

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992-93

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).....	30,686	1,839	4,469	3,726	5,276	5,648	9,729	6,110	3,619
Consumer unit characteristics:									
Income before taxes 1/.....	\$36,717	\$23,684	\$41,172	\$42,563	\$45,168	\$42,716	\$27,303	\$28,508	\$25,203
Income after taxes 1/.....	33,382	22,098	36,984	38,577	40,663	38,185	25,526	26,564	23,718
Age of reference person.....	53.1	22.0	29.5	39.4	49.4	59.8	73.2	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 18.....	.1	.2	.2	.3	.1	(2)	(2)	(2)	(2)
Persons 65 and over.....	.6	(3)	(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	1.7	2.0	2.0	2.5	2.4	2.0	2.2	1.6
Percent distribution:									
Sex of reference person:									
Male.....	73	56	66	58	66	83	83	83	82
Female.....	27	44	34	42	34	17	17	17	18
Housing tenure:									
Homeowner.....	73	15	46	60	77	89	88	90	85
With mortgage.....	34	12	37	48	56	40	17	23	6
Without mortgage.....	38	3	8	12	21	49	71	67	78
Renter.....	27	85	54	40	23	11	12	10	15
Race of reference person:									
Black.....	9	14	10	9	10	7	7	6	8
White and other.....	91	86	90	91	90	93	93	94	92
Education of reference person:									
Elementary (1-8).....	11	1	1	3	6	13	22	19	29
High school (9-12).....	43	47	39	35	44	50	44	45	43
College.....	45	51	60	62	50	37	33	36	28
Never attended and other.....	(4)	1	(3)	(3)	(4)	(4)	1	1	1
At least one vehicle owned.....	93	85	92	91	93	96	93	94	91
Average annual expenditures.....	\$31,203	\$22,528	\$32,541	\$33,600	\$37,475	\$34,945	\$25,727	\$27,331	\$22,939
Food.....	4,333	3,097	4,290	4,473	4,839	4,929	3,914	4,141	3,496
Food at home.....	2,580	1,716	2,201	2,520	2,649	2,997	2,692	2,785	2,516
Cereals and bakery products.....	399	261	336	367	420	456	426	437	405
Cereals and cereal products.....	135	113	117	119	157	141	140	149	124
Bakery products.....	264	149	219	247	264	315	286	289	281
Meats, poultry, fish, and eggs.....	682	429	531	688	692	817	723	756	661

Beef.....	214	121	175	214	218	266	219	227	204
Pork.....	152	95	102	146	163	180	171	182	151
Other meats.....	88	53	67	93	90	107	91	95	84
Poultry.....	120	87	110	117	123	141	120	123	112
Fish and seafood.....	81	55	58	96	71	93	91	97	80
Eggs.....	26	18	20	22	26	30	31	32	30
Dairy products.....	274	190	245	261	274	310	291	293	288
Fresh milk and cream.....	112	89	93	96	107	124	131	126	139
Other dairy products.....	162	101	152	165	167	187	161	167	149
Fruits and vegetables.....	443	254	341	390	441	522	512	518	501
Fresh fruits.....	138	69	93	118	136	173	162	165	157
Fresh vegetables.....	138	76	113	132	146	157	152	153	150
Processed fruits.....	94	57	75	72	84	106	119	118	122
Processed vegetables.....	73	52	59	68	75	86	79	83	72
Other food at home.....	782	582	748	815	822	892	739	781	662
Sugar and other sweets.....	113	57	145	96	102	127	112	123	90
Fats and oils.....	78	48	55	76	78	98	84	88	78
Miscellaneous foods.....	334	289	335	345	355	361	311	325	285
Nonalcoholic beverages.....	204	171	172	256	225	221	183	190	171
Food prepared by consumer unit on out-of-town trips.....	54	18	41	42	61	86	49	56	37
Food away from home.....	1,752	1,381	2,089	1,953	2,190	1,931	1,223	1,355	979
Alcoholic beverages.....	328	337	428	495	347	340	187	201	160
Housing.....	9,403	6,711	10,562	10,632	11,185	9,786	7,734	8,013	7,239
Shelter.....	5,129	4,161	6,524	6,510	6,244	4,944	3,646	3,776	3,427
Owned dwellings.....	3,281	638	3,354	4,023	4,428	3,619	2,646	2,868	2,271
Mortgage interest and charges.....	1,607	463	2,364	2,681	2,604	1,519	575	802	191
Property taxes.....	944	110	581	802	1,101	1,205	1,087	1,080	1,099
Maintenance, repairs, insurance, other expenses.....	730	64	409	539	723	896	984	985	981
Rented dwellings.....	1,387	3,380	2,873	2,061	1,137	643	636	483	895
Other lodging.....	461	143	298	427	679	681	364	425	261
Utilities, fuels, and public services.....	2,124	1,360	1,872	2,068	2,402	2,383	2,103	2,145	2,031
Natural gas.....	268	147	203	239	292	310	295	289	306
Electricity.....	863	535	714	840	980	977	872	911	807
Fuel oil and other fuels.....	113	29	89	94	103	136	139	131	151
Telephone services.....	636	576	695	683	766	665	516	529	495
Water and other public services.....	243	73	171	212	262	295	281	285	273
Household operations.....	359	127	276	305	342	392	451	364	597
Personal services.....	84	83	116	82	19	5/70	114	77	5/176
Other household expenses.....	275	44	161	223	324	321	337	287	421
Housekeeping supplies.....	449	194	370	426	500	494	500	541	423
Laundry and cleaning supplies.....	108	67	90	105	132	120	107	119	85
Other household products.....	217	72	162	203	244	245	251	274	208
Postage and stationery.....	124	54	118	118	124	129	142	148	130
Household furnishings and equipment.....	1,343	870	1,519	1,324	1,696	1,574	1,034	1,187	762
Household textiles.....	107	41	110	88	133	118	105	106	104
Furniture.....	335	358	541	383	403	318	191	241	106
Floor coverings.....	109	5/7	59	53	114	182	132	176	5/48
Major appliances.....	163	112	132	125	218	186	158	164	148
Small appliances, miscellaneous housewares	106	77	91	100	115	155	88	99	66
Miscellaneous household equipment.....	523	275	586	576	713	615	361	401	289

Apparel and services.....	1,689	1,387	1,988	1,848	2,259	1,951	1,069	1,195	839
Men and boys.....	425	299	499	436	613	523	244	272	194
Men, 16 and over.....	374	294	473	396	556	396	220	237	188
Boys, 2 to 15.....	50	5/4	26	40	58	127	24	34	6
Women and girls.....	710	434	697	873	958	845	489	549	378
Women, 16 and over.....	671	419	649	808	920	802	461	509	371
Girls, 2 to 15.....	39	15	47	65	38	43	28	40	7
Children under 2.....	42	59	42	24	61	55	27	34	16
Footwear.....	214	298	255	146	232	265	161	178	128
Other apparel products and services.....	298	297	495	368	395	263	148	163	123
Transportation.....	5,699	5,710	6,613	5,730	6,622	6,403	4,352	4,876	3,466
Vehicle purchases (net outlay).....	2,433	3,123	3,009	2,161	2,612	2,831	1,814	2,177	1,201
Cars and trucks, new.....	1,417	1,470	1,777	1,065	1,310	2,039	1,073	1,238	795
Cars and trucks, used.....	997	1,590	1,203	1,044	1,280	790	737	933	406
Other vehicles.....	19	5/63	5/29	5/52	5/21	5/2	5/4	5/6	(3)
Gasoline and motor oil.....	1,010	914	1,112	1,116	1,220	1,093	779	871	622
Other vehicle expenses.....	1,898	1,537	2,138	2,078	2,375	2,047	1,438	1,509	1,316
Vehicle finance charges.....	240	295	376	296	342	245	86	117	35
Maintenance and repairs.....	648	491	680	733	715	750	532	561	482
Vehicle insurance.....	693	565	763	683	802	727	609	605	616
Vehicle rental, leases, licenses, other charges.....	318	185	319	366	517	326	211	227	183
Public transportation.....	358	137	354	375	415	432	321	319	326
Health care.....	2,123	550	1,024	1,412	1,691	2,427	3,262	3,101	3,543
Health insurance.....	1,001	244	409	493	693	1,074	1,735	1,641	1,895
Medical services.....	588	185	407	623	532	740	677	670	692
Drugs.....	407	81	139	218	360	430	681	648	738
Medical supplies.....	127	40	69	77	106	183	168	143	217
Entertainment.....	1,554	1,100	1,743	1,734	1,940	1,789	1,136	1,349	769
Fees and admissions.....	415	185	444	463	452	540	335	386	249
Television, radios, sound equipment.....	485	517	615	610	551	480	338	369	284
Pets, toys, and playground equipment.....	293	208	331	360	378	299	215	265	127
Other entertainment supplies, equipment, and services.....	361	190	354	302	559	470	248	330	109
Personal care products and services.....	408	304	426	369	435	444	400	389	420
Reading.....	190	82	173	211	209	215	187	189	184
Education.....	306	855	269	267	672	181	108	110	105
Tobacco products and smoking supplies.....	267	260	287	371	388	266	156	194	91
Miscellaneous.....	760	373	737	943	877	919	616	630	589
Cash contributions.....	1,229	163	466	944	1,398	1,623	1,571	1,605	1,514
Personal insurance and pensions.....	2,914	1,598	3,534	4,171	4,612	3,672	1,036	1,339	525
Life and other personal insurance.....	421	82	268	330	567	658	373	437	265
Pensions and Social Security.....	2,493	1,516	3,267	3,842	4,046	3,014	663	902	260
Sources of income and personal taxes: 1/									
Money income before taxes.....	36,717	23,684	41,172	42,563	45,168	42,716	27,303	28,508	25,203
Wages and salaries.....	24,626	21,686	38,016	36,399	37,673	29,284	5,376	7,001	2,545

Self-employment income.....	2,407	402	1,658	3,782	4,239	2,975	1,349	1,966	274
Social Security, private and government retirement.....	7,041	5/26	168	518	1,328	7,687	16,543	15,680	18,048
Interest, dividends, rental income, other property income.....	1,780	80	404	409	803	2,118	3,565	3,347	3,946
Unemployment and workers' compensation, veterans' benefits.....	314	206	262	448	381	414	218	280	109
Public assistance, supplemental security income, food stamps.....	239	571	235	338	369	147	126	112	150
Regular contributions for support.....	209	388	260	605	302	5/55	5/35	5/5	5/86
Other income.....	100	324	168	63	72	35	91	117	5/45
Personal taxes.....	3,335	1,586	4,188	3,986	4,505	4,531	1,777	1,944	1,485
Federal income taxes.....	2,494	1,278	3,236	3,073	3,423	3,338	1,230	1,365	993
State and local income taxes.....	625	288	873	796	858	846	269	281	248
Other taxes.....	216	19	79	117	225	347	278	298	244
Income after taxes.....	33,382	22,098	36,984	38,577	40,663	38,185	25,526	26,564	23,718
Addenda:									
Net change in total assets and liabilities....	-1,180	-302	-3,241	-1,732	-2,982	-695	507	-90	1,514
Net change in total assets.....	3,727	3,447	6,127	6,884	5,826	2,250	1,187	777	1,880
Net change in total liabilities.....	4,907	3,749	9,367	8,617	8,808	2,946	681	867	366
Other financial information:									
Other money receipts.....	455	112	181	391	601	769	408	310	574
Mortgage principal paid on owned property...	-790	-166	-512	-825	-1,410	-1,287	-397	-525	-181
Estimated market value of owned home.....	78,558	8,784	42,189	63,194	89,036	101,891	95,112	95,454	94,535
Estimated monthly rental value of owned home	491	65	316	421	585	587	571	586	546
Gifts of goods and services.....	1,182	358	682	819	2,135	1,625	932	1,065	690
Food.....	97	12	39	63	238	131	57	68	37
Housing.....	303	134	192	228	511	396	248	270	205
Housekeeping supplies.....	39	25	36	39	46	49	34	38	27
Household textiles.....	17	5/1	20	5/18	15	25	16	17	5/15
Appliances and miscellaneous housewares...	44	5/11	23	26	66	65	43	48	33
Major appliances.....	11	5/4	5/1	5/3	25	13	10	8	15
Small appliances and miscellaneous housewares.....	33	5/7	23	23	40	53	33	40	18
Miscellaneous household equipment.....	75	28	76	72	90	87	70	86	40
Other housing.....	127	69	37	74	294	170	84	81	90
Apparel and services.....	326	133	235	225	446	558	241	300	134
Males, 2 and over.....	119	34	93	87	157	226	74	88	48
Females, 2 and over.....	116	58	61	77	161	193	99	125	50
Children under 2.....	38	23	31	24	61	55	27	34	16
Other apparel products and services.....	53	17	51	36	68	84	41	52	20
Jewelry and watches.....	21	5/9	23	19	29	24	16	20	10
All other apparel products and services.	32	5/8	27	18	39	60	25	32	10
Transportation.....	68	5	34	35	108	98	70	83	48
Health care.....	26	5/1	5/3	19	63	34	20	20	5/19
Entertainment.....	92	32	67	91	110	132	84	109	41
Toys, games, hobbies, and tricycles.....	40	13	29	37	41	66	36	48	16
Other entertainment.....	52	19	37	54	69	66	47	60	25
Education.....	143	5/2	12	49	481	130	90	91	5/87
All other gifts.....	127	39	100	109	177	145	123	125	120

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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/ No data reported.
 - 4/ Value less than 0.5.
 - 5/ Data are likely to have large sampling errors.