

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995-96

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).....	32,164	1,518	4,725	4,264	5,929	5,955	9,772	5,833	3,940
Consumer unit characteristics:									
Income before taxes 1/.....	\$40,337	\$23,390	\$45,552	\$48,163	\$54,142	\$43,723	\$27,136	\$29,356	\$23,982
Income after taxes 1/.....	36,916	21,723	41,005	44,055	48,806	39,990	25,569	27,372	23,009
Age of reference person.....	53.1	21.8	29.4	39.6	49.6	59.5	73.7	69.4	80.0
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	.3	.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	1.5	1.7	1.6	1.6	1.3	.5	.6	.3
Vehicles.....	2.1	1.6	1.9	2.1	2.4	2.4	1.8	2.1	1.5
Percent distribution:									
Sex of reference person:									
Male.....	69	48	64	59	65	75	79	79	78
Female.....	31	52	36	41	35	25	21	21	22
Housing tenure:									
Homeowner.....	74	19	46	60	81	89	90	91	89
With mortgage.....	35	11	40	47	58	39	16	20	9
Without mortgage.....	39	8	6	14	23	49	74	70	80
Renter.....	26	81	54	40	19	11	10	9	11
Race of reference person:									
Black.....	9	14	11	14	9	7	5	5	6
White and other.....	91	86	89	86	91	93	95	95	94
Education of reference person:									
Elementary (1-8).....	9	2	2	2	4	9	18	14	24
High school (9-12).....	43	51	33	44	44	43	46	47	44
College.....	48	46	65	54	52	48	35	38	31
Never attended and other.....	(3)	1	(4)	(4)	(2)	(3)	1	1	1
At least one vehicle owned.....	91	81	89	90	93	94	91	93	89
Average annual expenditures.....	\$34,375	\$23,009	\$36,217	\$36,682	\$42,128	\$36,834	\$28,041	\$30,369	\$24,564
Food.....	4,454	3,296	4,355	4,541	5,015	4,922	4,027	4,376	3,487
Food at home.....	2,634	1,830	2,295	2,400	2,890	2,908	2,729	2,881	2,492
Cereals and bakery products.....	406	292	358	374	416	435	439	462	404
Cereals and cereal products.....	142	120	148	131	148	136	149	157	137
Bakery products.....	263	173	211	243	268	299	291	306	267
Meats, poultry, fish, and eggs.....	675	436	572	585	787	770	683	728	614

Beef.....	195	150	168	183	229	217	187	194	175
Pork.....	140	72	118	101	159	160	156	165	141
Other meats.....	89	55	71	86	102	114	84	85	81
Poultry.....	129	83	116	113	155	139	127	141	107
Fish and seafood.....	93	54	77	77	115	105	96	108	77
Eggs.....	30	23	22	26	27	35	34	35	32
Dairy products.....	276	210	254	269	290	289	287	304	261
Fresh milk and cream.....	107	87	96	103	106	112	116	121	107
Other dairy products.....	169	123	158	165	184	176	172	183	153
Fruits and vegetables.....	469	298	400	378	507	514	524	544	493
Fresh fruits.....	149	83	118	110	153	170	179	188	166
Fresh vegetables.....	145	84	125	118	164	164	154	159	147
Processed fruits.....	98	68	88	84	100	99	111	113	108
Processed vegetables.....	77	63	69	66	90	81	79	84	72
Other food at home.....	808	593	709	794	890	900	795	843	721
Sugar and other sweets.....	111	62	81	94	117	126	130	128	132
Fats and oils.....	79	44	59	75	87	87	87	94	76
Miscellaneous foods.....	337	295	323	346	361	364	317	334	291
Nonalcoholic beverages.....	224	176	209	228	261	241	206	219	187
Food prepared by consumer unit on out-of-town trips.....	57	17	38	51	65	82	55	69	35
Food away from home.....	1,820	1,466	2,060	2,141	2,125	2,014	1,298	1,494	995
Alcoholic beverages.....	348	266	458	432	370	400	219	223	212
Housing.....	10,765	7,228	11,525	11,486	13,344	10,990	8,949	9,243	8,531
Shelter.....	5,871	4,434	6,961	6,963	7,662	5,692	4,114	4,530	3,499
Owned dwellings.....	3,874	736	3,365	4,300	5,738	4,303	3,030	3,412	2,466
Mortgage interest and charges.....	1,849	478	2,395	2,845	3,200	1,833	555	775	229
Property taxes.....	1,124	117	619	868	1,569	1,303	1,257	1,319	1,165
Maintenance, repairs, insurance, other expenses.....	901	142	350	587	968	1,167	1,219	1,318	1,072
Rented dwellings.....	1,476	3,562	3,342	2,260	1,239	659	549	482	648
Other lodging.....	521	135	254	404	685	730	535	636	385
Utilities, fuels, and public services.....	2,348	1,489	2,028	2,306	2,628	2,619	2,321	2,440	2,145
Natural gas.....	293	114	222	258	320	326	335	335	334
Electricity.....	925	564	739	902	1,004	1,077	941	993	865
Fuel oil and other fuels.....	109	5/25	57	77	107	125	152	160	140
Telephone services.....	746	706	825	841	882	757	582	630	512
Water and other public services.....	276	81	186	227	315	334	311	322	294
Household operations.....	428	171	358	347	405	370	586	431	814
Personal services.....	103	122	174	112	43	5/5	157	5/29	347
Other household expenses.....	325	49	184	235	362	365	428	402	466
Housekeeping supplies.....	491	196	380	436	542	626	510	544	458
Laundry and cleaning supplies.....	109	53	96	105	112	129	113	125	95
Other household products.....	231	79	158	201	257	326	234	252	205
Postage and stationery.....	151	64	126	130	173	171	163	167	158
Household furnishings and equipment.....	1,626	938	1,797	1,434	2,107	1,682	1,417	1,298	1,615
Household textiles.....	81	49	83	68	110	97	63	70	52
Furniture.....	345	322	513	355	429	368	198	249	122
Floor coverings.....	218	5/60	42	76	212	164	441	148	901
Major appliances.....	182	101	152	164	226	214	170	192	138
Small appliances, miscellaneous housewares	112	52	126	68	129	135	109	134	70
Miscellaneous household equipment.....	688	355	881	703	1,002	705	436	505	332

Apparel and services.....	1,565	1,038	2,135	1,461	2,097	1,531	1,096	1,307	767
Men and boys.....	380	202	504	361	477	361	304	360	217
Men, 16 and over.....	350	174	466	330	453	320	282	331	207
Boys, 2 to 15.....	30	28	39	31	24	40	22	29	10
Women and girls.....	684	406	905	659	859	764	466	546	341
Women, 16 and over.....	632	392	844	534	822	708	440	513	327
Girls, 2 to 15.....	51	14	62	125	36	56	25	33	13
Children under 2.....	36	75	47	33	34	48	20	26	12
Footwear.....	221	249	297	243	264	183	165	196	117
Other apparel products and services.....	245	106	382	165	464	175	141	180	81
Transportation.....	6,557	6,036	7,656	7,719	7,697	6,842	4,733	5,720	3,273
Vehicle purchases (net outlay).....	2,843	3,150	3,614	3,611	3,259	2,802	1,859	2,399	1,059
Cars and trucks, new.....	1,403	916	1,747	1,864	1,420	1,395	1,107	1,339	764
Cars and trucks, used.....	1,391	2,164	1,834	1,549	1,808	1,365	751	1,059	295
Other vehicles.....	48	5/71	5/33	5/197	5/30	5/42	5/1	5/1	(4)
Gasoline and motor oil.....	1,054	873	1,123	1,160	1,266	1,190	790	921	595
Other vehicle expenses.....	2,163	1,789	2,470	2,446	2,688	2,245	1,578	1,785	1,272
Vehicle finance charges.....	274	312	412	336	416	269	92	124	44
Maintenance and repairs.....	683	544	703	777	835	745	523	587	429
Vehicle insurance.....	757	582	818	838	847	781	650	713	558
Vehicle rental, leases, licenses, other charges.....	448	350	537	495	590	449	313	362	241
Public transportation.....	498	223	448	502	485	605	506	615	346
Health care.....	2,140	603	1,106	1,251	1,805	2,296	3,378	3,229	3,595
Health insurance.....	1,088	275	549	629	829	1,019	1,873	1,787	1,999
Medical services.....	542	198	323	349	571	773	626	596	672
Drugs.....	406	87	165	203	281	412	735	703	783
Medical supplies.....	105	43	68	70	123	93	143	143	142
Entertainment.....	1,908	1,179	2,052	2,368	2,201	2,275	1,342	1,631	909
Fees and admissions.....	486	253	535	465	523	531	457	514	372
Television, radios, sound equipment.....	530	520	610	591	614	523	421	464	358
Pets, toys, and playground equipment.....	356	148	502	407	439	417	201	254	119
Other entertainment supplies, equipment, and services.....	536	259	405	906	625	804	263	400	60
Personal care products and services.....	521	303	528	543	611	528	484	496	467
Reading.....	191	87	173	171	219	216	193	207	173
Education.....	382	651	539	397	652	294	148	200	68
Tobacco products and smoking supplies.....	264	280	262	360	356	270	161	195	111
Miscellaneous.....	915	361	932	964	1,118	964	821	826	817
Cash contributions.....	1,204	154	508	845	1,550	1,592	1,415	1,357	1,500
Personal insurance and pensions.....	3,161	1,527	3,989	4,143	5,094	3,714	1,075	1,359	655
Life and other personal insurance.....	411	78	249	377	544	639	337	374	283
Pensions and Social Security.....	2,749	1,449	3,740	3,766	4,549	3,076	738	985	372
Sources of income and personal taxes: 1/									
Money income before taxes.....	40,337	23,390	45,552	48,163	54,142	43,723	27,136	29,356	23,982
Wages and salaries.....	28,154	20,995	42,576	41,417	45,455	30,433	5,424	7,434	2,569

Self-employment income.....	2,524	614	1,641	4,268	4,397	3,111	1,088	914	1,335
Social Security, private and government retirement.....	7,519	5/172	209	872	2,152	7,698	17,884	18,272	17,332
Interest, dividends, rental income, other property income.....	1,311	50	202	478	1,228	1,698	2,213	2,187	2,250
Unemployment and workers' compensation, veterans' benefits.....	231	71	267	352	313	220	144	161	120
Public assistance, supplemental security income, food stamps.....	301	870	257	329	265	236	286	264	316
Regular contributions for support.....	153	457	222	287	214	5/68	33	5/26	5/42
Other income.....	142	161	178	160	118	259	65	97	5/18
Personal taxes.....	3,421	1,667	4,547	4,108	5,336	3,733	1,567	1,985	973
Federal income taxes.....	2,519	1,246	3,499	3,162	4,031	2,762	955	1,170	651
State and local income taxes.....	707	409	989	815	1,073	662	383	567	121
Other taxes.....	195	5/12	59	131	232	309	229	248	201
Income after taxes.....	36,916	21,723	41,005	44,055	48,806	39,990	25,569	27,372	23,009
Addenda:									
Net change in total assets and liabilities....	-1,256	-1,957	-6,044	-1,905	-1,696	810	460	2,139	-2,026
Net change in total assets.....	4,088	1,660	8,275	6,283	4,849	4,056	1,041	2,957	-1,795
Net change in total liabilities.....	5,344	3,618	14,319	8,187	6,545	3,246	582	818	232
Other financial information:									
Other money receipts.....	463	58	240	239	782	493	519	726	213
Mortgage principal paid on owned property...	-921	-142	-663	-1,026	-1,752	-1,172	-464	-640	-204
Estimated market value of owned home.....	84,968	9,163	45,142	66,580	102,562	105,279	100,974	105,479	94,305
Estimated monthly rental value of owned home	583	86	357	487	695	717	662	689	623
Gifts of goods and services.....	1,236	378	747	1,127	2,044	1,612	941	1,082	725
Food.....	72	22	38	79	148	65	52	49	57
Housing.....	302	131	201	228	530	371	228	239	212
Housekeeping supplies.....	50	35	50	45	58	60	44	44	45
Household textiles.....	10	5/3	6	7	14	17	8	10	4
Appliances and miscellaneous housewares...	38	5/7	39	15	46	59	35	37	32
Major appliances.....	10	(4)	3	6	17	14	10	7	14
Small appliances and miscellaneous housewares.....	28	5/7	36	10	29	45	25	29	18
Miscellaneous household equipment.....	81	44	50	56	138	115	58	63	50
Other housing.....	123	41	55	105	275	121	84	85	82
Apparel and services.....	304	123	248	337	364	420	241	311	132
Males, 2 and over.....	96	57	72	90	142	101	86	120	32
Females, 2 and over.....	120	5/25	73	153	120	212	89	103	68
Children under 2.....	31	22	30	32	34	48	20	26	12
Other apparel products and services.....	57	5/18	73	61	68	60	46	62	5/20
Jewelry and watches.....	23	5/4	5/38	5/19	5/25	25	5/19	5/23	5/12
All other apparel products and services.	34	5/14	35	43	43	34	27	39	5/8
Transportation.....	63	18	18	60	101	84	58	65	48
Health care.....	35	5/1	5/3	17	66	35	45	28	5/72
Entertainment.....	132	35	98	121	162	192	116	163	42
Toys, games, hobbies, and tricycles.....	50	5/7	5/17	49	47	115	35	52	5/9
Other entertainment.....	83	28	81	73	115	77	81	112	33
Education.....	163	5/1	58	129	472	200	46	57	5/28
All other gifts.....	165	46	84	157	200	245	155	170	134

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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.