

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

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)	37,549	2,078	4,976	4,494	7,602	8,498	9,902	5,752	4,149
Consumer unit characteristics:									
Income before taxes	\$60,230	\$33,572	\$62,506	\$64,066	\$72,079	\$68,953	\$46,356	\$52,406	\$37,969
Income after taxes	57,366	32,773	59,595	60,918	67,754	65,393	44,933	50,975	36,558
Age of reference person	52.8	22.0	29.1	39.9	49.9	59.4	73.8	69.3	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	.1	.2	.1	(¹)	(¹)	(¹)	(¹)
Persons 65 and over5	(¹)	(¹)	(¹)	(¹)	.1	1.7	1.7	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	2.4	2.5	2.0	2.2	1.7
Percent distribution:									
Sex of reference person:									
Male	52	43	55	46	44	52	61	59	63
Female	48	57	45	54	56	48	39	41	37
Housing tenure:									
Homeowner	75	19	46	65	79	91	90	90	88
With mortgage	40	14	39	51	58	47	22	29	12
Without mortgage	35	5	7	14	22	43	67	61	76
Renter	25	81	54	35	21	9	10	10	12
Race of reference person:									
Black or African-American	10	14	11	14	12	7	7	7	7
White, Asian, and all other races	90	86	89	86	88	93	93	93	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino	6	11	10	9	5	6	4	4	3
Not Hispanic or Latino	94	89	90	91	95	94	96	96	97
Education of reference person:									
Elementary (1-8)	4	1	1	3	3	4	8	7	10
High school (9-12)	36	36	26	35	35	35	41	41	42
College	60	63	73	61	62	61	50	52	48
Never attended and other	(²)	(³)	(²)	(²)	(²)	(²)	(²)	(²)	1
At least one vehicle owned or leased	93	83	91	89	95	96	93	94	91
Average annual expenditures	\$47,119	\$32,516	\$46,799	\$47,628	\$52,490	\$54,058	\$40,108	\$44,471	\$34,104
Food	5,826	4,265	5,638	5,731	6,181	6,607	5,380	5,842	4,758
Food at home	3,215	1,960	2,623	2,998	3,416	3,675	3,337	3,528	3,083
Cereals and bakery products	423	271	329	374	436	480	466	477	451
Cereals and cereal products	130	99	115	117	133	143	135	136	135
Bakery products	293	172	214	257	303	337	331	342	316
Meats, poultry, fish, and eggs	801	454	631	783	868	934	806	871	721
Beef	232	149	180	235	247	274	226	238	211
Pork	169	89	118	159	185	210	169	184	149
Other meats	105	62	83	94	114	115	114	131	91
Poultry	132	73	131	141	147	153	114	124	101
Fish and seafood	128	56	90	123	139	140	145	153	134
Eggs	36	25	30	30	36	43	38	40	35
Dairy products	354	233	298	311	372	393	380	401	351
Fresh milk and cream	127	94	102	111	132	139	140	140	140
Other dairy products	227	140	196	200	241	254	240	261	212
Fruits and vegetables	559	281	436	495	563	642	637	672	591
Fresh fruits	188	82	139	154	187	217	225	239	207
Fresh vegetables	186	84	150	175	190	216	202	222	176
Processed fruits	103	75	81	88	98	115	122	118	126
Processed vegetables	82	39	66	77	87	94	88	93	82

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, 2004-2005 — 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	\$1,078	\$721	\$929	\$1,035	\$1,177	\$1,225	\$1,048	\$1,107	\$969
Sugar and other sweets	127	63	81	115	145	148	137	144	128
Fats and oils	86	45	73	70	92	102	91	91	92
Miscellaneous foods	529	396	488	517	560	569	527	540	510
Nonalcoholic beverages	284	203	258	296	334	325	236	262	200
Food prepared by consumer unit on out-of-town trips	52	14	29	37	47	81	57	69	39
Food away from home	2,612	2,305	3,014	2,733	2,766	2,932	2,042	2,315	1,675
Alcoholic beverages	537	530	641	788	531	533	391	466	291
Housing	14,694	10,458	15,060	15,825	16,482	16,021	12,389	13,408	10,980
Shelter	8,327	6,546	9,541	9,566	9,699	8,629	6,216	6,696	5,550
Owned dwellings	5,723	1,415	4,772	6,350	7,326	6,894	4,587	5,099	3,876
Mortgage interest and charges	2,825	931	3,228	4,128	4,170	3,077	1,178	1,616	571
Property taxes	1,644	287	979	1,419	1,846	2,063	1,849	1,900	1,778
Maintenance, repairs, insurance, other expenses	1,255	197	564	804	1,309	1,755	1,560	1,584	1,527
Rented dwellings	1,949	4,946	4,465	2,779	1,602	778	951	772	1,201
Other lodging	654	185	304	437	771	957	678	825	474
Utilities, fuels, and public services	3,140	1,949	2,696	3,099	3,428	3,490	3,109	3,301	2,844
Natural gas	454	184	325	456	453	511	529	542	510
Electricity	1,150	684	903	1,118	1,265	1,297	1,172	1,259	1,052
Fuel oil and other fuels	151	433	65	94	161	195	199	204	192
Telephone services	1,026	912	1,141	1,097	1,160	1,085	808	880	706
Water and other public services	358	136	262	335	390	403	402	415	384
Household operations	634	334	538	529	647	722	707	731	673
Personal services	81	162	166	120	63	427	62	473	447
Other household expenses	553	172	371	408	585	695	645	659	625
Housekeeping supplies	667	333	525	653	684	835	664	735	571
Laundry and cleaning supplies	138	78	106	137	142	178	132	144	117
Other household products	342	167	210	374	371	429	338	369	297
Postage and stationery	187	88	209	142	171	229	194	222	157
Household furnishings and equipment	1,926	1,296	1,760	1,978	2,025	2,345	1,692	1,946	1,342
Household textiles	172	66	134	182	155	230	174	143	214
Furniture	497	484	572	526	466	573	408	503	277
Floor coverings	66	12	44	58	85	99	49	66	25
Major appliances	253	137	214	187	240	330	271	262	281
Small appliances, miscellaneous housewares	121	72	114	113	101	168	113	128	94
Miscellaneous household equipment	817	524	682	912	978	944	676	843	451
Apparel and services	1,705	1,607	2,111	1,899	1,853	1,864	1,194	1,488	797
Men and boys	381	365	372	474	440	409	281	371	160
Men, 16 and over	348	340	333	427	408	375	255	333	150
Boys, 2 to 15	33	25	39	47	32	34	26	38	10
Women and girls	703	689	851	727	757	761	534	660	366
Women, 16 and over	658	661	809	645	704	713	507	622	353
Girls, 2 to 15	46	28	42	82	53	48	28	39	14
Children under 2	43	55	51	36	49	56	23	28	15
Footwear	256	208	317	327	281	274	173	203	133
Other apparel products and services	322	290	520	336	325	364	183	226	123
Transportation	8,637	7,110	9,566	8,616	9,455	10,001	6,705	7,773	5,223
Vehicle purchases (net outlay)	3,729	3,087	4,509	3,706	3,902	4,412	2,763	3,304	2,012
Cars and trucks, new	2,174	565	2,261	1,970	2,163	3,037	1,828	2,121	1,422
Cars and trucks, used	1,456	2,483	2,188	1,491	1,533	1,306	927	1,170	590
Other vehicles	99	439	460	246	206	69	48	413	(3)
Gasoline and motor oil	1,838	1,683	1,869	1,898	2,125	2,082	1,400	1,647	1,058

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, 2004-2005 — 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	\$2,517	\$2,135	\$2,667	\$2,517	\$2,911	\$2,796	\$1,980	\$2,180	\$1,703
Vehicle finance charges	321	266	466	403	394	360	134	191	57
Maintenance and repairs	711	553	658	655	777	815	657	703	593
Vehicle insurance	986	851	995	995	1,174	1,028	824	852	785
Vehicle rental, leases, licenses, and other charges	499	464	547	465	566	593	365	434	268
Public transportation	553	205	521	495	517	710	561	642	450
Healthcare	3,292	937	1,558	2,012	2,803	3,924	5,071	4,897	5,311
Health insurance	1,694	493	822	952	1,330	1,876	2,846	2,754	2,973
Medical services	773	272	420	653	825	1,076	811	847	760
Drugs	688	135	236	329	526	796	1,226	1,118	1,375
Medical supplies	136	37	80	77	122	176	188	178	202
Entertainment	2,550	1,777	2,756	2,376	2,595	3,274	2,034	2,531	1,347
Fees and admissions	590	330	545	548	558	750	575	671	441
Audio and visual equipment and services	847	717	941	913	911	898	704	794	578
Pets, toys, hobbies, and playground equipment	462	341	486	488	581	566	285	358	185
Other entertainment supplies, equipment, and services	651	389	784	426	546	1,060	470	707	142
Personal care products and services	607	420	565	671	631	658	580	606	545
Reading	155	70	115	114	150	196	180	182	177
Education	780	1,296	1,033	474	1,419	631	323	309	343
Tobacco products and smoking supplies	323	342	279	442	467	333	170	210	113
Miscellaneous	859	471	679	770	876	971	961	1,004	904
Cash contributions	1,892	538	846	1,413	1,854	2,291	2,606	2,910	2,184
Personal insurance and pensions	5,261	2,696	5,953	6,499	7,192	6,754	2,126	2,844	1,130
Life and other personal insurance	447	44	174	333	489	679	490	571	377
Pensions and Social Security	4,814	2,651	5,779	6,166	6,703	6,075	1,636	2,273	753
Sources of income and personal taxes:									
Money income before taxes	60,230	33,572	62,506	64,066	72,079	68,953	46,356	52,406	37,969
Wages and salaries	43,372	30,112	57,920	57,537	61,765	50,209	12,427	17,130	5,908
Self-employment income	3,827	965	2,672	3,861	5,084	4,061	3,826	5,563	1,418
Social Security, private and government retirement	10,205	⁴ 231	347	795	2,895	11,762	25,798	25,939	25,603
Interest, dividends, rental income, other property income	1,889	458	680	728	974	2,162	3,791	3,269	4,515
Unemployment and workers' compensation, veterans' benefits	213	72	172	221	368	230	125	161	⁴ 75
Public assistance, supplemental security income, food stamps	219	295	158	297	268	226	154	150	160
Regular contributions for support	330	991	319	512	431	176	169	105	256
Other income	176	449	237	115	295	127	66	90	⁴ 34
Personal taxes	2,863	799	2,912	3,149	4,325	3,560	1,423	1,431	1,411
Federal income taxes	2,094	539	2,144	2,249	3,269	2,561	1,021	1,024	1,016
State and local income taxes	543	239	678	715	808	694	127	129	124
Other taxes	227	21	89	185	248	305	275	279	271
Income after taxes	57,366	32,773	59,595	60,918	67,754	65,393	44,933	50,975	36,558

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, 2004-2005 — 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	-\$5,941	\$1,945	-\$12,734	-\$7,125	-\$11,385	-\$660	-\$4,000	-\$5,312	-\$2,182
Net change in total assets	9,364	12,642	23,899	13,436	4,420	11,468	1,513	1,973	876
Net change in total liabilities	15,305	10,697	36,633	20,560	15,804	12,129	5,513	7,285	3,058
Other financial information:									
Other money receipts	741	112	167	450	746	1,477	659	742	544
Mortgage principal paid on owned property	-2,058	-299	-1,416	-2,380	-2,696	-3,119	-1,204	-1,668	-561
Estimated market value of owned home	170,119	28,535	96,207	130,250	176,096	226,534	202,060	215,530	183,386
Estimated monthly rental value of owned home	890	171	540	773	938	1,131	1,024	1,064	969
Gifts of goods and services	1,540	603	557	1,224	2,591	2,083	1,114	1,349	795
Food	129	13	28	79	266	198	64	80	41
Alcoholic beverages	21	56	10	41	27	16	10	14	6
Housing	329	177	153	371	502	447	202	250	137
Housekeeping supplies	60	47	42	102	67	72	38	48	24
Household textiles	21	⁴ 21	14	17	25	37	11	11	10
Appliances and miscellaneous housewares	33	⁴ 18	30	19	21	65	28	32	22
Major appliances	11	(²)	43	41	9	30	6	6	45
Small appliances and miscellaneous housewares	23	⁴ 17	28	18	12	34	22	26	17
Miscellaneous household equipment	87	55	33	156	119	108	50	60	36
Other housing	127	36	33	77	269	165	76	99	45
Apparel and services	291	192	161	358	324	396	235	331	107
Males, 2 and over	78	45	39	124	69	97	78	117	24
Females, 2 and over	113	70	43	139	136	157	91	132	37
Children under 2	39	26	37	35	48	56	23	28	15
Other apparel products and services	61	51	43	60	70	86	44	53	31
Jewelry and watches	19	⁴ 14	14	15	30	23	12	15	7
All other apparel products and services	42	⁴ 36	29	45	41	63	32	38	⁴ 24
Transportation	62	23	36	46	67	95	59	76	35
Health care	39	⁴ 8	40	54	60	31	30	21	⁴ 43
Entertainment	97	44	72	75	107	163	68	94	33
Toys, games, arts and crafts, and tricycles	39	12	22	34	40	65	32	44	15
Other entertainment	59	33	51	40	67	98	36	50	18
Personal care products and services	21	32	8	30	23	20	21	23	20
Reading	2	(²)	1	41	2	2	3	4	3
Education	415	⁴ 8	8	108	1,077	502	262	231	305
All other gifts	133	50	40	60	137	212	158	225	67

¹ Value less than 0.05.

² Value less than or equal to 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.
n.a. Not applicable.