

**Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999**

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) .....	33,516	1,877	4,532	4,409	6,509	6,396	9,793	5,947	3,846
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$46,368	\$24,567	\$50,228	\$51,249	\$62,898	\$55,424	\$30,646	\$32,476	\$27,772
Income after taxes <sup>1</sup> .....	42,753	23,207	45,790	46,741	56,975	51,064	29,282	30,919	26,712
Age of reference person .....	52.8	21.8	29.1	39.6	49.7	59.5	73.5	69.2	80.2
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	.2	.1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Persons 65 and over .....	.5	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.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	1.4	1.9	2.1	2.5	2.5	2.0	2.2	1.6
Percent distribution:									
Sex of reference person:									
Male .....	63	44	59	53	60	69	73	72	74
Female .....	37	56	41	47	40	31	27	28	26
Housing tenure:									
Homeowner .....	73	13	41	64	81	87	89	90	86
With mortgage .....	36	9	35	50	56	41	19	25	11
Without mortgage .....	37	4	6	13	25	46	69	66	75
Renter .....	27	87	59	36	19	13	11	10	14
Race of reference person:									
Black .....	10	17	14	11	9	8	7	8	5
White and other .....	90	83	86	89	91	92	93	92	95
Education of reference person:									
Elementary (1-8) .....	6	1	2	2	3	6	13	11	16
High school (9-12) .....	40	44	30	39	35	44	45	46	45
College .....	53	54	68	59	61	50	41	43	39
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	1	( <sup>3</sup> )	1
At least one vehicle owned or leased .....	92	80	91	92	95	94	93	94	91
Average annual expenditures .....	\$37,867	\$26,891	\$39,402	\$38,932	\$45,470	\$42,269	\$30,837	\$32,580	\$28,128
Food .....	4,879	3,808	5,076	4,889	5,368	5,288	4,401	4,629	4,043
Food at home .....	2,724	1,996	2,498	2,657	2,858	3,014	2,736	2,808	2,623
Cereals and bakery products .....	405	291	371	393	408	437	429	434	420
Cereals and cereal products .....	131	110	136	136	130	126	135	137	133
Bakery products .....	274	182	235	257	278	311	294	298	288
Meats, poultry, fish, and eggs .....	708	506	614	723	773	777	700	732	650
Beef .....	213	195	175	231	230	238	198	214	174
Pork .....	150	85	112	148	173	163	159	163	153
Other meats .....	90	57	83	83	103	100	87	91	81
Poultry .....	124	95	130	128	132	132	114	112	117
Fish and seafood .....	101	48	91	103	104	109	109	119	93
Eggs .....	31	26	24	31	31	36	33	33	32
Dairy products .....	291	216	273	283	296	314	301	310	288
Fresh milk and cream .....	103	83	86	95	104	109	115	116	115
Other dairy products .....	188	133	187	188	192	204	186	194	174
Fruits and vegetables .....	489	305	424	438	485	567	534	534	536
Fresh fruits .....	152	83	114	126	151	188	175	175	174
Fresh vegetables .....	153	77	143	139	151	179	164	166	160
Processed fruits .....	104	91	98	94	101	109	113	108	122
Processed vegetables .....	80	54	69	79	82	92	83	85	80

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, 1998-1999 — 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 .....	\$831	\$678	\$816	\$819	\$896	\$918	\$771	\$799	\$729
Sugar and other sweets .....	107	69	92	90	111	122	118	121	114
Fats and oils .....	80	55	70	70	91	86	85	83	90
Miscellaneous foods .....	366	329	396	361	383	396	331	343	313
Nonalcoholic beverages .....	226	198	211	258	259	243	189	193	183
Food prepared by consumer unit on out-of-town trips .....	51	28	49	41	52	71	48	60	29
Food away from home .....	2,156	1,812	2,578	2,232	2,511	2,274	1,665	1,821	1,420
Alcoholic beverages .....	371	364	514	434	407	351	262	302	199
Housing .....	12,042	8,493	13,386	12,888	14,256	13,224	9,470	9,929	8,756
Shelter .....	6,822	5,198	8,509	8,113	8,268	6,896	4,761	4,973	4,433
Owned dwellings .....	4,475	632	4,075	5,322	6,125	5,252	3,412	3,701	2,964
Mortgage interest and charges .....	2,240	336	2,758	3,390	3,529	3,457	850	1,079	496
Property taxes .....	1,193	125	781	1,071	1,431	1,462	1,310	1,380	1,202
Maintenance, repairs, insurance, other expenses .....	1,042	171	536	861	1,165	1,334	1,251	1,241	1,266
Rented dwellings .....	1,747	4,360	4,015	2,376	1,315	856	782	611	1,044
Other lodging .....	600	206	419	415	828	788	568	660	424
Utilities, fuels, and public services .....	2,456	1,524	2,160	2,376	2,802	2,718	2,407	2,530	2,219
Natural gas .....	279	135	221	253	291	324	306	304	310
Electricity .....	947	584	727	869	1,098	1,055	982	1,033	902
Fuel oil and other fuels .....	94	<sup>5</sup> 13	61	89	102	105	115	119	110
Telephone services .....	843	717	963	912	986	883	659	716	570
Water and other public services .....	294	75	188	253	325	351	346	358	326
Household operations .....	458	262	422	404	487	513	482	425	570
Personal services .....	100	183	173	143	45	43	104	72	154
Other household expenses .....	358	80	248	261	442	470	378	354	416
Housekeeping supplies .....	555	247	443	435	571	861	508	535	464
Laundry and cleaning supplies .....	124	74	111	106	145	142	125	124	126
Other household products .....	286	100	200	208	281	543	228	244	201
Postage and stationery .....	144	73	131	122	145	175	155	167	137
Household furnishings and equipment .....	1,750	1,261	1,852	1,561	2,129	2,236	1,311	1,466	1,070
Household textiles .....	121	60	83	95	189	136	110	128	82
Furniture .....	413	317	579	384	483	512	256	283	215
Floor coverings .....	65	18	26	46	81	100	66	81	44
Major appliances .....	197	181	149	215	196	228	191	193	188
Small appliances, miscellaneous housewares .....	115	82	87	103	146	155	92	105	71
Miscellaneous household equipment .....	840	604	926	717	1,034	1,104	596	676	470
Apparel and services .....	1,593	1,382	1,992	1,667	1,980	1,711	1,071	1,266	765
Men and boys .....	368	281	455	383	402	417	281	338	191
Men, 16 and over .....	340	268	424	341	379	382	259	307	183
Boys, 2 to 15 .....	28	13	31	42	23	35	22	32	8
Women and girls .....	655	491	769	657	914	676	450	524	332
Women, 16 and over .....	614	461	731	599	842	644	423	490	319
Girls, 2 to 15 .....	42	30	38	58	72	31	26	34	13
Children under 2 .....	36	70	66	42	26	29	24	31	<sup>5</sup> 14
Footwear .....	249	253	268	281	306	272	169	204	114
Other apparel products and services .....	283	286	434	306	333	317	147	168	114
Transportation .....	7,059	6,500	7,848	7,465	8,112	7,610	5,558	6,162	4,625
Vehicle purchases (net outlay) .....	3,150	3,547	3,534	3,412	3,495	3,333	2,428	2,683	2,035
Cars and trucks, new .....	1,694	1,073	1,741	1,482	2,108	1,864	1,501	1,609	1,336
Cars and trucks, used .....	1,431	2,384	1,759	1,894	1,349	1,459	925	1,071	699
Other vehicles .....	24	<sup>5</sup> 91	<sup>5</sup> 34	<sup>5</sup> 36	<sup>5</sup> 38	<sup>5</sup> 11	<sup>5</sup> 2	<sup>5</sup> 3	( <sup>4</sup> )
Gasoline and motor oil .....	1,058	869	1,092	1,139	1,266	1,204	807	917	636

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, 1998-1999 — 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 .....	\$2,317	\$1,798	\$2,659	\$2,453	\$2,837	\$2,438	\$1,772	\$1,948	\$1,499
Vehicle finance charges .....	305	310	463	362	406	318	128	175	56
Maintenance and repairs .....	686	545	611	695	790	739	639	661	605
Vehicle insurance .....	782	593	867	764	915	797	688	731	622
Vehicle rental, leases, licenses, other charges .....	545	349	718	633	725	584	316	381	217
Public transportation .....	535	286	563	462	513	634	552	614	456
Health care .....	2,467	697	1,274	1,481	2,263	2,824	3,713	3,560	3,949
Health insurance .....	1,177	362	595	683	904	1,260	1,952	1,897	2,037
Medical services .....	647	174	394	489	810	864	676	659	703
Drugs .....	510	120	199	227	430	567	880	832	954
Medical supplies .....	133	41	85	82	120	134	205	172	254
Entertainment .....	1,993	1,492	1,925	2,050	2,302	2,440	1,587	1,840	1,198
Fees and admissions .....	510	312	538	411	580	625	455	483	412
Television, radios, sound equipment .....	590	581	657	630	681	635	451	491	389
Pets, toys, and playground equipment .....	359	277	387	433	428	408	249	288	190
Other entertainment supplies, equipment, and services .....	534	322	343	576	613	771	432	578	207
Personal care products and services .....	437	372	483	369	471	471	417	425	404
Reading .....	189	73	157	155	220	224	198	211	177
Education .....	486	1,127	678	426	879	347	130	142	112
Tobacco products and smoking supplies .....	287	276	254	414	392	309	163	200	105
Miscellaneous .....	895	449	845	1,010	1,080	1,093	696	721	657
Cash contributions .....	1,456	248	547	1,185	1,789	1,665	1,872	1,703	2,134
Personal insurance and pensions .....	3,714	1,610	4,423	4,498	5,951	4,711	1,298	1,490	1,002
Life and other personal insurance .....	475	103	278	367	576	729	453	512	362
Pensions and Social Security .....	3,239	1,508	4,145	4,131	5,375	3,982	845	978	640
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	46,367	24,567	50,228	51,249	62,898	55,417	30,646	32,476	27,772
Wages and salaries .....	32,856	22,410	47,427	46,024	54,160	37,291	6,238	8,300	3,000
Self-employment income .....	3,284	423	1,293	3,305	5,189	6,730	1,456	1,843	850
Social Security, private and government retirement .....	8,163	<sup>5</sup> 90	172	579	1,829	8,911	20,195	19,708	20,960
Interest, dividends, rental income, other property income .....	1,332	77	413	474	825	1,829	2,385	2,174	2,715
Unemployment and workers' compensation, veterans' benefits .....	180	106	171	167	327	246	71	91	<sup>5</sup> 40
Public assistance, supplemental security income, food stamps .....	230	351	199	303	212	266	181	210	135
Regular contributions for support .....	165	603	236	290	177	92	35	<sup>5</sup> 33	<sup>5</sup> 37
Other income .....	156	507	317	108	178	50	85	117	<sup>5</sup> 35
Personal taxes .....	3,615	1,360	4,438	4,508	5,922	4,360	1,364	1,557	1,061
Federal income taxes .....	2,734	1,042	3,468	3,441	4,613	3,229	921	1,050	718
State and local income taxes .....	672	306	866	946	1,116	819	162	200	103
Other taxes .....	209	11	104	122	193	312	281	307	239
Income after taxes .....	42,753	23,207	45,790	46,741	56,975	51,064	29,282	30,919	26,712

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, 1998-1999 — 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 .....	- \$779	- \$1,147	- \$3,183	- \$960	- \$2,479	- \$181	\$1,224	- \$1,058	\$4,753
Net change in total assets .....	6,534	2,396	12,349	10,526	5,405	7,093	3,225	1,332	6,152
Net change in total liabilities .....	7,313	3,543	15,532	11,486	7,884	7,273	2,001	2,390	1,399
Other financial information:									
Other money receipts .....	649	479	718	284	625	941	640	879	270
Mortgage principal paid on owned property .....	-1,493	-110	-676	-1,324	-2,094	-3,310	-627	-815	-336
Estimated market value of owned home .....	98,009	10,863	52,386	77,701	111,129	141,527	107,824	112,567	100,489
Estimated monthly rental value of owned home ..	654	88	394	589	736	851	728	758	681
Gifts of goods and services .....	1,363	625	828	1,009	2,295	1,782	1,022	1,085	924
Food .....	124	15	39	59	291	197	54	45	68
Housing .....	350	124	277	297	542	451	259	293	206
Housekeeping supplies .....	48	30	60	36	53	58	41	45	34
Household textiles .....	17	57	55	13	23	18	24	36	6
Appliances and miscellaneous housewares .....	48	54	26	38	71	64	44	53	31
Major appliances .....	11	51	51	18	23	8	8	10	55
Small appliances and miscellaneous housewares .....	37	53	25	20	49	56	36	43	26
Miscellaneous household equipment .....	89	36	108	57	104	122	73	82	59
Other housing .....	148	47	77	152	290	190	77	78	76
Apparel and services .....	250	158	181	182	314	340	231	265	178
Males, 2 and over .....	76	40	62	33	88	113	76	95	46
Females, 2 and over .....	96	53	42	59	147	135	90	90	91
Children under 2 .....	29	35	33	36	26	29	24	31	14
Other apparel products and services .....	49	30	44	53	53	63	41	49	27
Jewelry and watches .....	19	16	22	22	20	22	15	16	14
All other apparel products and services .....	29	514	521	30	33	41	26	34	513
Transportation .....	77	151	40	55	77	91	81	85	76
Health care .....	36	55	56	29	73	43	30	18	49
Entertainment .....	129	92	102	87	150	186	114	102	133
Toys, games, hobbies, and tricycles .....	46	12	31	37	60	70	37	48	19
Other entertainment .....	83	80	71	50	90	116	77	54	114
Education .....	247	519	59	186	675	282	97	106	583
All other gifts .....	150	62	124	114	171	191	155	171	131

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.  
<sup>2</sup> Value less than 0.05.  
<sup>3</sup> Value less than 0.5.

<sup>4</sup> No data reported.  
<sup>5</sup> Data are likely to have large sampling errors.  
n.a. Not applicable.