

**Table 3620. Consumer units of two people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014**

Item	Total two people	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) .....	40,860	1,843	4,991	4,034	7,377	9,999	12,615	7,959	4,656
Consumer unit characteristics:									
Income before taxes .....	\$72,322	\$38,613	\$69,301	\$74,895	\$80,571	\$89,588	\$59,112	\$65,436	\$48,301
Income after taxes .....	62,339	35,696	60,122	63,244	67,674	74,566	54,009	58,783	45,846
Age of reference person .....	54.7	22.0	29.3	39.9	50.1	59.4	73.0	68.7	80.5
Average number in consumer unit:									
People .....	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Children under 18 .....	.1	.1	.2	.3	.1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Adults 65 and older .....	.6	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.2	1.7	1.7	1.8
Earners .....	1.2	1.6	1.7	1.5	1.5	1.3	.6	.7	.3
Vehicles .....	2.1	1.5	1.6	1.8	2.2	2.5	2.2	2.3	1.9
Percent distribution:									
Reference person:									
Men .....	51	44	53	43	43	49	58	60	55
Women .....	49	56	47	57	57	51	42	40	45
Housing tenure:									
Homeowner .....	73	14	36	57	72	87	90	90	89
With mortgage .....	37	9	30	44	49	45	27	35	15
Without mortgage .....	36	6	7	13	23	43	62	55	74
Renter .....	27	86	64	43	28	13	10	10	11
Race of reference person:									
Black or African-American .....	10	14	13	16	14	8	6	6	6
White, Asian, and all other races .....	90	86	87	84	86	92	94	94	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	9	16	13	18	11	6	5	5	4
Not Hispanic or Latino .....	91	84	87	82	89	94	95	95	96
Education of reference person:									
Elementary (1-8) .....	4	2	2	3	4	3	5	3	9
High school (9-12) .....	32	35	22	28	34	32	35	33	37
College .....	65	63	77	69	62	65	60	64	53
Never attended and other .....	( <sup>1</sup> )	( <sup>2</sup> )	( <sup>1</sup> )	( <sup>2</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	92	80	89	90	91	95	95	96	92
Average annual expenditures .....	\$56,005	\$38,393	\$50,612	\$54,290	\$59,082	\$63,693	\$53,589	\$58,356	\$45,343
Food .....	6,747	4,934	6,260	6,849	7,127	7,266	6,624	7,213	5,575
Food at home .....	3,861	2,496	3,013	3,708	4,023	4,305	4,089	4,296	3,717
Cereals and bakery products .....	496	357	354	458	513	542	551	555	544
Cereals and cereal products .....	163	142	135	164	164	172	170	172	166
Bakery products .....	333	215	219	294	348	370	381	383	378
Meats, poultry, fish, and eggs .....	841	517	648	795	928	933	879	957	739
Beef .....	217	130	158	204	232	254	225	256	169
Pork .....	176	93	116	159	199	198	193	209	164
Other meats .....	115	60	79	112	135	124	123	130	111
Poultry .....	156	113	156	177	174	156	148	162	123
Fish and seafood .....	121	81	93	88	135	141	128	137	113
Eggs .....	56	40	46	55	54	59	63	64	60
Dairy products .....	408	274	338	364	418	445	443	458	417
Fresh milk and cream .....	136	107	112	124	139	145	149	153	141
Other dairy products .....	272	166	226	240	279	300	295	305	277
Fruits and vegetables .....	745	431	623	686	697	846	820	846	772
Fresh fruits .....	263	145	225	214	236	304	297	306	282
Fresh vegetables .....	249	138	219	224	242	280	269	282	244
Processed fruits .....	106	68	89	102	90	118	122	120	124
Processed vegetables .....	127	80	90	146	129	144	132	138	122
Other food at home .....	1,370	916	1,050	1,406	1,467	1,539	1,395	1,480	1,244
Sugar and other sweets .....	143	103	93	134	138	158	168	172	162
Fats and oils .....	110	67	86	100	104	127	120	127	109
Miscellaneous foods .....	682	479	545	755	731	746	679	701	640
Nonalcoholic beverages .....	372	246	290	380	443	410	359	398	289
Food prepared by consumer unit on out-of-town trips .....	63	21	36	37	50	99	69	83	44

See footnotes at end of table.

**Table 3620. Consumer units of two people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014 — Continued**

Item	Total two people	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
Food away from home .....	2,886	2,438	3,248	3,141	3,104	2,961	2,535	2,917	1,858
Alcoholic beverages .....	589	303	712	662	658	588	521	611	361
Housing .....	18,036	12,757	17,855	17,961	19,007	19,788	17,005	18,134	15,055
Shelter .....	10,462	8,496	12,009	11,265	11,297	10,912	9,037	9,648	7,993
Owned dwellings .....	6,614	1,254	4,282	6,255	7,591	7,965	6,793	7,363	5,820
Mortgage interest and charges .....	2,823	544	2,492	3,778	4,032	3,244	1,940	2,530	933
Property taxes .....	2,177	284	1,046	1,490	2,306	2,736	2,601	2,718	2,399
Maintenance, repairs, insurance, other expenses .....	1,615	426	744	987	1,252	1,984	2,252	2,114	2,488
Rented dwellings .....	2,865	7,003	7,284	4,414	2,792	1,430	1,198	1,024	1,495
Other lodging .....	983	239	443	596	914	1,518	1,046	1,261	678
Utilities, fuels, and public services .....	3,950	2,275	3,004	3,549	4,143	4,495	4,153	4,347	3,822
Natural gas .....	430	213	300	387	419	482	493	504	474
Electricity .....	1,493	864	1,109	1,321	1,560	1,683	1,601	1,651	1,515
Fuel oil and other fuels .....	175	<sup>3</sup> 44	54	62	179	227	236	248	217
Telephone services .....	1,316	922	1,208	1,319	1,437	1,487	1,208	1,313	1,028
Residential phone service, VOIP, and phone cards .....	407	77	125	250	359	504	569	565	575
Cellular phone service .....	909	846	1,083	1,068	1,078	984	639	748	453
Water and other public services .....	536	232	333	460	548	615	615	632	588
Household operations .....	1,047	558	847	865	900	1,217	1,207	1,123	1,352
Personal services .....	110	<sup>3</sup> 90	211	177	<sup>3</sup> 53	<sup>3</sup> 73	114	<sup>3</sup> 52	<sup>3</sup> 219
Other household expenses .....	937	468	636	688	847	1,145	1,094	1,071	1,132
Housekeeping supplies .....	709	256	448	579	714	841	839	901	726
Laundry and cleaning supplies .....	155	64	98	150	170	171	178	181	173
Other household products .....	390	149	226	310	411	471	455	507	362
Postage and stationery .....	164	44	124	119	133	200	206	214	191
Household furnishings and equipment .....	1,868	1,172	1,546	1,703	1,954	2,322	1,769	2,115	1,163
Household textiles .....	109	74	81	106	102	135	109	129	73
Furniture .....	461	435	526	426	457	574	363	463	193
Floor coverings .....	27	<sup>3</sup> 5	25	16	20	51	20	25	11
Major appliances .....	281	157	155	229	297	308	337	391	242
Small appliances, miscellaneous housewares .....	122	77	82	103	162	143	114	126	93
Miscellaneous household equipment .....	868	424	676	823	916	1,110	826	982	551
Apparel and services .....	1,640	1,451	1,722	1,884	1,892	1,807	1,287	1,522	868
Men and boys .....	375	320	414	416	460	407	280	336	181
Men, 16 and over .....	343	290	386	358	420	373	260	312	168
Boys, 2 to 15 .....	32	30	28	58	39	34	20	24	13
Women and girls .....	657	534	660	667	714	791	537	627	374
Women, 16 and over .....	607	508	616	593	652	738	494	571	355
Girls, 2 to 15 .....	51	<sup>3</sup> 26	44	75	62	53	43	56	18
Children under 2 .....	36	<sup>3</sup> 26	33	46	32	59	19	28	<sup>3</sup> 3
Footwear .....	311	260	308	511	350	302	246	288	171
Other apparel products and services .....	261	311	308	244	336	248	205	243	140
Transportation .....	9,797	9,342	8,968	10,168	10,074	10,657	9,254	10,495	7,140
Vehicle purchases (net outlay) .....	3,593	4,686	3,112	4,439	3,714	3,689	3,205	3,769	2,241
Cars and trucks, new .....	1,977	1,651	1,098	1,416	2,156	2,151	2,310	2,747	1,563
Cars and trucks, used .....	1,572	2,819	2,001	2,993	1,452	1,508	885	1,007	677
Other vehicles .....	44	<sup>3</sup> 216	<sup>3</sup> 13	<sup>3</sup> 31	<sup>3</sup> 107	<sup>3</sup> 30	<sup>3</sup> 10	<sup>3</sup> 15	<sup>3</sup> 1
Gasoline and motor oil .....	2,618	2,095	2,549	2,672	2,831	2,985	2,289	2,604	1,752
Other vehicle expenses .....	2,869	2,259	2,549	2,397	2,963	3,169	2,967	3,159	2,646
Vehicle finance charges .....	206	217	241	252	251	206	148	175	102
Maintenance and repairs .....	925	662	755	733	910	1,058	1,000	1,138	761
Vehicle insurance .....	1,120	<sup>3</sup> 875	898	934	1,235	1,221	1,176	1,045	1,412
Vehicle rental, leases, licenses, and other charges .....	618	504	654	478	567	684	642	801	371
Public and other transportation .....	718	301	759	660	566	814	793	963	501
Healthcare .....	4,945	1,216	2,355	3,066	4,060	5,600	7,124	7,128	7,116
Health insurance .....	3,231	705	1,536	2,017	2,601	3,519	4,800	4,782	4,829
Medical services .....	904	306	539	616	768	1,139	1,120	1,180	1,018
Drugs .....	630	152	208	313	548	757	922	898	963
Medical supplies .....	181	53	73	121	143	185	282	268	306
Entertainment .....	2,835	1,732	2,423	2,763	2,901	3,230	2,849	3,422	1,856
Fees and admissions .....	609	296	589	500	522	767	626	756	406
Audio and visual equipment and services .....	1,066	773	1,001	1,055	1,083	1,152	1,055	1,142	904

See footnotes at end of table.

**Table 3620. Consumer units of two people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014 — Continued**

Item	Total two people	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
Pets, toys, hobbies, and playground equipment .....	671	327	492	744	766	864	580	725	324
Pets .....	550	274	405	642	667	670	473	588	270
Toys, hobbies, and playground equipment .....	120	<sup>3</sup> 53	87	102	99	194	107	137	54
Other entertainment supplies, equipment, and services .....	489	336	341	465	530	448	588	800	223
Personal care products and services .....	707	415	608	628	740	783	740	813	610
Reading .....	138	60	88	99	96	161	188	189	186
Education .....	991	1,938	1,560	754	1,622	982	344	420	213
Tobacco products and smoking supplies .....	344	317	274	412	483	416	217	294	85
Miscellaneous .....	698	236	421	649	720	834	773	838	661
Cash contributions .....	2,379	565	999	1,376	1,917	2,825	3,428	3,043	4,084
Personal insurance and pensions .....	6,159	3,127	6,368	7,016	7,785	8,757	3,236	4,233	1,532
Life and other personal insurance .....	419	39	137	210	376	625	516	606	363
Pensions and Social Security .....	5,740	3,088	6,231	6,807	7,409	8,132	2,720	3,627	1,169
Sources of income and personal taxes:									
Money income before taxes .....	\$72,322	\$38,613	\$69,301	\$74,895	\$80,571	\$89,588	\$59,112	\$65,436	\$48,301
Wages and salaries .....	51,697	35,404	65,395	67,212	69,867	67,356	20,661	27,830	8,406
Self-employment income .....	4,479	863	1,814	5,003	5,857	7,875	2,397	3,084	1,223
Social Security, private and government retirement .....	12,480	<sup>3</sup> 257	303	956	2,295	9,774	30,869	29,973	32,401
Interest, dividends, rental income, other property income .....	2,395	310	429	488	856	3,454	4,147	3,598	5,085
Public assistance, supplemental security income, food stamps .....	332	521	312	425	570	305	165	140	208
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	668	330	469	574	968	673	647	549	814
Other income .....	271	928	581	236	159	150	225	261	164
Personal taxes (contains some imputed values) .....	9,983	2,917	9,180	11,650	12,897	15,022	5,103	6,653	2,455
Federal income taxes .....	7,970	2,229	7,202	9,287	10,222	12,132	4,077	5,319	1,953
State and local income taxes .....	1,961	678	1,954	2,331	2,621	2,830	959	1,253	456
Other taxes .....	52	<sup>3</sup> 9	24	33	54	61	67	81	45
Income after taxes .....	62,339	35,696	60,122	63,244	67,674	74,566	54,009	58,783	45,846
Addenda:									
Net change in total assets and liabilities .....	\$17,780	\$1,636	\$6,139	\$8,543	\$12,893	\$51,008	\$4,219	\$13,038	-\$10,858
Net change in total assets .....	27,627	9,843	21,839	23,818	22,723	55,649	14,391	17,783	8,592
Net change in total liabilities .....	9,847	8,207	15,699	15,275	9,830	4,641	10,172	4,745	19,450
Other financial information:									
Other money receipts .....	918	<sup>3</sup> 557	68	1,059	1,318	1,506	563	831	103
Mortgage principal paid on owned property .....	-1,914	-236	-987	-1,703	-2,797	-2,432	-1,666	-2,163	-816
Estimated market value of owned home .....	189,383	26,207	75,536	135,982	174,675	234,839	247,914	265,660	217,579
Estimated monthly rental value of owned home .....	1,041	175	508	752	1,007	1,271	1,307	1,372	1,195
Gifts of goods and services, total .....	1,458	360	538	835	2,186	2,219	1,173	1,474	649
Food .....	99	26	28	44	150	173	70	75	61
Alcoholic beverages .....	17	<sup>3</sup> 4	23	28	17	20	12	7	19
Housing .....	283	104	108	230	357	439	234	292	134
Housekeeping supplies .....	36	<sup>3</sup> 6	14	28	33	58	37	44	26
Household textiles .....	10	( <sup>2</sup> )	<sup>3</sup> 6	<sup>3</sup> 1	<sup>3</sup> 9	19	11	<sup>3</sup> 16	( <sup>1</sup> )
Appliances and miscellaneous housewares .....	27	<sup>3</sup> 7	13	<sup>3</sup> 24	32	29	34	36	<sup>3</sup> 32
Major appliances .....	6	( <sup>2</sup> )	<sup>3</sup> 1	<sup>3</sup> 5	4	6	12	16	<sup>3</sup> 4
Small appliances and miscellaneous housewares .....	21	<sup>3</sup> 7	<sup>3</sup> 11	<sup>3</sup> 20	27	23	23	21	<sup>3</sup> 27
Miscellaneous household equipment .....	53	<sup>3</sup> 16	28	55	63	65	55	73	24
Other housing .....	156	74	47	122	220	268	97	123	53

See footnotes at end of table.

**Table 3620. Consumer units of two people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014 — Continued**

Item	Total two people	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
Apparel and services .....	238	79	167	170	311	329	203	258	104
Males, 2 and over .....	65	<sup>3</sup> 29	52	35	87	91	51	63	29
Females, 2 and over .....	87	<sup>3</sup> 23	38	49	114	126	86	102	57
Children under 2 .....	33	<sup>3</sup> 8	27	40	31	59	19	28	<sup>3</sup> 3
Other apparel products and services .....	53	<sup>3</sup> 18	50	46	79	53	47	64	<sup>3</sup> 15
Jewelry and watches .....	17	<sup>3</sup> 5	<sup>3</sup> 34	<sup>3</sup> 3	36	11	9	12	<sup>3</sup> 4
All other apparel products and services ...	36	<sup>3</sup> 14	<sup>3</sup> 16	43	44	42	38	52	<sup>3</sup> 11
Transportation .....	158	11	70	159	210	194	155	215	53
Healthcare .....	32	<sup>3</sup> 6	<sup>3</sup> 8	<sup>3</sup> 3	52	78	7	<sup>3</sup> 10	<sup>3</sup> 3
Entertainment .....	126	<sup>3</sup> 26	77	57	158	198	108	145	41
Toys, games, arts and crafts, and tricycles	44	<sup>3</sup> 11	<sup>3</sup> 30	<sup>3</sup> 23	41	72	41	57	<sup>3</sup> 12
Other entertainment .....	82	15	47	33	117	126	67	89	29
Personal care products and services .....	18	<sup>3</sup> 28	8	<sup>3</sup> 10	23	20	20	30	2
Reading .....	6	<sup>3</sup> 4	3	7	5	9	4	5	3
Education .....	367	<sup>3</sup> 54	<sup>3</sup> 13	<sup>3</sup> 86	829	574	208	262	115
All other gifts .....	114	17	32	42	74	185	152	175	112

<sup>1</sup> Value is too small to display.

<sup>2</sup> No data reported.

<sup>3</sup> Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2015