

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991-92

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).....	30,358	1,769	4,674	3,976	4,658	5,912	9,369	5,913	3,456
Consumer unit characteristics:									
Income before taxes 1/.....	\$36,452	\$21,819	\$40,821	\$43,377	\$45,916	\$42,543	\$26,192	\$27,488	\$23,958
Income after taxes 1/.....	32,827	20,566	36,757	38,755	40,820	37,758	24,113	25,660	21,448
Age of reference person.....	52.7	21.9	29.3	39.6	49.5	59.8	73.0	69.1	79.7
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 18.....	.1	.2	.2	.3	.1	(2)	(2)	(2)	(2)
Persons 65 and over.....	.5	(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	1.8	2.0	2.1	2.4	2.5	1.9	2.1	1.6
Percent distribution:									
Sex of reference person:									
Male.....	73	57	69	57	66	86	81	82	78
Female.....	27	43	31	43	34	14	19	18	22
Housing tenure:									
Percent homeowner.....	72	17	47	61	77	88	88	89	86
With mortgage.....	36	15	41	51	57	41	17	23	7
Without mortgage.....	37	2	6	10	20	47	71	67	78
Renter.....	28	83	53	39	23	12	12	11	14
Race of reference person:									
Black.....	8	12	8	11	10	7	7	6	8
White and other.....	92	88	92	89	90	93	93	94	92
Education of reference person:									
Elementary (1-8).....	11	(3)	1	3	6	12	21	18	28
High school (9-12).....	44	52	37	35	46	48	48	49	45
College.....	44	47	62	62	48	39	30	32	26
Never attended and other.....	1	1	(4)	(3)	(3)	(3)	1	1	2
At least one vehicle owned.....	92	83	93	90	92	95	92	94	90
Average annual expenditures.....	\$30,580	\$22,528	\$33,086	\$34,486	\$36,062	\$33,997	\$24,307	\$26,137	\$21,145
Food.....	4,241	3,228	4,360	4,663	4,627	4,635	3,756	3,959	3,394
Food at home.....	2,533	1,770	2,164	2,594	2,648	2,864	2,556	2,604	2,471
Cereals and bakery products.....	377	260	326	363	375	422	402	406	393
Cereals and cereal products.....	125	101	115	119	124	133	132	135	126

Bakery products.....	252	159	210	244	251	290	270	271	267
Meats, poultry, fish, and eggs.....	664	463	527	742	714	754	653	655	650
Beef.....	202	150	163	228	222	220	198	196	202
Pork.....	149	98	97	166	165	169	155	157	152
Other meats.....	90	62	72	103	98	100	88	88	89
Poultry.....	117	91	115	118	127	133	106	109	99
Fish and seafood.....	81	45	61	105	76	102	76	75	78
Eggs.....	26	19	20	23	26	30	30	30	30
Dairy products.....	273	196	247	271	282	298	281	281	281
Fresh milk and cream.....	113	88	100	101	107	121	128	120	142
Other dairy products.....	160	108	147	170	175	177	153	160	139
Fruits and vegetables.....	441	248	351	421	436	502	492	498	481
Fresh fruits.....	135	66	99	127	126	165	154	150	161
Fresh vegetables.....	137	76	119	140	145	151	141	145	135
Processed fruits.....	99	55	74	86	91	109	121	122	120
Processed vegetables.....	71	51	59	68	74	77	76	82	66
Other food at home.....	777	603	714	797	841	888	728	763	666
Sugar and other sweets.....	100	61	80	89	99	121	108	119	89
Fats and oils.....	76	51	52	66	81	90	84	87	79
Miscellaneous foods.....	344	296	348	373	373	375	305	316	286
Nonalcoholic beverages.....	205	175	196	229	234	217	183	184	180
Food prepared by consumer unit on out-of-town trips.....	52	20	39	41	55	84	48	58	32
Food away from home.....	1,708	1,458	2,195	2,069	1,979	1,771	1,200	1,355	923
Alcoholic beverages.....	313	263	458	400	323	348	189	218	136
Housing.....	9,225	6,567	10,377	10,777	10,747	9,767	7,387	7,674	6,887
Shelter.....	5,016	4,104	6,547	6,516	5,993	4,919	3,362	3,560	3,024
Owned dwellings.....	3,235	677	3,610	4,172	4,173	3,603	2,436	2,663	2,048
Mortgage interest and charges.....	1,672	485	2,666	2,766	2,575	1,554	562	778	193
Property taxes.....	902	127	572	848	986	1,159	1,032	1,034	1,029
Maintenance, repairs, insurance, other expenses.....	661	65	372	558	612	890	842	852	826
Rented dwellings.....	1,342	3,294	2,734	1,964	1,156	604	573	504	692
Other lodging.....	438	132	202	380	665	712	353	393	284
Utilities, fuels, and public services.....	2,024	1,289	1,757	1,974	2,295	2,278	2,022	2,098	1,892
Natural gas.....	253	146	199	209	293	284	280	279	281
Electricity.....	832	515	689	819	918	940	858	903	780
Fuel oil and other fuels.....	117	5/35	87	83	101	149	150	142	164
Telephone services.....	592	508	624	660	738	627	469	496	421
Water and other public services.....	230	85	158	203	245	278	266	278	245
Household operations.....	373	139	254	318	337	409	496	352	742
Personal services.....	90	99	109	60	20	5/34	162	5/51	352
Other household expenses.....	283	40	145	258	317	375	334	301	390
Housekeeping supplies.....	471	207	400	482	512	544	482	510	432
Laundry and cleaning supplies.....	115	67	96	128	143	126	106	113	93
Other household products.....	218	83	155	202	249	263	233	259	185
Postage and stationery.....	139	57	149	152	119	155	143	137	154
Household furnishings and equipment.....	1,341	829	1,418	1,487	1,609	1,617	1,025	1,153	797
Household textiles.....	117	60	135	138	127	137	92	106	67
Furniture.....	339	297	459	478	425	365	168	197	119
Floor coverings.....	125	5/12	51	127	109	190	147	196	58
Major appliances.....	152	108	166	104	166	158	162	162	163

Small appliances, miscellaneous housewares	105	64	80	82	128	169	81	79	83
Miscellaneous household equipment.....	504	287	527	559	654	598	375	414	308
Apparel and services.....	1,648	1,401	1,998	1,984	2,093	1,821	1,049	1,130	905
Men and boys.....	406	322	486	444	591	468	233	258	188
Men, 16 and over.....	369	296	450	416	552	399	212	232	176
Boys, 2 to 15.....	37	5/26	36	28	39	69	21	26	11
Women and girls.....	692	546	775	933	808	784	463	512	376
Women, 16 and over.....	655	530	738	869	768	749	436	475	365
Girls, 2 to 15.....	36	16	37	64	40	36	27	36	11
Children under 2.....	40	64	44	36	46	56	23	29	14
Footwear.....	214	217	251	176	264	229	176	162	202
Other apparel products and services.....	296	251	442	394	384	283	153	169	126
Transportation.....	5,685	6,091	6,838	5,902	6,437	6,100	4,306	5,082	2,977
Vehicle purchases (net outlay).....	2,462	3,454	3,233	2,349	2,643	2,569	1,782	2,265	957
Cars and trucks, new.....	1,398	1,236	1,803	1,355	1,113	1,679	1,210	1,460	781
Cars and trucks, used.....	1,035	1,982	1,424	926	1,507	888	567	796	176
Other vehicles.....	29	235	5/6	68	5/23	5/2	5/6	5/9	(4)
Gasoline and motor oil.....	1,009	894	1,100	1,101	1,185	1,115	791	903	599
Other vehicle expenses.....	1,848	1,617	2,173	2,069	2,200	1,972	1,382	1,521	1,144
Vehicle finance charges.....	260	368	460	318	323	237	100	137	35
Maintenance and repairs.....	649	540	694	715	720	742	527	581	433
Vehicle insurance.....	662	569	719	696	783	695	556	582	512
Vehicle rental, leases, licenses, other charges.....	276	139	299	340	374	297	200	221	163
Public transportation.....	366	126	332	384	409	445	350	393	278
Health care.....	1,953	510	1,074	1,374	1,591	2,109	2,990	2,864	3,209
Health insurance.....	867	212	385	501	653	881	1,484	1,397	1,632
Medical services.....	594	171	473	591	498	714	706	740	647
Drugs.....	373	92	145	200	321	410	613	571	686
Medical supplies.....	120	35	71	83	118	103	188	157	243
Entertainment.....	1,501	1,101	1,926	1,633	1,877	1,832	914	1,060	661
Fees and admissions.....	389	173	399	424	427	520	307	345	243
Television, radios, sound equipment.....	459	490	553	570	569	456	305	332	259
Pets, toys, and playground equipment.....	261	201	307	329	327	298	165	197	110
Other entertainment supplies, equipment, and services.....	393	237	667	309	554	558	136	187	49
Personal care products and services.....	412	299	433	421	425	456	383	388	373
Reading.....	185	82	172	185	203	219	182	185	176
Education.....	294	506	351	315	615	284	64	44	98
Tobacco products and smoking supplies.....	271	278	266	339	384	289	175	222	95
Miscellaneous.....	824	483	812	1,153	954	918	632	651	598
Cash contributions.....	1,153	169	481	1,193	1,349	1,504	1,340	1,435	1,177
Personal insurance and pensions.....	2,874	1,549	3,541	4,146	4,437	3,716	942	1,225	459
Life and other personal insurance.....	414	74	274	330	533	649	377	448	255
Pensions and Social Security.....	2,460	1,475	3,267	3,816	3,904	3,068	566	777	204

Sources of income and personal taxes: 1/

Money income before taxes.....	36,452	21,819	40,821	43,377	45,916	42,543	26,192	27,488	23,958
Wages and salaries.....	24,848	19,889	36,968	37,968	38,496	29,612	5,123	6,887	2,084
Self-employment income.....	2,308	390	2,254	3,232	4,198	3,151	940	1,217	462
Social Security, private and government retirement.....	6,589	5/23	254	426	1,333	6,889	15,839	15,256	16,844
Interest, dividends, rental income, other property income.....	1,913	67	481	471	906	2,163	3,902	3,706	4,240
Unemployment and workers' compensation, veterans' benefits.....	274	198	268	365	368	377	150	185	5/90
Public assistance, supplemental security income, food stamps.....	236	666	170	298	305	253	120	125	111
Regular contributions for support.....	182	317	241	458	233	68	5/54	5/31	5/95
Other income.....	103	268	185	159	76	30	63	82	5/31
Personal taxes.....	3,625	1,252	4,064	4,622	5,096	4,785	2,078	1,828	2,510
Federal income taxes.....	2,765	993	3,115	3,550	3,973	3,607	1,545	1,332	1,912
State and local income taxes.....	678	254	883	947	944	862	314	277	377
Other taxes.....	182	6	66	124	179	316	220	219	221
Income after taxes.....	32,827	20,566	36,757	38,755	40,820	37,758	24,113	25,660	21,448
Addenda:									
Net change in total assets and liabilities....	486	-1,165	-1,985	635	-302	2,857	862	221	1,959
Net change in total assets.....	3,773	2,723	6,090	6,684	5,300	3,252	1,151	839	1,684
Net change in total liabilities.....	3,287	3,888	8,074	6,049	5,603	395	288	618	-275
Other financial information:									
Other money receipts.....	434	78	163	449	344	1,099	254	258	247
Mortgage principal paid on owned property...	-720	-168	-518	-794	-1,301	-1,068	-385	-507	-176
Estimated market value of owned home.....	79,567	9,509	44,613	70,718	87,153	106,741	93,071	93,948	91,572
Estimated monthly rental value of owned home	478	64	316	424	545	589	556	566	539
Gifts of goods and services.....	1,196	504	696	1,075	2,030	1,724	874	977	690
Food.....	99	16	38	94	208	144	64	79	38
Housing.....	327	158	194	286	525	478	246	275	193
Housekeeping supplies.....	46	22	49	55	49	56	39	39	37
Household textiles.....	20	5/7	14	25	23	42	9	9	5/7
Appliances and miscellaneous housewares...	45	5/10	21	25	71	82	35	38	31
Major appliances.....	9	5/2	5/1	4	21	13	9	6	14
Small appliances and miscellaneous housewares.....	36	5/8	21	21	49	69	26	31	17
Miscellaneous household equipment.....	79	29	56	79	84	104	81	99	48
Other housing.....	136	90	53	101	298	194	82	90	69
Apparel and services.....	314	256	223	312	393	471	229	281	136
Males, 2 and over.....	97	71	77	73	117	153	75	88	53
Females, 2 and over.....	124	93	65	148	166	176	96	122	49
Children under 2.....	38	37	37	36	46	56	23	29	14
Other apparel products and services.....	54	54	45	54	64	85	34	42	20
Jewelry and watches.....	24	5/18	31	32	32	26	12	16	6
All other apparel products and services.	31	5/36	14	22	33	60	22	26	14
Transportation.....	69	2	68	50	147	75	47	53	35
Health care.....	25	5/2	5/2	28	38	43	22	22	5/22

Entertainment.....	86	29	61	74	109	143	66	83	36
Toys, games, hobbies, and tricycles.....	39	11	27	33	38	75	29	40	11
Other entertainment.....	47	18	34	41	70	68	37	43	25
Education.....	146	5/4	9	120	448	234	46	27	5/79
All other gifts.....	132	38	102	112	164	137	155	156	151

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- 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.