

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000

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)	33,555	1,938	4,225	4,555	6,532	6,731	9,574	5,766	3,808
Consumer unit characteristics:									
Income before taxes ¹	\$47,455	\$26,803	\$50,833	\$52,253	\$63,264	\$56,024	\$32,218	\$34,776	\$28,293
Income after taxes ¹	43,842	25,206	46,693	47,671	57,540	51,712	30,680	32,914	27,253
Age of reference person	52.9	21.7	29.2	39.5	49.8	59.4	73.5	69.2	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 181	.2	.2	.2	.1	(²)	(²)	(²)	(²)
Persons 65 and over5	(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	1.5	1.8	2.0	2.5	2.4	2.0	2.2	1.6
Percent distribution:									
Sex of reference person:									
Male	60	42	57	53	57	64	69	69	69
Female	40	58	43	47	43	36	31	31	31
Housing tenure:									
Homeowner	73	16	43	63	81	87	88	89	87
With mortgage	37	10	36	48	56	41	20	26	12
Without mortgage	37	6	7	15	25	46	68	63	75
Renter	27	84	57	37	19	13	12	11	13
Race of reference person:									
Black	9	15	15	11	10	8	6	7	5
White and other	91	85	85	89	90	92	94	93	95
Education of reference person:									
Elementary (1-8)	6	2	2	2	3	6	13	10	16
High school (9-12)	40	40	30	40	36	44	45	46	45
College	54	58	68	58	61	50	42	44	37
Never attended and other	(³)	(⁴)	(³)	(³)	(³)	(³)	(³)	(³)	1
At least one vehicle owned or leased	92	81	90	92	95	95	92	93	90
Average annual expenditures	\$38,815	\$28,140	\$40,185	\$40,294	\$45,457	\$42,395	\$32,660	\$35,163	\$28,839
Food									
Food at home	5,095	3,735	5,506	5,188	5,601	5,454	4,568	4,811	4,185
Cereals and bakery products	2,868	1,972	2,693	2,796	3,104	3,095	2,891	2,991	2,732
Cereals and cereal products	422	285	388	403	456	450	439	446	428
Bakery products	140	109	142	143	149	136	140	143	137
Meats, poultry, fish, and eggs	282	175	245	261	307	314	299	304	291
Beef	758	524	712	749	853	805	747	795	670
Pork	223	187	202	224	254	245	206	225	175
Other meats	165	95	143	148	189	176	176	191	153
Poultry	93	63	86	92	102	99	94	98	86
Fish and seafood	133	98	148	133	149	135	122	127	113
Eggs	111	58	106	118	126	108	116	120	111
Dairy products	33	23	27	33	33	41	34	34	32
Dairy products	306	211	287	304	320	318	324	339	299
Fresh milk and cream	109	85	96	104	108	113	121	121	119
Other dairy products	198	125	192	199	212	204	203	218	180
Fruits and vegetables	515	300	456	454	524	569	584	580	589
Fresh fruits	160	82	125	132	157	178	199	185	220
Fresh vegetables	159	77	148	142	165	184	171	176	162
Processed fruits	113	91	109	101	111	113	127	129	124
Processed vegetables	84	51	74	80	91	93	88	90	84

See footnotes at end of table.

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued

Item	Total two persons	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Other food at home	\$866	\$651	\$850	\$886	\$951	\$953	\$797	\$830	\$745
Sugar and other sweets	110	72	90	104	113	127	119	122	114
Fats and oils	87	59	78	79	97	92	91	94	87
Miscellaneous foods	388	319	417	398	421	413	346	363	318
Nonalcoholic beverages	236	182	231	267	270	257	198	198	198
Food prepared by consumer unit on out-of-town trips	46	20	33	39	52	64	43	54	27
Food away from home	2,227	1,764	2,813	2,392	2,498	2,360	1,677	1,819	1,454
Alcoholic beverages	404	340	602	525	402	411	256	291	201
Housing	12,132	8,762	13,668	12,957	14,010	13,045	9,849	10,535	8,805
Shelter	6,944	5,532	8,791	8,152	8,320	6,784	5,013	5,431	4,380
Owned dwellings	4,572	856	4,282	5,270	6,239	5,118	3,987	3,987	3,007
Mortgage interest and charges	2,310	480	2,881	3,327	3,618	2,370	1,009	1,311	552
Property taxes	1,243	192	824	1,104	1,488	1,515	1,347	1,436	1,213
Maintenance, repairs, insurance, other expenses	1,019	184	576	840	1,133	1,233	1,241	1,239	1,242
Rented dwellings	1,755	4,456	4,182	2,423	1,305	824	781	676	940
Other lodging	617	221	328	459	776	842	634	768	433
Utilities, fuels, and public services	2,488	1,569	2,209	2,432	2,750	2,781	2,439	2,572	2,237
Natural gas	284	124	224	260	300	326	316	313	319
Electricity	943	572	735	877	1,053	1,088	964	1,015	887
Fuel oil and other fuels	104	29	53	97	109	106	142	155	122
Telephone services	856	747	998	933	959	908	671	730	582
Water and other public services	301	97	200	264	329	354	346	359	326
Household operations	495	265	434	406	492	517	601	521	725
Personal services	105	178	196	122	43	60	115	115	117
Other household expenses	391	87	239	284	449	457	485	407	609
Housekeeping supplies	529	226	520	439	536	675	542	593	461
Laundry and cleaning supplies	124	71	112	110	134	149	125	129	118
Other household products	255	102	256	212	260	344	247	280	195
Postage and stationery	149	54	151	117	142	181	170	183	148
Household furnishings and equipment	1,677	1,169	1,713	1,529	1,912	2,288	1,254	1,417	1,002
Household textiles	118	41	95	100	164	137	111	127	86
Furniture	390	371	543	367	453	452	251	304	171
Floor coverings	55	13	46	28	47	104	51	56	43
Major appliances	200	151	200	158	216	220	203	206	198
Small appliances, miscellaneous housewares	117	55	101	109	143	167	89	96	79
Miscellaneous household equipment	798	537	728	767	888	1,209	549	628	426
Apparel and services	1,680	1,424	2,024	1,717	2,077	1,847	1,176	1,359	889
Men and boys	411	253	508	388	515	457	310	381	200
Men, 16 and over	378	239	475	325	486	422	289	351	191
Boys, 2 to 15	33	15	34	63	29	35	22	30	9
Women and girls	674	508	772	701	840	743	493	542	414
Women, 16 and over	628	477	717	620	772	706	470	518	395
Girls, 2 to 15	47	31	55	81	68	37	23	24	20
Children under 2	41	63	46	43	42	54	24	30	13
Footwear	279	284	332	288	350	308	178	202	141
Other apparel products and services	274	315	365	297	329	286	170	203	120
Transportation	7,478	7,061	8,029	7,977	8,338	8,108	6,051	6,853	4,837
Vehicle purchases (net outlay)	3,462	3,904	3,578	3,737	3,621	3,817	2,831	3,184	2,297
Cars and trucks, new	1,886	1,222	1,778	1,683	1,892	2,320	1,856	2,017	1,612
Cars and trucks, used	1,549	2,588	1,758	1,976	1,712	1,491	974	1,164	686
Other vehicles	26	⁵ 94	⁵ 41	⁵ 77	⁵ 17	⁵ 6	⁵ 2	⁵ 3	(⁴)
Gasoline and motor oil	1,185	1,014	1,251	1,261	1,423	1,322	895	1,042	673

See footnotes at end of table.

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued

Item	Total two persons	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Other vehicle expenses	\$2,328	\$1,908	\$2,640	\$2,450	\$2,817	\$2,426	\$1,817	\$2,062	\$1,446
Vehicle finance charges	314	341	433	350	408	368	136	185	61
Maintenance and repairs	670	599	606	655	760	722	622	666	555
Vehicle insurance	794	627	869	773	931	817	695	749	615
Vehicle rental, leases, licenses, other charges	551	340	732	672	718	519	364	462	216
Public transportation	503	236	561	529	477	543	507	565	420
Health care	2,535	698	1,222	1,532	2,213	2,897	3,938	3,715	4,274
Health insurance	1,208	346	588	686	914	1,321	2,027	1,947	2,146
Medical services	656	195	364	469	762	838	766	747	794
Drugs	537	103	182	286	424	588	949	856	1,090
Medical supplies	134	54	87	90	113	149	196	165	244
Entertainment	1,941	1,543	1,902	1,972	2,224	2,382	1,517	1,779	1,122
Fees and admissions	524	311	540	529	567	591	483	556	373
Television, radios, sound equipment	577	607	653	659	657	573	449	502	368
Pets, toys, and playground equipment	350	270	369	441	437	401	217	261	149
Other entertainment supplies, equipment, and services	489	356	340	344	563	817	368	460	232
Personal care products and services	572	470	622	555	600	608	529	553	491
Reading	179	70	145	150	193	217	195	211	170
Education	492	1,302	680	497	851	307	127	118	141
Tobacco products and smoking supplies	309	312	293	458	427	311	164	193	122
Miscellaneous	872	476	815	930	1,102	951	739	730	752
Cash contributions	1,509	228	449	1,414	1,632	1,522	2,189	2,387	1,889
Personal insurance and pensions	3,617	1,718	4,230	4,421	5,786	4,334	1,364	1,630	962
Life and other personal insurance	469	95	246	340	566	627	525	625	375
Pensions and Social Security	3,148	1,622	3,984	4,081	5,220	3,707	839	1,005	587
Sources of income and personal taxes: ¹									
Money income before taxes	47,455	26,803	50,833	52,253	63,264	56,024	32,218	34,776	28,293
Wages and salaries	33,668	22,867	48,696	46,574	54,374	38,313	7,081	9,332	3,627
Self-employment income	3,385	2,238	966	3,295	5,091	6,460	1,652	2,047	1,045
Social Security, private and government retirement	8,334	⁵ 185	251	841	1,940	9,055	20,513	20,413	20,667
Interest, dividends, rental income, other property income	1,346	137	210	647	937	1,581	2,510	2,470	2,571
Unemployment and workers' compensation, veterans' benefits	167	91	159	166	311	176	88	115	48
Public assistance, supplemental security income, food stamps	244	350	150	284	224	308	218	212	227
Regular contributions for support	187	500	211	366	208	97	80	79	⁵ 81
Other income	124	434	190	81	178	34	77	109	⁵ 28
Personal taxes	3,613	1,597	4,140	4,583	5,724	4,312	1,538	1,862	1,041
Federal income taxes	2,761	1,202	3,264	3,600	4,419	3,219	1,110	1,325	779
State and local income taxes	647	381	803	902	1,067	783	160	203	94
Other taxes	205	14	73	81	238	310	268	334	168
Income after taxes	43,842	25,206	46,693	47,671	57,540	51,712	30,680	32,914	27,253

See footnotes at end of table.

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued

Item	Total two persons	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Addenda:									
Net change in total assets and liabilities	\$1,352	- \$449	- \$1,944	- \$1,228	\$5,277	\$2,682	\$786	- \$597	\$2,880
Net change in total assets	7,087	2,308	13,887	7,544	12,559	6,124	1,778	405	3,857
Net change in total liabilities	5,734	2,757	15,830	8,772	7,282	3,442	992	1,002	977
Other financial information:									
Other money receipts	601	498	153	260	542	1,124	655	882	312
Mortgage principal paid on owned property	-1,515	-145	-745	-1,244	-2,142	-2,975	-808	-1,130	-322
Estimated market value of owned home	104,716	13,656	56,839	83,630	116,608	142,173	119,858	127,924	107,644
Estimated monthly rental value of owned home ..	682	118	423	593	768	846	779	799	749
Gifts of goods and services	1,366	756	832	1,176	2,206	1,716	1,007	978	1,054
Food	104	10	48	84	208	159	47	47	49
Alcoholic beverages	18	8	46	17	18	16	10	9	11
Housing	359	128	242	320	521	445	310	287	347
Housekeeping supplies	46	19	53	45	43	57	43	47	37
Household textiles	14	5 ⁵	5 ⁷	11	20	15	15	22	5
Appliances and miscellaneous housewares	46	5 ⁷	30	34	74	66	37	41	31
Major appliances	9	5 ¹	5 ¹	10	21	11	6	8	5 ⁴
Small appliances and miscellaneous housewares	37	5 ⁵	29	24	53	55	31	33	27
Miscellaneous household equipment	85	34	64	76	102	112	78	91	57
Other housing	168	63	89	154	282	195	137	86	217
Apparel and services	283	139	225	246	420	373	208	229	176
Males, 2 and over	87	35	76	61	108	144	63	78	39
Females, 2 and over	110	51	70	87	204	117	87	77	103
Children under 2	37	27	36	35	42	54	23	30	13
Other apparel products and services	50	27	43	62	66	58	35	45	21
Jewelry and watches	18	8	17	29	21	16	14	20	5
All other apparel products and services	32	5 ²⁰	26	34	45	41	21	25	5 ¹⁵
Transportation	93	27 ²	43	64	101	131	62	69	50
Health care	39	5 ²	5 ¹⁰	34	52	40	52	48	57
Entertainment	126	97	98	120	128	166	115	99	142
Toys, games, hobbies, and tricycles	43	19	28	33	53	65	37	46	24
Other entertainment	82	78	69	87	75	100	78	53	117
Personal care products and services	17	21	19	21	14	24	10	14	4
Reading	3	1	1	2	4	3	5	5	4
Education	224	41	35	176	635	221	90	74	113
All other gifts	99	37	65	94	105	137	99	96	102

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.
n.a. Not applicable.