

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004

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)	37,186	1,991	4,803	4,504	7,472	8,465	9,951	5,731	4,220
Consumer unit characteristics:									
Income before taxes ¹	\$57,377	\$32,584	\$60,870	\$60,591	\$69,695	\$66,920	\$42,045	\$46,369	\$36,171
Income after taxes ¹	54,152	31,771	57,585	57,367	65,285	63,200	39,662	44,860	32,601
Age of reference person	53.0	22.0	29.3	39.9	49.9	59.2	73.8	69.2	80.0
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	.2	.2	.3	.1	(²)	(²)	(²)	(²)
Persons 65 and over5	(²)	(²)	(²)	(²)	.1	1.7	1.6	1.8
Earners	1.3	1.6	1.7	1.6	1.6	1.3	.5	.7	.3
Vehicles	2.2	1.6	1.9	1.9	2.5	2.5	2.0	2.2	1.7
Percent distribution:									
Sex of reference person:									
Male	54	44	55	49	46	54	64	64	65
Female	46	56	45	51	54	46	36	36	35
Housing tenure:									
Homeowner	75	20	46	64	80	89	90	91	89
With mortgage	40	12	40	53	56	47	21	28	12
Without mortgage	36	8	6	11	24	43	69	63	77
Renter	25	80	54	36	20	11	10	9	11
Race of reference person:									
Black or African-American	9	16	10	13	12	7	6	6	7
White, Asian, and All Other Races	91	84	90	87	88	93	94	94	93
Education of reference person:									
Elementary (1-8)	5	1	2	3	3	4	10	8	12
High school (9-12)	36	36	23	37	35	35	43	43	43
College	59	63	75	60	62	61	47	48	44
Never attended and other	(³)	(⁴)	(³)	(³)	(³)	(³)	1	1	1
At least one vehicle owned or leased	93	83	92	90	96	96	93	95	91
Average annual expenditures	\$44,838	\$30,964	\$45,155	\$45,394	\$49,804	\$51,129	\$38,164	\$41,833	\$33,293
Food	5,621	4,110	5,479	5,654	6,163	6,285	5,025	5,473	4,459
Food at home	3,209	2,040	2,662	3,023	3,501	3,630	3,235	3,411	3,015
Cereals and bakery products	430	291	342	406	453	462	470	473	467
Cereals and cereal products	137	102	123	141	143	146	139	140	137
Bakery products	293	189	219	265	310	316	331	333	330
Meats, poultry, fish, and eggs	844	508	665	797	932	994	833	879	777
Beef	252	157	193	231	281	310	241	262	215
Pork	177	103	124	144	195	224	182	184	179
Other meats	104	72	82	95	120	106	110	125	92
Poultry	141	84	130	151	156	160	125	128	123
Fish and seafood	132	64	107	142	140	151	132	134	129
Eggs	39	28	30	34	39	44	43	46	39
Dairy products	341	231	287	309	361	375	363	382	340
Fresh milk and cream	122	92	99	110	125	131	134	134	134
Other dairy products	219	139	188	198	236	243	229	247	206
Fruits and vegetables	564	296	470	507	583	648	609	637	576
Fresh fruits	188	90	153	161	199	217	204	214	191
Fresh vegetables	189	90	160	181	194	212	206	225	183
Processed fruits	105	73	86	88	103	123	115	112	119
Processed vegetables	83	43	71	77	86	96	85	86	83

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, 2003-2004 — 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	\$1,029	\$714	\$897	\$1,003	\$1,173	\$1,152	\$959	\$1,041	\$856
Sugar and other sweets	128	65	92	119	152	144	130	137	120
Fats and oils	89	50	69	78	99	103	93	98	87
Miscellaneous foods	487	387	461	476	537	522	457	491	414
Nonalcoholic beverages	276	197	244	283	336	308	231	251	207
Food prepared by consumer unit on out-of-town trips	50	14	31	47	49	75	48	63	28
Food away from home	2,412	2,070	2,817	2,632	2,662	2,655	1,791	2,062	1,445
Alcoholic beverages	519	546	626	778	553	504	329	397	244
Housing	13,788	9,760	14,832	15,279	15,096	15,010	11,410	12,185	10,375
Shelter	7,799	6,159	9,499	9,315	8,688	8,026	5,759	6,157	5,217
Owned dwellings	5,287	1,221	4,680	6,023	6,473	6,337	4,277	4,736	3,654
Mortgage interest and charges	2,596	721	3,231	3,871	3,631	2,910	1,043	1,420	532
Property taxes	1,520	321	950	1,319	1,556	1,966	1,718	1,777	1,639
Maintenance, repairs, insurance, other expenses	1,172	179	499	833	1,286	1,462	1,516	1,540	1,483
Rented dwellings	1,900	4,779	4,474	2,860	1,447	830	897	760	1,084
Other lodging	611	159	345	433	767	859	584	661	479
Utilities, fuels, and public services	2,955	1,926	2,547	2,858	3,226	3,282	2,920	3,090	2,690
Natural gas	412	171	307	389	422	465	470	483	452
Electricity	1,092	684	854	1,038	1,183	1,234	1,123	1,194	1,026
Fuel oil and other fuels	129	46	57	95	128	169	164	169	158
Telephone services	981	892	1,097	1,022	1,129	1,025	775	844	681
Water and other public services	341	133	232	314	364	388	388	399	373
Household operations	580	267	502	528	570	667	639	579	719
Personal services	79	119	146	131	38	32	88	27	170
Other household expenses	501	148	357	398	532	635	551	552	549
Housekeeping supplies	622	315	508	653	630	736	628	708	530
Laundry and cleaning supplies	140	81	132	143	152	165	127	141	109
Other household products	312	145	195	374	319	368	326	375	265
Postage and stationery	169	89	180	136	159	204	176	192	155
Household furnishings and equipment	1,832	1,092	1,775	1,925	1,982	2,300	1,465	1,651	1,218
Household textiles	174	68	148	176	174	215	175	147	208
Furniture	472	436	535	571	491	567	309	366	232
Floor coverings	66	11	40	60	60	105	63	79	41
Major appliances	232	130	245	170	236	286	226	248	194
Small appliances, miscellaneous housewares	118	84	105	124	112	158	99	109	86
Miscellaneous household equipment	771	365	702	824	910	969	594	703	458
Apparel and services	1,653	1,641	1,926	1,903	1,817	1,873	1,096	1,342	782
Men and boys	349	318	326	450	411	382	246	314	159
Men, 16 and over	316	298	295	401	377	345	219	276	146
Boys, 2 to 15	34	20	31	49	35	37	27	37	13
Women and girls	685	621	770	743	783	785	472	569	350
Women, 16 and over	638	603	716	656	723	745	444	525	342
Girls, 2 to 15	47	18	55	87	60	40	29	44	8
Children under 2	42	86	42	34	47	55	22	27	15
Footwear	265	289	297	331	290	279	184	221	138
Other apparel products and services	311	327	491	345	286	372	172	212	120
Transportation	8,414	6,872	9,295	8,246	9,456	9,483	6,683	7,838	5,119
Vehicle purchases (net outlay)	3,883	3,227	4,398	3,761	4,263	4,445	3,057	3,706	2,176
Cars and trucks, new	2,308	901	2,145	2,143	2,563	2,954	2,002	2,373	1,499
Cars and trucks, used	1,482	2,288	2,208	1,475	1,452	1,432	1,039	1,306	676
Other vehicles	93	⁵ 37	⁵ 45	143	249	⁵ 59	⁵ 16	⁵ 28	(⁴)
Gasoline and motor oil	1,512	1,396	1,598	1,529	1,780	1,674	1,148	1,346	879

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, 2003-2004 — 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	\$2,501	\$2,027	\$2,774	\$2,507	\$2,924	\$2,706	\$1,970	\$2,218	\$1,640
Vehicle finance charges	357	320	514	433	464	384	152	211	72
Maintenance and repairs	692	496	625	648	793	781	632	729	507
Vehicle insurance	974	800	1,064	967	1,158	967	836	859	804
Vehicle rental, leases, licenses, other charges	478	411	571	459	509	575	350	419	257
Public transportation	518	222	525	450	488	657	507	568	424
Health care	3,153	881	1,535	1,917	2,716	3,689	4,823	4,613	5,109
Health insurance	1,623	491	784	916	1,254	1,837	2,669	2,551	2,829
Medical services	734	214	440	563	815	962	803	834	761
Drugs	652	136	234	352	510	722	1,143	1,044	1,276
Medical supplies	144	41	77	86	138	167	209	183	242
Entertainment	2,520	1,427	2,485	2,210	2,566	3,385	2,127	2,724	1,330
Fees and admissions	543	305	502	496	530	703	507	585	402
Television, radios, sound equipment	768	664	827	860	852	823	609	660	538
Pets, toys, hobbies, and playground equipment	445	316	500	436	542	454	366	491	207
Other entertainment supplies, equipment, and services	764	142	656	418	642	1,405	644	988	182
Personal care products and services	597	424	561	663	620	645	564	596	523
Reading	160	69	129	115	159	197	182	178	188
Education	696	1,255	1,060	465	1,033	675	278	294	258
Tobacco products and smoking supplies	309	314	275	409	444	322	168	204	119
Miscellaneous	716	504	622	712	822	773	676	642	721
Cash contributions	1,850	622	820	1,111	1,670	2,002	2,931	2,853	3,037
Personal insurance and pensions	4,842	2,539	5,508	5,932	6,688	6,287	1,872	2,493	1,029
Life and other personal insurance	491	48	209	338	563	705	548	650	409
Pensions and Social Security	4,351	2,491	5,299	5,593	6,124	5,581	1,324	1,843	620
Sources of income and personal taxes: ¹									
Money income before taxes	57,377	32,584	60,870	60,591	69,695	66,920	42,045	46,369	36,171
Wages and salaries	41,974	29,608	57,008	55,661	59,933	49,844	10,986	15,870	4,352
Self-employment income	2,894	953	1,804	2,286	3,840	3,577	2,809	3,736	1,549
Social Security, private and government retirement	9,811	⁵ 269	260	762	3,372	10,319	24,851	23,860	26,197
Interest, dividends, rental income, other property income	1,771	272	824	609	1,334	2,362	2,890	2,413	3,539
Unemployment and workers' compensation, veterans' benefits	255	116	265	283	431	288	106	108	⁵ 103
Public assistance, supplemental security income, food stamps	226	258	146	317	227	257	189	181	199
Regular contributions for support	293	794	374	546	369	125	122	⁵ 66	198
Other income	153	314	189	125	189	149	93	136	⁵ 34
Personal taxes	3,225	813	3,286	3,223	4,411	3,720	2,383	1,510	3,570
Federal income taxes	2,431	567	2,423	2,293	3,355	2,720	1,941	1,064	3,131
State and local income taxes	552	222	758	734	772	698	150	168	125
Other taxes	242	25	105	197	283	302	293	278	313
Income after taxes	54,152	31,771	57,585	57,367	65,285	63,200	39,662	44,860	32,601

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, 2003-2004 — 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	-\$8,958	\$2,517	-\$19,326	-\$15,261	-\$11,292	-\$5,016	-\$4,997	-\$6,781	-\$2,575
Net change in total assets	7,383	11,325	18,794	11,338	6,039	8,715	-827	-492	-1,282
Net change in total liabilities	16,341	8,807	38,120	26,599	17,331	13,731	4,171	6,289	1,294
Other financial information:									
Other money receipts	716	108	139	681	729	1,515	443	503	361
Mortgage principal paid on owned property	-1,803	-215	-1,119	-2,035	-2,331	-2,798	-1,102	-1,439	-644
Estimated market value of owned home	146,699	21,993	82,858	117,918	146,599	192,726	176,408	186,137	163,195
Estimated monthly rental value of owned home	844	158	528	744	895	1,061	957	968	943
Gifts of goods and services	1,440	471	742	1,147	2,132	2,072	1,054	1,270	774
Food	114	⁵ 6	30	49	209	210	55	76	28
Alcoholic beverages	21	14	17	37	25	24	12	18	4
Housing	326	142	144	403	458	422	236	263	204
Housekeeping supplies	59	36	40	110	61	65	44	54	32
Household textiles	22	⁵ 15	10	20	28	35	14	17	10
Appliances and miscellaneous housewares	41	⁵ 13	21	34	40	67	39	48	29
Major appliances	13	⁵ 1	⁵ 3	⁵ 4	11	30	13	13	⁵ 12
Small appliances and miscellaneous housewares	28	⁵ 12	18	30	29	37	27	35	16
Miscellaneous household equipment	92	44	38	159	114	109	66	79	49
Other housing	112	34	35	80	214	145	73	65	85
Apparel and services	302	164	241	371	326	422	214	286	121
Males, 2 and over	85	58	67	119	75	109	71	95	41
Females, 2 and over	112	36	67	145	133	166	76	110	33
Children under 2	37	25	32	33	46	55	22	27	15
Other apparel products and services	68	45	75	74	72	92	44	54	33
Jewelry and watches	23	11	44	28	24	26	12	15	7
All other apparel products and services	45	⁵ 34	31	46	48	66	33	38	26
Transportation	58	16	120	44	65	61	35	43	23
Health care	39	⁵ 4	47	27	58	34	36	39	33
Entertainment	98	48	75	71	110	155	75	103	37
Toys, games, arts and crafts, and tricycles	38	15	24	29	45	58	31	45	13
Other entertainment	60	33	51	42	65	97	43	57	24
Personal care products and services	21	24	14	31	25	21	17	19	15
Reading	2	⁽³⁾	1	1	2	3	3	4	3
Education	339	⁵ 20	11	57	751	514	230	234	226
All other gifts	120	31	42	57	104	208	140	185	79

¹ Components of income and taxes are derived from "complete income reporters" only through 2003; (see glossary). Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.

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.