

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95

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).....	31,948	1,728	4,812	4,115	5,799	5,884	9,610	5,655	3,955
Consumer unit characteristics:									
Income before taxes 1/.....	\$39,313	\$23,732	\$42,458	\$45,718	\$50,707	\$45,907	\$27,385	\$29,131	\$24,929
Income after taxes 1/.....	35,984	21,926	38,495	41,665	45,428	41,963	25,889	27,461	23,679
Age of reference person.....	52.9	22.0	29.4	39.6	49.6	59.6	73.7	69.4	79.9
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	.2	.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	1.6	1.5	1.6	1.3	.5	.6	.3
Vehicles.....	2.1	1.7	2.0	2.1	2.6	2.3	1.9	2.1	1.5
Percent distribution:									
Sex of reference person:									
Male.....	70	55	63	60	68	76	79	81	77
Female.....	30	45	37	40	32	24	21	19	23
Housing tenure:									
Homeowner.....	74	21	45	62	81	88	90	92	87
With mortgage.....	35	14	37	51	57	38	16	21	8
Without mortgage.....	39	8	7	11	23	50	74	71	79
Renter.....	26	79	55	38	19	12	10	8	13
Race of reference person:									
Black.....	9	12	11	13	11	7	5	5	6
White and other.....	91	88	89	87	89	93	95	95	94
Education of reference person:									
Elementary (1-8).....	9	2	2	2	4	9	19	15	25
High school (9-12).....	44	48	36	42	46	45	47	48	47
College.....	47	50	62	56	50	46	33	37	27
Never attended and other.....	(3)	(3)	(2)	(4)	(3)	(3)	(3)	(3)	1
At least one vehicle owned.....	93	86	90	93	94	94	93	95	91
Average annual expenditures.....	\$33,081	\$23,653	\$34,182	\$34,551	\$40,558	\$35,836	\$27,466	\$29,263	\$24,868
Food.....	4,345	3,180	4,374	4,322	4,870	4,735	4,025	4,275	3,622
Food at home.....	2,568	1,688	2,256	2,417	2,846	2,727	2,691	2,748	2,598
Cereals and bakery products.....	398	255	348	366	406	407	451	459	439
Cereals and cereal products.....	142	104	142	134	148	137	151	149	155
Bakery products.....	257	150	206	232	258	270	300	309	284
Meats, poultry, fish, and eggs.....	676	423	587	632	813	748	665	695	614

Beef.....	204	154	181	197	258	223	187	195	173
Pork.....	147	77	124	120	175	165	155	159	149
Other meats.....	88	61	69	89	98	95	93	91	96
Poultry.....	118	69	108	118	154	120	111	121	94
Fish and seafood.....	91	39	83	85	101	116	87	95	73
Eggs.....	28	23	22	24	26	30	32	34	29
Dairy products.....	269	190	249	259	284	273	286	293	273
Fresh milk and cream.....	106	83	102	100	105	106	114	114	114
Other dairy products.....	163	107	147	159	179	167	172	179	159
Fruits and vegetables.....	438	246	381	374	477	465	488	486	491
Fresh fruits.....	137	64	117	107	139	145	167	168	165
Fresh vegetables.....	136	81	115	120	162	143	144	146	141
Processed fruits.....	88	52	82	79	85	92	100	93	112
Processed vegetables.....	77	49	67	68	91	85	77	80	73
Other food at home.....	787	574	691	785	866	834	801	815	782
Sugar and other sweets.....	105	51	77	91	119	109	122	119	128
Fats and oils.....	77	44	64	72	85	78	87	88	86
Miscellaneous foods.....	330	285	302	349	360	326	330	329	331
Nonalcoholic beverages.....	219	175	203	226	231	247	209	212	204
Food prepared by consumer unit on out-of-town trips.....	56	19	45	47	71	74	53	67	33
Food away from home.....	1,777	1,492	2,118	1,906	2,023	2,008	1,334	1,527	1,023
Alcoholic beverages.....	319	242	440	382	328	340	230	267	169
Housing.....	10,457	7,148	10,693	11,487	12,899	10,853	8,777	8,798	8,806
Shelter.....	5,744	4,378	6,535	7,107	7,627	5,466	4,043	4,182	3,844
Owned dwellings.....	3,768	858	3,017	4,693	5,757	4,042	2,903	3,183	2,503
Mortgage interest and charges.....	1,764	556	2,043	3,137	3,115	1,685	485	679	209
Property taxes.....	1,166	157	592	930	1,633	1,341	1,348	1,481	1,159
Maintenance, repairs, insurance, other expenses.....	838	145	382	625	1,009	1,017	1,070	1,023	1,136
Rented dwellings.....	1,446	3,388	3,229	2,069	1,149	682	585	391	862
Other lodging.....	530	132	289	345	722	742	555	608	479
Utilities, fuels, and public services.....	2,274	1,530	1,926	2,220	2,519	2,565	2,280	2,394	2,118
Natural gas.....	292	126	227	255	324	326	329	329	329
Electricity.....	902	575	707	884	966	1,068	926	996	827
Fuel oil and other fuels.....	103	5/34	42	76	90	117	156	146	171
Telephone services.....	706	703	758	768	829	727	567	605	512
Water and other public services.....	272	92	191	237	309	328	302	317	280
Household operations.....	420	154	321	448	358	410	547	412	741
Personal services.....	104	115	179	167	38	5/19	130	5/38	261
Other household expenses.....	316	39	142	281	321	391	418	373	481
Housekeeping supplies.....	454	175	360	382	468	556	511	535	470
Laundry and cleaning supplies.....	104	54	72	98	115	122	114	118	105
Other household products.....	207	63	166	180	229	259	220	230	203
Postage and stationery.....	144	58	122	104	125	175	177	187	162
Household furnishings and equipment.....	1,565	911	1,551	1,330	1,927	1,856	1,395	1,275	1,633
Household textiles.....	120	43	114	85	205	156	84	102	55
Furniture.....	330	340	491	352	398	325	199	256	118
Floor coverings.....	221	5/51	56	64	202	219	407	104	924
Major appliances.....	163	127	143	131	197	179	162	189	123
Small appliances, miscellaneous housewares	94	66	98	74	96	121	88	96	76
Miscellaneous household equipment.....	637	284	649	624	828	856	456	529	337

Apparel and services.....	1,522	1,278	1,762	1,456	1,904	1,789	1,106	1,248	879
Men and boys.....	361	270	449	344	424	406	279	323	209
Men, 16 and over.....	331	267	426	293	393	363	258	294	202
Boys, 2 to 15.....	30	5/2	23	51	31	43	21	30	7
Women and girls.....	621	432	655	535	778	820	471	531	370
Women, 16 and over.....	579	415	599	468	741	766	446	497	360
Girls, 2 to 15.....	42	17	56	67	37	54	25	34	10
Children under 2.....	42	59	52	36	63	54	19	23	14
Footwear.....	205	199	249	223	287	183	147	150	142
Other apparel products and services.....	293	319	357	319	351	326	190	221	145
Transportation.....	6,258	6,405	7,885	6,756	7,417	6,428	4,406	5,157	3,335
Vehicle purchases (net outlay).....	2,653	3,426	3,968	2,935	3,106	2,550	1,525	1,830	1,087
Cars and trucks, new.....	1,384	1,343	1,947	1,685	1,581	1,388	859	969	701
Cars and trucks, used.....	1,231	2,008	1,959	1,178	1,484	1,122	665	860	386
Other vehicles.....	38	5/75	5/63	5/73	5/41	5/40	5/1	5/2	(4)
Gasoline and motor oil.....	1,023	890	1,080	1,140	1,251	1,083	794	930	600
Other vehicle expenses.....	2,116	1,845	2,441	2,286	2,596	2,226	1,577	1,823	1,227
Vehicle finance charges.....	261	328	410	329	425	210	77	108	32
Maintenance and repairs.....	703	567	734	775	877	731	563	626	476
Vehicle insurance.....	754	638	822	827	809	785	656	724	560
Vehicle rental, leases, licenses, other charges.....	398	312	476	355	485	500	280	365	158
Public transportation.....	466	244	395	394	464	571	511	573	421
Health care.....	2,149	712	1,095	1,323	1,886	2,339	3,328	3,259	3,425
Health insurance.....	1,094	339	491	600	845	1,019	1,940	1,899	1,999
Medical services.....	574	255	376	443	668	800	590	590	590
Drugs.....	388	82	143	211	272	410	696	665	740
Medical supplies.....	93	36	85	69	102	111	101	105	96
Entertainment.....	1,646	1,248	1,870	1,816	2,065	1,835	1,170	1,355	899
Fees and admissions.....	464	248	506	436	466	542	444	490	380
Television, radios, sound equipment.....	519	557	585	612	599	513	396	448	316
Pets, toys, and playground equipment.....	304	188	355	425	398	347	169	198	127
Other entertainment supplies, equipment, and services.....	359	256	423	343	601	432	161	219	76
Personal care products and services.....	421	276	447	420	475	423	402	415	382
Reading.....	189	88	172	168	207	212	199	214	177
Education.....	373	615	458	361	696	299	142	203	46
Tobacco products and smoking supplies.....	267	306	281	377	367	269	145	173	106
Miscellaneous.....	804	404	796	872	967	901	693	686	707
Cash contributions.....	1,235	163	368	824	1,638	1,489	1,638	1,692	1,560
Personal insurance and pensions.....	3,097	1,588	3,541	3,989	4,839	3,925	1,205	1,521	755
Life and other personal insurance.....	454	96	240	385	621	698	404	504	260
Pensions and Social Security.....	2,643	1,492	3,301	3,603	4,218	3,227	802	1,016	495
Sources of income and personal taxes: 1/									
Money income before taxes.....	39,313	23,732	42,458	45,718	50,707	45,907	27,385	29,131	24,929
Wages and salaries.....	27,365	21,535	39,906	40,361	43,139	32,174	4,802	6,204	2,831

Self-employment income.....	1,974	610	1,207	2,172	3,313	2,989	1,160	1,306	955
Social Security, private and government retirement.....	7,522	5/120	112	991	2,129	7,837	18,160	18,412	17,805
Interest, dividends, rental income, other property income.....	1,568	73	170	704	1,146	2,136	2,806	2,681	2,981
Unemployment and workers' compensation, veterans' benefits.....	278	72	294	451	409	283	153	193	96
Public assistance, supplemental security income, food stamps.....	286	737	344	390	265	204	193	216	161
Regular contributions for support.....	177	386	241	508	198	5/43	5/34	5/9	5/69
Other income.....	143	199	185	141	108	241	77	110	5/31
Personal taxes.....	3,329	1,806	3,963	4,053	5,279	3,944	1,496	1,670	1,250
Federal income taxes.....	2,467	1,320	3,030	3,061	3,967	2,893	1,027	1,157	845
State and local income taxes.....	638	461	859	808	1,074	717	189	225	139
Other taxes.....	224	26	73	184	237	334	279	288	266
Income after taxes.....	35,984	21,926	38,495	41,665	45,428	41,963	25,889	27,461	23,679
Addenda:									
Net change in total assets and liabilities....	-348	-828	-2,899	-1,920	-1,458	3,555	-31	1,565	-2,314
Net change in total assets.....	3,971	3,497	7,576	7,263	3,154	5,703	275	1,967	-2,145
Net change in total liabilities.....	4,319	4,325	10,475	9,183	4,612	2,148	306	402	169
Other financial information:									
Other money receipts.....	640	241	190	303	1,238	649	715	511	1,006
Mortgage principal paid on owned property...	-870	-164	-574	-999	-1,687	-1,067	-478	-684	-183
Estimated market value of owned home.....	82,830	11,494	40,065	67,613	95,954	105,331	101,888	109,044	91,657
Estimated monthly rental value of owned home	567	91	336	509	677	709	641	665	607
Gifts of goods and services.....	1,239	417	708	1,170	2,074	1,618	952	1,114	710
Food.....	107	25	64	90	215	149	59	42	86
Housing.....	308	120	241	264	510	371	235	252	207
Housekeeping supplies.....	47	29	52	39	52	58	42	47	34
Household textiles.....	15	5/1	5/10	5/7	26	25	11	10	5/13
Appliances and miscellaneous housewares...	35	5/9	37	13	44	48	35	43	23
Major appliances.....	7	5/1	5/4	5	14	8	7	11	5/2
Small appliances and miscellaneous housewares.....	28	5/7	33	9	30	40	28	32	21
Miscellaneous household equipment.....	84	5/28	59	79	112	119	71	83	50
Other housing.....	127	53	83	126	275	122	76	69	86
Apparel and services.....	295	172	232	296	341	448	229	300	114
Males, 2 and over.....	85	5/69	75	112	72	117	68	92	29
Females, 2 and over.....	110	15	77	85	111	221	86	113	42
Children under 2.....	38	29	33	34	63	54	19	23	14
Other apparel products and services.....	63	5/59	47	65	95	57	56	72	31
Jewelry and watches.....	36	5/46	25	25	58	28	34	41	24
All other apparel products and services.	27	5/12	21	40	37	29	22	31	5/7
Transportation.....	58	19	16	54	83	75	62	64	62
Health care.....	28	5/2	5/4	29	70	28	19	27	5/9
Entertainment.....	106	48	71	109	152	127	92	116	56
Toys, games, hobbies, and tricycles.....	42	11	24	45	54	69	33	43	18
Other entertainment.....	63	37	47	63	97	58	60	74	38
Education.....	171	5/1	5/8	160	493	223	60	95	5/10
All other gifts.....	167	30	72	167	211	197	196	219	165

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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.