,085	2,123	558	842	1,466	-240
Other financial information:									
Other money receipts.....	345	147	175	364	305	723	239	301	132
Mortgage principal paid on owned property...	-542	-98	-471	-682	-1,041	-677	-270	-358	-118
Estimated market value of owned home.....	77,823	8,544	43,515	68,169	92,124	101,570	91,867	96,126	84,475
Estimated monthly rental value of owned home	459	59	294	399	565	581	522	535	500
Gifts of goods and services.....	1,122	574	661	1,196	2,045	1,440	773	909	533
Food.....	101	22	35	110	188	142	77	85	63
Housing.....	285	143	185	277	457	410	203	227	162
Housekeeping supplies.....	47	19	51	56	49	56	38	40	35
Household textiles.....	18	5/8	9	20	23	38	8	10	5/4
Appliances and miscellaneous housewares...	38	5/12	20	25	54	75	25	32	13
Major appliances.....	7	(4)	5/1	5	16	12	5	6	5/2
Small appliances and miscellaneous housewares.....	31	5/12	19	20	38	63	20	25	11
Miscellaneous household equipment.....	71	29	57	60	87	102	61	73	38
Other housing.....	112	76	48	115	244	138	72	72	71
Apparel and services.....	300	277	202	303	487	346	225	282	122
Males 2 and over.....	83	64	67	51	137	109	64	73	48
Females 2 and over.....	128	92	57	160	209	127	115	151	50
Children under 2.....	35	31	41	36	44	48	20	25	12
Other apparel products and services.....	54	89	37	57	97	63	26	33	13
Jewelry and watches.....	24	46	25	39	36	17	10	14	4
All other apparel products and services.	30	5/43	13	18	61	46	15	19	5/8
Transportation.....	70	9	63	56	183	62	43	53	24
Health care.....	35	5/1	5/5	89	50	46	17	22	5/9
Entertainment.....	86	36	66	81	126	134	58	73	31

Toys, games, hobbies, and tricycles.....	37	12	30	35	43	68	25	32	12
Other entertainment.....	49	24	36	46	83	66	33	41	19
Education.....	122	5/9	5/5	130	429	184	14	14	5/14
All other gifts.....	123	77	100	151	124	115	137	155	108

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- 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.

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