

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97

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).....	32,467	1,353	4,936	4,311	6,025	5,995	9,848	6,009	3,838
Consumer unit characteristics:									
Income before taxes 1/.....	\$42,142	\$22,923	\$48,635	\$49,785	\$54,846	\$46,591	\$28,465	\$30,293	\$25,590
Income after taxes 1/.....	38,401	21,733	43,811	45,434	49,251	42,363	26,515	27,845	24,422
Age of reference person.....	53.1	21.8	29.2	39.7	49.8	59.5	73.5	69.3	80.1
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	.1	.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	1.4	1.9	2.1	2.4	2.5	1.9	2.1	1.6
Percent distribution:									
Sex of reference person:									
Male.....	67	48	62	56	62	74	78	79	75
Female.....	33	52	38	44	38	26	22	21	25
Housing tenure:									
Homeowner.....	73	14	45	60	79	88	89	89	89
With mortgage.....	35	8	41	47	56	41	16	20	8
Without mortgage.....	38	7	4	13	24	47	73	69	81
Renter.....	27	86	55	40	21	12	11	11	11
Race of reference person:									
Black.....	9	15	13	12	9	6	5	6	4
White and other.....	91	85	87	88	91	94	95	94	96
Education of reference person:									
Elementary (1-8).....	8	2	2	3	4	8	16	13	21
High school (9-12).....	41	43	29	40	41	41	46	47	45
College.....	51	55	69	58	55	50	37	39	34
Never attended and other.....	(3)	(3)	(4)	(4)	(3)	(3)	1	1	(3)
At least one vehicle owned.....	91	79	90	90	93	93	92	93	90
Average annual expenditures.....	\$36,089	\$23,733	\$38,741	\$38,581	\$43,002	\$39,189	\$29,255	\$31,676	\$25,353
Food.....	4,730	3,249	4,496	4,666	5,730	5,223	4,191	4,583	3,532
Food at home.....	2,733	1,920	2,264	2,465	3,062	3,136	2,789	3,005	2,425
Cereals and bakery products.....	416	317	361	367	449	466	433	460	386
Cereals and cereal products.....	141	136	143	129	143	142	144	151	131
Bakery products.....	275	181	219	238	306	324	289	309	255
Meats, poultry, fish, and eggs.....	695	461	543	601	812	811	713	777	605

Beef.....	200	157	154	183	238	228	197	211	173
Pork.....	146	77	103	105	172	173	167	181	143
Other meats.....	88	56	65	82	98	117	86	95	70
Poultry.....	136	91	128	125	148	152	137	152	111
Fish and seafood.....	92	54	70	79	122	105	90	99	73
Eggs.....	32	26	23	26	34	37	37	38	37
Dairy products.....	288	218	257	265	306	315	299	321	260
Fresh milk and cream.....	113	95	99	105	112	116	125	130	118
Other dairy products.....	175	123	158	160	195	199	173	192	142
Fruits and vegetables.....	487	296	393	414	518	558	540	572	487
Fresh fruits.....	156	90	114	126	160	185	184	190	173
Fresh vegetables.....	150	76	124	131	168	175	158	167	141
Processed fruits.....	103	69	89	85	108	110	117	126	100
Processed vegetables.....	78	61	66	72	83	87	82	88	72
Other food at home.....	848	627	710	818	976	986	804	874	688
Sugar and other sweets.....	115	63	85	100	123	144	126	131	116
Fats and oils.....	82	45	53	72	91	98	93	99	83
Miscellaneous foods.....	354	320	331	348	399	400	314	332	284
Nonalcoholic beverages.....	236	173	203	247	292	257	211	238	165
Food prepared by consumer unit on out-of-town trips.....	61	26	38	52	70	88	60	73	40
Food away from home.....	1,997	1,330	2,232	2,200	2,668	2,087	1,402	1,578	1,107
Alcoholic beverages.....	395	322	566	503	424	401	243	275	189
Housing.....	11,232	7,578	12,689	12,118	13,451	11,561	9,076	9,740	8,021
Shelter.....	6,115	4,749	7,698	7,255	7,354	6,002	4,321	4,676	3,766
Owned dwellings.....	3,946	597	3,808	4,399	5,250	4,568	3,101	3,410	2,616
Mortgage interest and charges.....	1,937	341	2,744	2,978	3,046	2,010	572	793	227
Property taxes.....	1,095	119	660	836	1,285	1,353	1,289	1,330	1,224
Maintenance, repairs, insurance, other expenses.....	914	138	405	586	919	1,205	1,240	1,287	1,165
Rented dwellings.....	1,620	4,021	3,580	2,405	1,390	701	663	634	707
Other lodging.....	549	131	310	451	713	733	558	631	444
Utilities, fuels, and public services.....	2,444	1,492	2,151	2,393	2,706	2,699	2,429	2,507	2,307
Natural gas.....	305	112	227	265	309	338	367	360	376
Electricity.....	949	569	753	916	1,048	1,076	975	1,006	927
Fuel oil and other fuels.....	119	5/16	67	88	141	131	152	168	127
Telephone services.....	783	721	910	884	903	812	593	637	524
Water and other public services.....	288	74	194	239	305	343	343	336	353
Household operations.....	430	169	361	376	418	420	538	448	679
Personal services.....	82	108	145	126	23	5/8	108	5/63	178
Other household expenses.....	349	61	216	250	395	412	430	385	501
Housekeeping supplies.....	501	175	407	439	586	603	521	580	421
Laundry and cleaning supplies.....	113	50	105	112	124	129	112	124	92
Other household products.....	233	82	166	197	271	300	248	283	189
Postage and stationery.....	155	44	137	131	191	174	161	174	140
Household furnishings and equipment.....	1,741	993	2,071	1,655	2,387	1,836	1,267	1,530	847
Household textiles.....	90	49	92	79	123	117	64	74	48
Furniture.....	423	339	645	401	607	450	205	273	99
Floor coverings.....	125	5/13	75	74	148	107	190	216	149
Major appliances.....	206	103	165	177	241	295	177	195	148
Small appliances, miscellaneous housewares	99	35	86	92	116	138	85	97	65
Miscellaneous household equipment.....	798	454	1,007	832	1,153	728	546	675	338

Apparel and services.....	1,667	1,503	2,353	1,663	1,963	1,589	1,175	1,449	712
Men and boys.....	378	295	464	330	506	358	298	371	177
Men, 16 and over.....	346	267	430	291	474	316	274	337	168
Boys, 2 to 15.....	33	28	34	39	32	42	24	34	9
Women and girls.....	711	587	1,014	726	790	706	509	608	342
Women, 16 and over.....	665	568	981	605	753	655	483	575	328
Girls, 2 to 15.....	46	18	33	121	37	52	26	33	14
Children under 2.....	40	95	41	28	46	56	21	22	21
Footwear.....	268	339	335	295	274	276	194	245	107
Other apparel products and services.....	270	187	499	284	347	192	152	204	65
Transportation.....	6,918	5,757	7,885	7,593	7,852	7,732	5,232	5,998	4,031
Vehicle purchases (net outlay).....	3,037	2,978	3,555	3,364	3,301	3,441	2,236	2,674	1,551
Cars and trucks, new.....	1,503	5/999	1,463	1,574	1,504	1,955	1,284	1,505	938
Cars and trucks, used.....	1,477	1,979	2,013	1,514	1,757	1,482	948	1,161	613
Other vehicles.....	58	5/0	5/80	5/276	5/40	5/3	5/5	5/8	(4)
Gasoline and motor oil.....	1,103	906	1,187	1,193	1,297	1,270	826	951	631
Other vehicle expenses.....	2,263	1,630	2,618	2,497	2,758	2,384	1,696	1,844	1,460
Vehicle finance charges.....	288	326	462	329	391	294	112	146	57
Maintenance and repairs.....	691	381	687	731	799	783	600	650	518
Vehicle insurance.....	776	553	839	812	887	845	651	709	560
Vehicle rental, leases, licenses, other charges.....	507	370	630	625	681	462	334	339	326
Public transportation.....	515	243	525	540	495	637	473	528	389
Health care.....	2,220	564	1,196	1,381	1,777	2,444	3,472	3,279	3,771
Health insurance.....	1,102	284	631	710	766	1,081	1,839	1,724	2,020
Medical services.....	559	150	315	379	559	776	686	674	703
Drugs.....	436	86	164	204	323	458	787	715	897
Medical supplies.....	122	44	86	87	129	128	160	166	151
Entertainment.....	2,035	1,159	2,260	2,580	2,271	2,369	1,449	1,620	1,178
Fees and admissions.....	490	303	526	524	539	548	418	469	337
Television, radios, sound equipment.....	554	461	641	627	625	555	449	499	369
Pets, toys, and playground equipment.....	371	210	541	374	462	403	226	274	144
Other entertainment supplies, equipment, and services.....	620	185	552	1,056	645	863	357	377	328
Personal care products and services.....	555	343	573	596	606	560	525	537	505
Reading.....	197	92	171	181	216	233	196	208	178
Education.....	412	824	635	498	671	255	142	177	86
Tobacco products and smoking supplies.....	261	231	245	348	353	281	168	208	106
Miscellaneous.....	939	334	912	1,175	1,160	1,036	742	800	650
Cash contributions.....	1,219	252	514	857	1,482	1,599	1,471	1,306	1,728
Personal insurance and pensions.....	3,310	1,524	4,247	4,424	5,046	3,908	1,173	1,496	667
Life and other personal insurance.....	416	80	240	300	568	614	387	455	280
Pensions and Social Security.....	2,895	1,443	4,007	4,124	4,478	3,294	787	1,042	387
Sources of income and personal taxes: 1/									
Money income before taxes.....	42,142	22,923	48,635	49,785	54,846	46,591	28,465	30,293	25,590
Wages and salaries.....	29,900	20,576	45,682	43,406	46,554	33,070	6,297	8,365	3,046

Self-employment income.....	2,499	5/517	1,645	4,374	4,434	2,745	1,130	980	1,365
Social Security, private and government retirement.....	7,683	5/232	228	523	1,833	8,586	18,240	18,169	18,351
Interest, dividends, rental income, other property income.....	1,260	19	170	641	994	1,488	2,252	2,257	2,244
Unemployment and workers' compensation, veterans' benefits.....	188	5/130	174	176	272	234	135	110	175
Public assistance, supplemental security income, food stamps.....	283	588	218	230	365	233	279	233	351
Regular contributions for support.....	168	496	229	290	207	89	63	5/77	5/42
Other income.....	161	365	289	145	188	148	69	103	5/17
Personal taxes.....	3,741	1,190	4,824	4,352	5,595	4,229	1,950	2,448	1,168
Federal income taxes.....	2,846	939	3,749	3,427	4,348	3,281	1,305	1,587	861
State and local income taxes.....	735	247	1,011	844	1,081	738	416	612	109
Other taxes.....	160	5/4	64	80	167	210	229	249	198
Income after taxes.....	38,401	21,733	43,811	45,434	49,251	42,363	26,515	27,845	24,422
Addenda:									
Net change in total assets and liabilities....	-236	-90	-3,906	-177	-93	937	757	2,380	-1,784
Net change in total assets.....	5,858	2,595	14,107	8,265	5,894	4,492	1,928	3,916	-1,184
Net change in total liabilities.....	6,094	2,685	18,013	8,442	5,987	3,555	1,171	1,536	600
Other financial information:									
Other money receipts.....	479	71	430	201	511	645	561	738	284
Mortgage principal paid on owned property...	-975	-90	-682	-1,015	-1,684	-1,580	-423	-540	-239
Estimated market value of owned home.....	87,556	7,949	49,447	67,981	101,770	110,198	103,688	104,987	101,654
Estimated monthly rental value of owned home	602	85	386	501	679	748	691	703	671
Gifts of goods and services.....	1,310	523	823	1,063	2,054	1,642	1,119	1,284	844
Food.....	76	21	32	59	137	87	70	72	67
Housing.....	311	145	215	205	528	399	243	257	219
Housekeeping supplies.....	48	22	52	40	50	56	49	55	40
Household textiles.....	11	4	8	4	14	20	10	12	5
Appliances and miscellaneous housewares...	35	5/14	18	19	47	61	30	30	30
Major appliances.....	9	5/8	3	4	15	15	8	4	14
Small appliances and miscellaneous housewares.....	25	5/6	14	15	32	46	22	26	16
Miscellaneous household equipment.....	91	46	57	59	162	128	60	71	42
Other housing.....	127	60	81	84	254	136	94	90	101
Apparel and services.....	327	236	227	319	409	407	297	389	143
Males, 2 and over.....	95	50	59	58	154	104	94	130	33
Females, 2 and over.....	112	77	55	125	127	149	110	133	70
Children under 2.....	36	22	39	23	46	56	21	22	21
Other apparel products and services.....	85	5/87	73	113	82	98	72	104	5/18
Jewelry and watches.....	41	5/73	5/37	5/60	5/32	34	38	59	5/4
All other apparel products and services.	44	5/14	35	53	51	64	34	45	5/14
Transportation.....	77	13	26	52	97	75	110	121	93
Health care.....	38	5/0	10	14	58	42	54	37	5/79
Entertainment.....	127	41	119	108	155	188	97	126	51
Toys, games, hobbies, and tricycles.....	51	5/8	48	29	45	100	42	51	5/28
Other entertainment.....	76	34	71	78	111	88	55	75	24
Education.....	180	5/8	68	120	500	172	95	114	5/65
All other gifts.....	174	59	125	186	170	271	152	168	126

- 
- 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.