

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007

Item	Total two persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Number of consumer units (in thousands)	37,955	1,918	4,854	4,354	7,733	9,012	10,083	5,949	4,134
Consumer unit characteristics:									
Income before taxes	\$67,881	\$42,303	\$68,079	\$75,138	\$78,881	\$79,803	\$50,425	\$56,711	\$41,379
Income after taxes	64,773	41,547	65,554	71,911	74,594	75,342	48,755	54,523	40,455
Age of reference person	53.2	22.0	29.1	39.8	50.0	59.4	73.6	68.9	80.3
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	.1	.2	.3	.1	(¹)	(¹)	(¹)	(¹)
Persons 65 and over5	(¹)	(¹)	(¹)	(¹)	.1	1.7	1.7	1.8
Earners	1.3	1.7	1.7	1.5	1.6	1.4	.5	.7	.3
Vehicles	2.1	1.6	1.9	2.0	2.3	2.5	2.0	2.2	1.8
Percent distribution:									
Sex of reference person:									
Male	50	46	54	46	43	50	56	57	55
Female	50	54	46	54	57	50	44	43	45
Housing tenure:									
Homeowner	75	21	51	61	79	88	90	91	88
With mortgage	42	15	44	50	58	48	24	30	15
Without mortgage	34	6	7	10	21	40	66	61	73
Renter	25	79	49	39	21	12	10	9	12
Race of reference person:									
Black or African-American	10	13	11	17	12	8	7	8	6
White, Asian, and all other races	90	87	89	83	88	92	93	92	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino	8	13	12	11	10	5	5	5	5
Not Hispanic or Latino	92	87	88	89	90	95	95	95	95
Education of reference person:									
Elementary (1-8)	5	2	2	2	3	4	9	6	13
High school (9-12)	36	37	24	36	36	32	43	42	44
College	59	61	74	61	60	64	47	51	42
Never attended and other	(²)	(³)	(³)	(²)	(²)	(²)	1	(²)	1
At least one vehicle owned or leased	93	85	91	91	92	96	94	95	91
Average annual expenditures	\$52,165	\$35,419	\$51,734	\$52,692	\$56,297	\$59,674	\$45,455	\$50,384	\$38,382
Food	6,206	4,460	6,047	6,004	6,633	6,883	5,781	6,242	5,124
Food at home	3,352	2,211	2,752	3,290	3,478	3,760	3,457	3,669	3,154
Cereals and bakery products	433	272	345	410	424	485	483	499	460
Cereals and cereal products	130	96	127	134	127	135	135	141	126
Bakery products	303	176	218	276	297	350	348	358	333
Meats, poultry, fish, and eggs	756	493	580	781	817	841	768	833	674
Beef	217	142	165	227	246	240	213	223	199
Pork	148	85	102	145	165	161	164	185	134
Other meats	97	63	75	100	110	105	98	105	89
Poultry	129	101	114	140	140	143	119	131	102
Fish and seafood	126	76	98	135	121	148	131	145	111
Eggs	38	25	26	34	37	45	42	44	40
Dairy products	372	250	322	345	374	414	393	405	377
Fresh milk and cream	132	93	112	123	131	139	147	147	147
Other dairy products	240	156	210	223	243	274	246	258	229
Fruits and vegetables	605	327	480	546	607	687	675	704	632
Fresh fruits	201	96	141	171	201	240	231	233	229
Fresh vegetables	199	106	168	178	207	224	213	235	183
Processed fruits	109	71	99	106	101	113	127	127	126
Processed vegetables	96	54	72	92	98	110	103	109	94

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, 2006-2007 — Continued

Item	Total two persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Other food at home	\$1,186	\$869	\$1,026	\$1,208	\$1,256	\$1,333	\$1,139	\$1,228	\$1,011
Sugar and other sweets	126	59	89	125	128	136	149	157	137
Fats and oils	92	59	60	82	92	108	106	111	100
Miscellaneous foods	593	479	556	636	614	647	552	590	499
Nonalcoholic beverages	323	257	290	333	368	360	281	306	244
Food prepared by consumer unit on out-of-town trips	52	14	30	32	54	83	51	64	31
Food away from home	2,854	2,250	3,295	2,714	3,155	3,123	2,325	2,572	1,970
Alcoholic beverages	557	491	761	512	633	591	390	446	311
Housing	16,928	11,898	17,822	18,433	18,714	18,496	14,036	15,251	12,291
Shelter	9,747	7,858	11,425	11,887	11,031	10,035	7,134	7,761	6,231
Owned dwellings	6,751	2,008	6,683	7,854	8,240	7,609	5,302	6,031	4,253
Mortgage interest and charges	3,466	1,423	4,692	5,105	4,697	3,537	1,547	2,062	807
Property taxes	1,880	417	1,289	1,599	2,079	2,340	2,001	2,116	1,836
Maintenance, repairs, insurance, other expenses	1,406	168	702	1,151	1,464	1,732	1,753	1,853	1,610
Rented dwellings	2,106	5,689	4,319	3,395	1,736	1,081	1,001	785	1,311
Other lodging	890	161	423	638	1,054	1,344	831	945	667
Utilities, fuels, and public services	3,539	2,283	2,929	3,408	3,811	4,004	3,505	3,661	3,280
Natural gas	502	228	386	419	515	593	554	567	534
Electricity	1,342	841	1,047	1,284	1,456	1,524	1,355	1,423	1,256
Fuel oil and other fuels	171	⁴ 37	72	133	179	207	222	203	249
Telephone services	1,093	981	1,119	1,190	1,222	1,176	885	973	759
Water and other public services	432	196	306	381	439	504	489	495	482
Household operations	802	397	651	766	759	895	915	886	957
Personal services	124	148	202	209	76	68	131	71	217
Other household expenses	678	249	449	558	683	827	784	815	740
Housekeeping supplies	767	305	543	560	821	1,084	732	818	610
Laundry and cleaning supplies	148	86	122	149	159	170	147	162	126
Other household products	418	178	269	297	386	665	392	441	322
Postage and stationery	201	41	151	114	276	249	193	215	161
Household furnishings and equipment	2,072	1,056	2,273	1,812	2,291	2,478	1,750	2,125	1,213
Household textiles	166	56	138	98	168	207	193	235	133
Furniture	515	403	693	435	566	609	361	452	232
Floor coverings	53	19	30	26	52	83	56	67	40
Major appliances	273	132	234	238	308	317	270	321	197
Small appliances, miscellaneous housewares	118	57	116	91	153	128	105	114	92
Miscellaneous household equipment	947	389	1,062	924	1,044	1,134	765	936	520
Apparel and services	1,868	1,757	2,353	1,986	1,888	2,108	1,355	1,580	1,034
Men and boys	413	301	585	608	357	431	292	329	239
Men, 16 and over	383	285	555	560	330	401	266	290	232
Boys, 2 to 15	30	16	30	48	28	31	26	39	7
Women and girls	796	747	898	650	871	911	648	765	481
Women, 16 and over	738	740	815	547	814	854	609	706	471
Girls, 2 to 15	58	⁴ 7	84	103	57	56	39	59	⁴ 10
Children under 2	52	69	64	55	56	65	27	35	16
Footwear	291	312	378	309	279	359	180	197	156
Other apparel products and services	316	328	428	364	325	343	208	254	142
Transportation	9,174	7,491	10,054	9,020	9,480	10,427	7,789	9,518	5,306
Vehicle purchases (net outlay)	3,384	3,029	4,481	3,552	2,921	3,620	2,997	3,844	1,779
Cars and trucks, new	1,925	1,440	2,123	1,544	1,687	2,251	1,979	2,766	848
Cars and trucks, used	1,360	1,534	2,218	1,913	1,053	1,276	988	1,027	932
Other vehicles	99	⁴ 55	140	⁴ 95	181	93	⁴ 30	⁴ 51	⁽³⁾
Gasoline and motor oil	2,358	2,202	2,474	2,418	2,628	2,648	1,839	2,122	1,430

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, 2006-2007 — Continued

Item	Total two persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Other vehicle expenses	\$2,769	\$1,981	\$2,499	\$2,485	\$3,232	\$3,285	\$2,360	\$2,841	\$1,671
Vehicle finance charges	312	287	396	368	352	382	158	226	61
Maintenance and repairs	768	566	657	638	866	927	701	825	522
Vehicle insurance	1,166	⁴ 774	922	852	1,482	1,282	1,150	1,387	813
Vehicle rental, leases, licenses, and other charges	523	353	524	627	532	694	350	403	275
Public transportation	663	279	600	565	699	873	594	711	426
Healthcare	3,675	1,079	1,720	2,063	2,773	4,308	5,938	5,882	6,018
Health insurance	1,991	585	914	1,047	1,292	2,179	3,552	3,490	3,640
Medical services	841	357	519	589	823	1,033	1,038	1,110	935
Drugs	689	95	207	336	537	912	1,108	1,063	1,173
Medical supplies	155	44	80	92	121	183	240	219	270
Entertainment	2,928	1,873	2,852	3,357	3,096	3,230	2,595	3,224	1,691
Fees and admissions	671	365	537	848	600	811	656	762	503
Audio and visual equipment and services	987	953	1,114	1,083	1,065	1,003	815	926	655
Pets, toys, hobbies, and playground equipment	647	348	709	803	773	764	408	490	291
Other entertainment supplies, equipment, and services	623	207	493	623	657	651	716	1,046	242
Personal care products and services	635	364	645	575	675	682	633	670	580
Reading	143	60	95	107	130	179	175	181	166
Education	705	974	840	456	1,318	730	203	199	209
Tobacco products and smoking supplies	355	446	339	460	507	341	195	244	125
Miscellaneous	933	440	658	881	973	1,297	823	879	742
Cash contributions	2,363	666	1,054	1,560	2,049	3,346	3,024	2,696	3,496
Personal insurance and pensions	5,696	3,420	6,494	7,278	7,430	7,057	2,517	3,370	1,289
Life and other personal insurance	367	70	163	250	394	549	389	460	286
Pensions and Social Security	5,329	3,350	6,331	7,027	7,036	6,508	2,128	2,910	1,003
Sources of income and personal taxes:									
Money income before taxes	67,881	42,303	68,079	75,138	78,881	79,803	50,425	56,711	41,379
Wages and salaries	49,730	37,841	64,166	67,041	68,222	59,201	14,920	20,222	7,291
Self-employment income	4,016	1,527	2,164	5,357	4,553	5,499	3,064	4,195	1,436
Social Security, private and government retirement	10,723	⁴ 183	334	1,279	2,923	11,277	27,295	27,601	26,855
Interest, dividends, rental income, other property income	2,463	1,399	368	417	1,937	2,946	4,531	4,252	4,932
Unemployment and workers' compensation, veterans' benefits	260	⁴ 153	206	166	350	289	252	97	476
Public assistance, supplemental security income, food stamps	212	278	158	274	242	198	189	184	196
Regular contributions for support	324	518	412	471	447	306	102	⁴ 68	⁴ 152
Other income	152	405	271	132	207	86	71	92	⁴ 41
Personal taxes	3,108	756	2,525	3,226	4,287	4,461	1,670	2,188	925
Federal income taxes	2,271	499	1,837	2,333	3,146	3,410	1,101	1,528	487
State and local income taxes	581	231	571	677	926	737	206	260	129
Other taxes	256	26	117	216	216	314	363	400	309
Income after taxes	64,773	41,547	65,554	71,911	74,594	75,342	48,755	54,523	40,455

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, 2006-2007 — Continued

Item	Total two persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Addenda:									
Net change in total assets and liabilities	- \$371	- \$5,386	\$4,260	- \$8,200	- \$3,406	\$1,780	\$2,140	\$2,687	\$1,353
Net change in total assets	13,723	8,297	36,379	19,086	10,925	11,449	5,712	7,889	2,579
Net change in total liabilities	14,094	13,683	32,119	27,286	14,332	9,669	3,572	5,202	1,226
Other financial information:									
Other money receipts	899	99	351	578	714	1,568	999	1,466	328
Mortgage principal paid on owned property	-2,173	-336	-1,649	-2,650	-3,186	-2,854	-1,181	-1,534	-674
Estimated market value of owned home	215,878	43,185	141,214	164,991	217,352	268,652	258,342	273,871	235,993
Estimated monthly rental value of owned home	996	236	672	836	1,033	1,210	1,145	1,178	1,097
Gifts of goods and services	1,677	358	781	951	2,808	2,325	1,226	1,547	767
Food	180	22	51	67	306	297	119	163	56
Alcoholic beverages	14	49	26	5	11	18	10	16	42
Housing	319	82	148	213	557	422	219	261	157
Housekeeping supplies	38	16	32	16	51	47	34	40	27
Household textiles	20	42	14	421	20	36	13	13	13
Appliances and miscellaneous housewares	30	42	26	15	40	44	24	25	23
Major appliances	12	41	47	44	17	19	8	9	47
Small appliances and miscellaneous housewares	19	41	19	410	23	25	16	16	16
Miscellaneous household equipment	72	412	52	66	132	66	54	71	30
Other housing	160	50	23	95	314	229	93	112	64
Apparel and services	326	142	288	270	412	427	246	312	151
Males, 2 and over	78	435	76	83	68	111	65	90	29
Females, 2 and over	142	423	109	61	240	176	112	146	62
Children under 2	49	51	53	48	55	65	27	35	16
Other apparel products and services	56	433	50	77	49	76	42	41	44
Jewelry and watches	20	417	20	28	23	19	15	14	417
All other apparel products and services	36	416	30	50	26	56	27	27	427
Transportation	131	3	17	73	170	196	147	181	97
Health care	24	41	44	32	47	23	17	21	410
Entertainment	133	480	97	132	129	175	126	180	51
Toys, games, arts and crafts, and tricycles	48	420	47	425	43	67	51	78	413
Other entertainment	84	460	50	107	85	108	75	101	38
Personal care products and services	22	47	20	49	34	28	18	27	45
Reading	1	(2)	(2)	(2)	1	1	2	2	2
Education	400	42	9	99	1,027	566	163	171	152
All other gifts	128	11	121	51	112	171	160	213	83

1 Value is less than or equal to 0.05.

2 Value is less than or equal to 0.5.

3 No data reported.

4 Data are likely to have large sampling errors.
n.a. Not applicable.