

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003

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)	35,840	1,968	4,555	4,490	7,304	7,844	9,679	5,593	4,086
Consumer unit characteristics:									
Income before taxes ¹	\$54,404	\$32,880	\$60,866	\$58,683	\$67,472	\$62,506	\$38,038	\$41,443	\$33,333
Income after taxes ¹	51,157	31,824	57,347	55,317	63,227	58,882	35,541	39,594	29,940
Age of reference person	53.0	21.9	29.4	39.9	49.8	59.2	73.7	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	.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	2.2	1.5	1.9	1.9	2.5	2.6	2.0	2.3	1.7
Percent distribution:									
Sex of reference person:									
Male	56	42	54	49	48	58	66	66	65
Female	44	58	46	51	52	42	34	34	35
Housing tenure:									
Homeowner	75	22	47	63	80	88	90	91	89
With mortgage	39	11	41	51	56	45	21	28	12
Without mortgage	36	11	6	12	23	43	69	63	77
Renter	25	78	53	37	20	12	10	9	11
Race of reference person:									
Black or African American	10	16	10	15	12	7	6	6	6
White, Asian, and All Other Races	90	84	90	85	88	93	94	94	94
Education of reference person:									
Elementary (1-8)	5	1	2	3	3	4	11	9	13
High school (9-12)	38	37	23	38	38	36	45	45	44
College	57	62	75	59	59	59	44	46	42
Never attended and other	(³)	(³)	(³)	(⁴)	(³)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	93	84	92	90	95	96	93	95	91
Average annual expenditures	\$42,771	\$30,528	\$44,418	\$43,198	\$47,623	\$48,774	\$35,766	\$38,327	\$32,202
Food	5,376	4,127	5,250	5,353	5,748	6,037	4,883	5,267	4,335
Food at home	3,038	2,213	2,539	2,791	3,241	3,413	3,108	3,294	2,842
Cereals and bakery products	419	328	337	388	426	448	464	469	457
Cereals and cereal products	137	121	127	137	136	141	142	141	142
Bakery products	283	207	210	252	290	307	322	327	315
Meats, poultry, fish, and eggs	796	515	646	709	882	926	799	855	718
Beef	237	150	191	202	271	284	228	265	176
Pork	171	93	123	141	191	200	186	195	173
Other meats	96	79	76	96	105	103	98	101	93
Poultry	133	90	124	132	155	141	125	124	126
Fish and seafood	124	78	104	104	125	161	122	129	111
Eggs	35	26	29	34	35	37	39	40	38
Dairy products	315	238	269	286	328	342	337	353	315
Fresh milk and cream	114	84	95	107	114	120	127	127	129
Other dairy products	202	154	174	178	214	222	210	227	186
Fruits and vegetables	549	352	447	469	564	626	606	628	575
Fresh fruits	180	109	139	146	186	213	198	204	190
Fresh vegetables	182	105	151	166	188	199	203	212	191
Processed fruits	105	81	87	85	103	119	118	118	117
Processed vegetables	83	57	69	70	87	96	87	94	77

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, 2002-2003 — 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	\$957	\$780	\$840	\$939	\$1,041	\$1,072	\$902	\$989	\$777
Sugar and other sweets	117	78	96	105	130	133	121	130	108
Fats and oils	87	58	66	80	90	97	97	106	85
Miscellaneous foods	450	434	410	444	484	493	415	451	363
Nonalcoholic beverages	256	193	233	270	291	288	220	241	191
Food prepared by consumer unit on out-of-town trips	47	18	36	40	47	61	49	62	31
Food away from home	2,339	1,914	2,710	2,562	2,507	2,624	1,775	1,973	1,493
Alcoholic beverages	461	514	569	533	496	500	302	371	204
Housing	13,460	9,481	14,983	14,926	14,753	14,985	10,669	11,353	9,722
Shelter	7,729	5,993	9,856	9,295	8,634	8,015	5,439	5,851	4,875
Owned dwellings	5,244	1,135	5,142	6,123	6,404	6,208	4,065	4,526	3,434
Mortgage interest and charges	2,653	552	3,562	3,887	3,711	2,910	1,074	1,408	616
Property taxes	1,431	438	958	1,283	1,475	1,858	1,546	1,598	1,473
Maintenance, repairs, insurance, other expenses	1,160	145	622	952	1,217	1,440	1,446	1,520	1,344
Rented dwellings	1,855	4,662	4,288	2,664	1,488	915	801	675	974
Other lodging	630	196	427	508	742	892	573	650	467
Utilities, fuels, and public services	2,823	1,860	2,470	2,738	3,068	3,150	2,774	2,889	2,616
Natural gas	359	156	293	321	377	403	400	392	413
Electricity	1,053	651	810	985	1,143	1,215	1,083	1,132	1,016
Fuel oil and other fuels	109	36	45	95	99	148	138	140	134
Telephone services	960	875	1,093	1,035	1,083	984	769	831	682
Water and other public services	341	142	229	302	367	401	385	394	372
Household operations	540	253	523	533	504	587	599	500	734
Personal services	101	123	191	122	45	39	138	32	284
Other household expenses	439	130	332	411	458	548	460	468	450
Housekeeping supplies	628	321	386	582	624	922	598	684	474
Laundry and cleaning supplies	132	101	115	126	146	139	131	148	107
Other household products	342	130	158	311	328	597	295	346	222
Postage and stationery	155	89	112	145	150	186	172	190	144
Household furnishings and equipment	1,740	1,054	1,748	1,778	1,924	2,311	1,259	1,428	1,022
Household textiles	155	91	176	138	150	198	137	153	115
Furniture	472	291	591	524	539	616	261	293	218
Floor coverings	62	5	43	73	56	96	54	62	44
Major appliances	220	111	221	178	257	267	194	215	165
Small appliances, miscellaneous housewares	115	137	86	106	118	158	92	110	65
Miscellaneous household equipment	716	419	631	758	805	977	521	595	416
Apparel and services	1,553	1,467	1,630	1,687	1,705	1,885	1,086	1,269	825
Men and boys	332	212	357	404	379	369	245	282	192
Men, 16 and over	299	195	318	349	345	335	224	257	178
Boys, 2 to 15	33	16	39	55	35	34	21	25	14
Women and girls	645	589	565	700	723	823	467	545	355
Women, 16 and over	603	580	517	618	675	785	441	509	345
Girls, 2 to 15	42	9	48	82	48	39	25	36	10
Children under 2	42	78	63	26	38	60	20	24	15
Footwear	254	325	261	283	285	274	183	208	146
Other apparel products and services	279	264	384	274	281	357	172	211	117
Transportation	8,404	7,526	9,816	8,218	9,577	9,248	6,438	7,264	5,306
Vehicle purchases (net outlay)	4,092	4,083	4,925	3,900	4,764	4,391	3,040	3,465	2,459
Cars and trucks, new	2,393	1,182	2,415	2,274	2,991	2,606	2,062	2,293	1,746
Cars and trucks, used	1,635	2,805	2,447	1,569	1,637	1,755	947	1,119	712
Other vehicles	63	⁵ 96	⁵ 63	⁵ 57	136	⁵ 30	⁵ 31	⁵ 54	(⁴)
Gasoline and motor oil	1,324	1,245	1,410	1,329	1,521	1,470	1,030	1,195	806

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, 2002-2003 — 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	\$2,523	\$2,017	\$2,872	\$2,559	\$2,859	\$2,782	\$1,982	\$2,183	\$1,705
Vehicle finance charges	394	373	566	484	505	402	185	239	112
Maintenance and repairs	702	510	637	702	755	827	632	705	531
Vehicle insurance	939	751	1,057	906	1,072	970	812	846	765
Vehicle rental, leases, licenses, other charges	488	384	612	467	527	583	353	392	298
Public transportation	466	181	609	430	433	604	385	421	336
Health care	3,053	863	1,437	1,771	2,707	3,509	4,746	4,510	5,070
Health insurance	1,546	438	763	839	1,228	1,750	2,541	2,450	2,665
Medical services	700	232	385	491	813	900	793	812	768
Drugs	667	141	222	351	532	714	1,197	1,062	1,381
Medical supplies	140	52	67	89	133	145	215	186	257
Entertainment	2,272	1,406	2,333	2,117	2,551	2,839	1,820	2,237	1,242
Fees and admissions	519	307	573	501	501	674	435	504	341
Television, radios, sound equipment	718	611	813	792	796	786	545	600	470
Pets, toys, and playground equipment	424	261	444	432	508	442	366	489	192
Other entertainment supplies, equipment, and services	610	227	503	392	746	937	474	644	239
Personal care products and services	560	387	529	613	557	610	545	574	505
Reading	161	68	138	115	162	201	178	177	180
Education	545	1,164	842	484	665	601	173	219	109
Tobacco products and smoking supplies	318	308	281	408	456	342	173	229	96
Miscellaneous	722	440	692	770	843	761	648	637	664
Cash contributions	1,667	479	787	1,111	1,552	1,841	2,527	2,106	3,104
Personal insurance and pensions	4,219	2,299	5,132	5,091	5,851	5,413	1,577	2,114	841
Life and other personal insurance	494	56	216	307	574	735	546	674	371
Pensions and Social Security	3,725	2,243	4,916	4,785	5,277	4,678	1,031	1,440	470
Sources of income and personal taxes: ¹									
Money income before taxes	54,404	32,880	60,866	58,683	67,472	62,506	38,038	41,443	33,333
Wages and salaries	40,232	30,484	57,825	53,368	58,224	47,035	9,498	13,915	3,394
Self-employment income	2,376	517	1,353	2,316	3,387	3,088	1,983	2,507	1,257
Social Security, private and government retirement	9,293	239	430	980	3,245	9,324	23,576	22,722	24,757
Interest, dividends, rental income, other property income	1,522	108	301	672	1,553	2,229	2,212	1,686	2,940
Unemployment and workers' compensation, veterans' benefits	265	150	276	345	376	339	109	123	90
Public assistance, supplemental security income, food stamps	292	243	173	422	292	303	290	270	318
Regular contributions for support	297	793	327	476	301	106	244	80	⁵ 472
Other income	127	346	181	105	93	82	125	140	104
Personal taxes	3,246	1,056	3,519	3,366	4,245	3,624	2,497	1,849	3,393
Federal income taxes	2,457	746	2,603	2,377	3,214	2,686	2,053	1,326	3,056
State and local income taxes	565	275	814	824	790	616	185	237	114
Other taxes	224	34	102	165	241	322	259	286	223
Income after taxes	51,157	31,824	57,347	55,317	63,227	58,882	35,541	39,594	29,940

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, 2002-2003 — 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	- \$8,829	- \$823	- \$10,122	- \$17,323	- \$14,496	- \$4,233	- \$5,357	- \$6,627	- \$3,617
Net change in total assets	5,837	7,361	16,805	8,524	5,133	7,422	-1,633	-1,137	-2,312
Net change in total liabilities	14,666	8,184	26,928	25,847	19,629	11,655	3,723	5,490	1,305
Other financial information:									
Other money receipts	816	78	224	365	914	1,975	441	255	696
Mortgage principal paid on owned property	-1,579	-143	-1,104	-1,663	-2,114	-2,398	-987	-1,320	-532
Estimated market value of owned home	127,758	19,475	78,149	107,369	131,931	168,866	146,118	155,805	132,858
Estimated monthly rental value of owned home ..	808	175	553	704	858	999	913	934	884
Gifts of goods and services	1,273	438	778	872	1,712	2,017	930	1,144	629
Food	125	16	35	72	181	260	61	73	43
Alcoholic beverages	15	9	25	19	15	16	10	15	3
Housing	293	145	137	254	404	390	252	283	207
Housekeeping supplies	48	45	30	50	47	64	45	55	32
Household textiles	20	5 ²	5 ¹⁵	21	18	35	16	21	8
Appliances and miscellaneous housewares	38	5 ²⁷	12	28	45	61	33	38	26
Major appliances	12	5 ¹	5 ¹	5 ⁴	15	27	10	10	11
Small appliances and miscellaneous housewares	25	5 ²⁶	10	24	30	34	23	29	15
Miscellaneous household equipment	81	28	34	79	90	116	80	98	56
Other housing	105	43	47	75	204	114	77	72	85
Apparel and services	279	136	289	221	279	442	200	258	118
Males, 2 and over	78	58	72	68	76	104	69	86	46
Females, 2 and over	107	22	105	86	97	191	74	100	38
Children under 2	37	27	47	23	38	60	20	24	15
Other apparel products and services	58	30	64	45	69	87	36	48	19
Jewelry and watches	26	9	42	24	27	40	12	15	9
All other apparel products and services	32	5 ²⁰	23	21	42	47	24	33	5 ⁹
Transportation	45	10	117	36	42	51	21	17	25
Health care	40	5 ³	14	27	61	54	39	46	30
Entertainment	100	37	82	76	121	157	70	89	43
Toys, games, hobbies, and tricycles	42	17	27	27	53	63	34	48	16
Other entertainment	58	21	55	49	69	94	35	41	27
Personal care products and services	22	13	19	25	22	22	22	30	11
Reading	2	(³)	1	(³)	2	2	3	3	4
Education	247	5 ⁴⁵	15	80	453	475	135	171	85
All other gifts	105	23	45	63	131	145	117	159	61

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.