

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000-2001

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)	33,732	1,822	4,286	4,521	6,737	7,005	9,360	5,600	3,759
Consumer unit characteristics:									
Income before taxes ¹	\$49,133	\$30,237	\$57,708	\$51,883	\$62,917	\$55,654	\$33,329	\$36,005	\$29,243
Income after taxes ¹	45,532	29,023	53,402	48,064	56,954	51,551	31,685	33,913	28,285
Age of reference person	52.9	21.9	29.3	39.7	49.9	59.3	73.5	69.2	79.8
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	.3	.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	1.5	1.6	1.3	.5	.6	.3
Vehicles	2.1	1.5	1.8	2.0	2.5	2.5	1.9	2.1	1.6
Percent distribution:									
Sex of reference person:									
Male	57	41	55	48	52	62	67	67	67
Female	43	59	45	52	48	38	33	33	33
Housing tenure:									
Homeowner	74	18	46	62	81	88	89	90	87
With mortgage	38	10	38	48	58	42	20	26	12
Without mortgage	36	8	8	14	23	46	68	63	75
Renter	26	82	54	38	19	12	11	10	13
Race of reference person:									
Black	9	13	11	14	10	8	6	7	5
White and other	91	87	89	86	90	92	94	93	95
Education of reference person:									
Elementary (1-8)	5	2	1	2	2	6	12	8	17
High school (9-12)	39	36	25	41	36	42	45	46	45
College	55	62	73	57	61	53	43	46	38
Never attended and other	(³)	(³)	(⁴)	(³)	(³)	(³)	(³)	(³)	1
At least one vehicle owned or leased	93	84	91	90	94	95	93	94	90
Average annual expenditures	\$39,501	\$28,205	\$42,321	\$40,088	\$45,403	\$43,417	\$33,068	\$35,822	\$28,960
Food	5,198	3,944	5,158	5,240	5,865	5,634	4,697	5,007	4,231
Food at home	2,924	1,909	2,517	2,782	3,243	3,261	2,978	3,110	2,781
Cereals and bakery products	420	269	356	390	457	455	454	459	447
Cereals and cereal products	136	101	134	129	143	139	143	145	140
Bakery products	284	168	222	260	314	316	311	314	307
Meats, poultry, fish, and eggs	793	495	667	753	907	896	792	856	696
Beef	240	155	196	224	272	272	244	275	197
Pork	174	90	133	149	200	211	185	202	159
Other meats	93	64	80	91	106	99	95	98	90
Poultry	139	103	136	146	160	145	126	135	112
Fish and seafood	113	61	98	111	132	129	109	112	104
Eggs	34	23	25	32	37	40	35	35	33
Dairy products	305	205	265	297	322	334	320	334	300
Fresh milk and cream	115	87	96	111	115	124	126	127	124
Other dairy products	190	118	169	186	208	211	194	207	175
Fruits and vegetables	517	295	420	452	549	585	581	581	581
Fresh fruits	162	84	121	133	168	189	194	180	215
Fresh vegetables	162	85	137	145	176	192	170	178	157
Processed fruits	110	74	96	98	112	110	130	131	129
Processed vegetables	83	51	67	75	94	94	87	92	80

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, 2000-2001 — 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	\$889	\$644	\$809	\$890	\$1,007	\$990	\$831	\$880	\$757
Sugar and other sweets	110	65	82	112	115	129	116	120	111
Fats and oils	87	58	74	80	98	93	91	99	78
Miscellaneous foods	406	333	403	400	464	434	366	381	342
Nonalcoholic beverages	240	172	217	264	274	266	212	222	197
Food prepared by consumer unit on out-of-town trips	48	16	33	34	57	67	46	57	29
Food away from home	2,274	2,035	2,641	2,458	2,622	2,373	1,718	1,897	1,450
Alcoholic beverages	414	439	580	530	416	423	257	288	210
Housing	12,525	9,215	14,403	13,175	14,400	13,398	10,040	10,749	8,983
Shelter	7,202	5,798	9,323	8,153	8,671	7,051	5,103	5,599	4,364
Owned dwellings	4,764	979	4,707	5,222	6,477	5,245	3,715	4,154	3,062
Mortgage interest and charges	2,453	625	3,229	3,368	3,790	2,450	1,050	1,404	523
Property taxes	1,289	230	803	1,030	1,555	1,586	1,428	1,468	1,369
Maintenance, repairs, insurance, other expenses	1,023	123	674	823	1,132	1,209	1,237	1,282	1,170
Rented dwellings	1,800	4,658	4,290	2,486	1,377	837	797	700	942
Other lodging	638	162	326	445	817	969	590	745	360
Utilities, fuels, and public services	2,682	1,773	2,364	2,618	2,912	3,009	2,625	2,733	2,465
Natural gas	357	149	272	326	377	412	396	386	411
Electricity	992	625	778	940	1,087	1,141	1,007	1,051	943
Fuel oil and other fuels	125	53	56	106	121	144	168	165	173
Telephone services	885	823	1,027	953	982	935	692	756	595
Water and other public services	323	123	231	293	346	377	362	375	343
Household operations	487	262	445	414	457	514	590	497	729
Personal services	93	151	188	93	40	69	94	66	135
Other household expenses	394	111	257	321	417	445	496	430	593
Housekeeping supplies	535	227	479	452	557	684	557	599	495
Laundry and cleaning supplies	125	64	114	111	128	155	128	139	110
Other household products	262	110	215	236	287	348	256	280	220
Postage and stationery	149	54	150	106	141	181	174	180	165
Household furnishings and equipment	1,618	1,154	1,792	1,539	1,805	2,140	1,165	1,322	930
Household textiles	123	34	115	95	165	160	105	130	68
Furniture	407	410	544	383	494	436	270	305	218
Floor coverings	49	8	39	45	47	60	56	63	45
Major appliances	203	144	301	149	187	217	195	208	176
Small appliances, miscellaneous housewares	104	51	96	90	133	147	75	83	64
Miscellaneous household equipment	733	507	697	777	778	1,120	464	534	359
Apparel and services	1,665	1,308	2,085	1,761	2,137	1,748	1,103	1,247	889
Men and boys	393	233	445	393	564	406	274	333	185
Men, 16 and over	362	221	416	333	535	378	251	302	176
Boys, 2 to 15	30	12	29	60	29	28	22	31	9
Women and girls	663	465	771	707	786	769	468	508	407
Women, 16 and over	617	426	713	627	745	725	440	477	384
Girls, 2 to 15	45	39	58	80	40	44	28	31	23
Children under 2	43	68	54	37	50	52	24	33	10
Footwear	298	243	393	335	421	280	172	183	157
Other apparel products and services	267	300	422	289	317	240	165	190	129
Transportation	7,612	6,196	8,827	7,965	8,316	8,477	6,004	6,920	4,641
Vehicle purchases (net outlay)	3,443	2,744	3,974	3,800	3,546	3,971	2,694	3,151	2,014
Cars and trucks, new	1,832	736	2,064	1,775	1,754	2,367	1,622	1,778	1,390
Cars and trucks, used	1,581	1,971	1,886	1,943	1,764	1,571	1,066	1,362	624
Other vehicles	30	⁵ 37	⁵ 24	⁵ 81	⁵ 28	⁵ 33	⁵ 7	⁵ 11	(⁴)
Gasoline and motor oil	1,304	1,173	1,398	1,336	1,538	1,436	1,003	1,168	757

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, 2000-2001 — 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	\$2,376	\$2,036	\$2,878	\$2,347	\$2,760	\$2,520	\$1,841	\$2,081	\$1,482
Vehicle finance charges	339	410	466	376	424	387	154	207	75
Maintenance and repairs	654	550	663	640	738	701	580	654	471
Vehicle insurance	835	698	895	790	923	886	755	814	668
Vehicle rental, leases, licenses, other charges	547	378	855	541	674	547	351	406	269
Public transportation	489	242	577	482	472	550	467	520	387
Health care	2,713	766	1,305	1,663	2,256	3,049	4,331	4,169	4,573
Health insurance	1,304	380	663	712	984	1,399	2,223	2,093	2,418
Medical services	689	198	386	529	686	864	872	967	731
Drugs	590	139	176	349	466	639	1,046	933	1,215
Medical supplies	129	49	80	73	119	147	189	176	209
Entertainment	1,938	1,384	2,121	1,924	2,146	2,538	1,373	1,580	1,064
Fees and admissions	538	324	621	528	566	654	440	514	330
Television, radios, sound equipment	597	588	678	676	678	605	459	505	390
Pets, toys, and playground equipment	348	251	356	423	444	412	212	244	164
Other entertainment supplies, equipment, and services	455	221	465	297	458	866	262	317	180
Personal care products and services	543	419	551	529	586	574	515	551	462
Reading	170	64	152	133	172	210	186	200	167
Education	476	1,407	735	459	770	286	114	93	147
Tobacco products and smoking supplies	315	316	315	485	400	316	170	198	129
Miscellaneous	799	428	741	860	953	784	768	749	796
Cash contributions	1,460	307	697	1,090	1,536	1,550	2,091	2,323	1,745
Personal insurance and pensions	3,674	2,012	4,651	4,276	5,450	4,429	1,417	1,748	925
Life and other personal insurance	483	71	216	301	575	720	530	622	393
Pensions and Social Security	3,191	1,941	4,435	3,975	4,875	3,709	887	1,126	531
Sources of income and personal taxes: ¹									
Money income before taxes	49,133	30,237	57,708	51,883	62,917	55,654	33,329	36,005	29,243
Wages and salaries	35,858	26,300	54,507	46,162	55,133	39,745	7,894	10,488	3,935
Self-employment income	2,708	2,208	2,173	3,004	3,414	4,389	1,250	1,495	876
Social Security, private and government retirement	8,411	⁵ 185	288	1,125	2,302	8,891	21,236	21,119	21,415
Interest, dividends, rental income, other property income	1,357	130	121	395	1,039	1,876	2,496	2,472	2,533
Unemployment and workers' compensation, veterans' benefits	177	⁵ 69	122	240	243	272	83	116	32
Public assistance, supplemental security income, food stamps	304	451	119	398	358	370	237	216	269
Regular contributions for support	209	587	146	474	284	78	80	63	⁵ 105
Other income	110	308	233	85	144	34	53	36	⁵ 78
Personal taxes	3,601	1,215	4,306	3,819	5,963	4,104	1,643	2,092	958
Federal income taxes	2,781	927	3,500	2,982	4,622	3,054	1,242	1,588	713
State and local income taxes	648	279	762	736	1,131	783	196	254	109
Other taxes	172	9	43	101	210	266	205	251	136
Income after taxes	45,532	29,023	53,402	48,064	56,954	51,551	31,685	33,913	28,285

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, 2000-2001 — 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	\$649	\$296	-\$4,968	-\$2,453	\$7,071	\$183	\$513	-\$622	\$2,204
Net change in total assets	6,708	4,529	11,238	4,815	14,666	4,408	1,967	1,106	3,249
Net change in total liabilities	6,060	4,233	16,206	7,267	7,596	4,225	1,454	1,728	1,045
Other financial information:									
Other money receipts	515	93	97	144	569	837	688	758	584
Mortgage principal paid on owned property	-1,249	-150	-754	-1,182	-1,978	-1,720	-846	-1,186	-340
Estimated market value of owned home	109,638	16,610	65,859	85,296	119,057	135,469	133,445	141,702	121,144
Estimated monthly rental value of owned home ..	728	138	494	599	817	881	833	853	804
Gifts of goods and services	1,261	624	756	1,066	1,979	1,584	969	965	976
Food	80	⁵ 9	41	82	170	95	37	32	44
Alcoholic beverages	15	⁵ 5	36	18	19	10	5	4	7
Housing	331	156	243	265	426	443	289	257	338
Housekeeping supplies	50	19	54	50	46	68	43	44	43
Household textiles	16	⁵ 3	⁵ 9	6	25	26	13	15	10
Appliances and miscellaneous housewares	39	⁵ 9	32	37	49	57	29	30	26
Major appliances	9	(³)	57	5	11	14	7	9	54
Small appliances and miscellaneous housewares	30	⁵ 8	25	32	37	43	22	22	22
Miscellaneous household equipment	73	32	57	76	74	108	60	67	49
Other housing	154	93	91	96	232	184	144	101	211
Apparel and services	287	123	212	282	388	385	224	265	163
Males, 2 and over	80	32	47	68	99	119	72	86	50
Females, 2 and over	120	33	79	117	184	157	91	99	78
Children under 2	38	24	43	31	50	52	24	33	10
Other apparel products and services	49	34	42	66	54	57	38	46	24
Jewelry and watches	15	⁵ 6	14	28	16	11	12	16	5
All other apparel products and services	34	⁵ 28	28	38	39	45	26	31	⁵ 19
Transportation	89	189	40	43	88	135	79	64	101
Health care	40	⁵ 3	58	57	34	58	46	63	⁵ 20
Entertainment	101	41	89	77	134	138	78	88	64
Toys, games, hobbies, and tricycles	43	19	34	30	52	68	34	42	22
Other entertainment	58	21	55	47	82	70	44	46	42
Personal care products and services	19	24	11	34	25	21	10	12	7
Reading	2	(³)	(³)	1	2	3	4	4	4
Education	202	49	26	132	597	184	77	46	122
All other gifts	94	27	49	76	97	113	120	130	106

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.