

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008

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)	38,945	1,840	4,924	4,119	7,916	9,611	10,534	6,317	4,217
Consumer unit characteristics:									
Income before taxes	\$69,114	\$42,001	\$70,967	\$72,179	\$81,540	\$81,936	\$50,750	\$55,470	\$43,680
Income after taxes	66,379	41,354	68,486	69,282	77,421	78,081	49,656	54,091	43,010
Age of reference person	53.6	22.0	29.0	39.8	49.9	59.5	73.4	68.9	80.3
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	.1	.1	.3	.1	(¹)	(¹)	(¹)	(¹)
Persons 65 and older5	(¹)	(¹)	(¹)	(¹)	.2	1.7	1.6	1.8
Earners	1.3	1.7	1.7	1.5	1.6	1.4	.5	.7	.3
Vehicles	2.2	1.6	1.8	1.9	2.3	2.5	2.0	2.2	1.8
Percent distribution:									
Sex of reference person:									
Male	51	44	56	47	45	52	56	56	58
Female	49	56	44	53	55	48	44	44	42
Housing tenure:									
Homeowner	75	17	49	61	78	88	89	90	88
With mortgage	42	13	44	50	58	48	24	31	15
Without mortgage	33	5	6	11	21	39	65	59	73
Renter	25	83	51	39	22	12	11	10	12
Race of reference person:									
Black or African-American	10	13	11	15	12	8	8	8	6
White, Asian, and all other races	90	87	89	85	88	92	92	92	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino	8	12	12	12	9	6	5	6	5
Not Hispanic or Latino	92	88	88	88	91	94	95	94	95
Education of reference person:									
Elementary (1-8)	5	2	2	3	4	4	9	7	13
High school (9-12)	35	37	23	35	38	30	42	42	42
College	60	61	74	62	59	66	48	50	44
Never attended and other	(²)	(³)	(³)	(³)	(²)	(²)	1	1	1
At least one vehicle owned or leased	93	85	91	91	92	96	94	95	92
Average annual expenditures	\$53,209	\$36,125	\$52,294	\$53,578	\$56,932	\$61,216	\$46,549	\$50,323	\$40,851
Food	6,242	4,517	6,073	6,341	6,482	6,915	5,845	6,235	5,250
Food at home	3,501	2,250	2,939	3,408	3,649	3,835	3,672	3,854	3,393
Cereals and bakery products	456	263	381	421	462	492	513	523	496
Cereals and cereal products	142	94	144	142	141	143	151	154	146
Bakery products	314	169	237	279	321	349	362	370	350
Meats, poultry, fish, and eggs	782	483	646	829	833	847	801	850	725
Beef	216	150	178	265	230	231	207	216	194
Pork	156	88	113	150	165	166	178	196	150
Other meats	102	63	80	101	110	113	105	112	94
Poultry	139	90	132	154	153	149	126	139	108
Fish and seafood	126	66	112	118	132	138	134	137	131
Eggs	44	25	31	42	43	51	50	51	48
Dairy products	398	248	337	348	417	438	429	453	393
Fresh milk and cream	145	99	122	132	154	156	154	158	148
Other dairy products	253	149	216	216	263	282	275	295	245
Fruits and vegetables	635	327	522	562	632	729	703	726	668
Fresh fruits	215	99	168	188	208	252	245	255	230
Fresh vegetables	214	110	181	190	220	253	222	231	207
Processed fruits	108	67	96	95	103	112	129	128	130
Processed vegetables	98	50	77	89	101	112	107	111	101

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, 2007-2008 — 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	\$1,229	\$929	\$1,053	\$1,247	\$1,305	\$1,329	\$1,227	\$1,302	\$1,111
Sugar and other sweets	129	75	96	119	127	139	155	162	144
Fats and oils	101	60	78	84	102	109	119	121	116
Miscellaneous foods	616	483	569	655	645	646	605	641	550
Nonalcoholic beverages	324	291	276	353	369	346	292	309	264
Food prepared by consumer unit on out-of-town trips	59	21	34	35	61	90	56	69	37
Food away from home	2,741	2,267	3,134	2,933	2,833	3,080	2,173	2,381	1,857
Alcoholic beverages	528	447	676	539	526	612	386	462	271
Housing	17,292	12,468	18,263	18,186	18,778	19,035	14,671	15,441	13,508
Shelter	10,035	8,320	11,886	11,595	11,197	10,523	7,542	7,929	6,962
Owned dwellings	6,852	1,987	6,827	7,215	8,246	7,784	5,674	6,198	4,889
Mortgage interest and charges	3,461	1,343	4,866	4,723	4,690	3,655	1,581	2,081	832
Property taxes	1,955	385	1,222	1,520	2,126	2,481	2,135	2,185	2,059
Maintenance, repairs, insurance, other expenses	1,435	259	739	972	1,429	1,648	1,958	1,932	1,997
Rented dwellings	2,179	6,164	4,630	3,528	1,804	1,227	960	821	1,168
Other lodging	1,004	169	429	852	1,148	1,512	908	911	905
Utilities, fuels, and public services	3,689	2,362	3,021	3,451	3,931	4,134	3,740	3,870	3,544
Natural gas	529	241	409	416	525	620	599	609	584
Electricity	1,372	903	1,095	1,294	1,480	1,537	1,381	1,431	1,305
Fuel oil and other fuels	218	⁴ 22	71	169	213	252	312	285	354
Telephone services	1,111	971	1,133	1,154	1,252	1,195	928	1,020	789
Water and other public services	459	224	313	418	461	529	519	524	512
Household operations	854	315	659	850	823	950	977	829	1,199
Personal services	165	⁴ 63	211	311	117	93	208	⁴ 64	424
Other household expenses	688	252	448	539	706	857	769	765	775
Housekeeping supplies	758	321	544	548	754	1,047	784	882	634
Laundry and cleaning supplies	139	102	112	123	158	147	144	162	118
Other household products	425	172	261	319	382	663	421	460	361
Postage and stationery	194	47	171	106	214	237	219	260	155
Household furnishings and equipment	1,956	1,150	2,154	1,743	2,073	2,381	1,629	1,931	1,170
Household textiles	153	63	129	91	152	218	148	184	93
Furniture	454	407	690	409	491	504	296	348	218
Floor coverings	54	6	31	28	53	70	70	74	64
Major appliances	261	150	233	241	295	317	224	242	197
Small appliances, miscellaneous housewares	123	63	88	84	142	163	118	133	95
Miscellaneous household equipment	911	460	982	891	940	1,109	774	951	503
Apparel and services	1,779	1,573	2,073	1,765	1,905	1,963	1,421	1,674	1,035
Men and boys	393	317	435	480	328	468	332	398	230
Men, 16 and over	363	292	407	431	297	441	306	359	226
Boys, 2 to 15	30	24	28	48	31	28	26	39	4
Women and girls	759	606	873	604	928	798	632	735	472
Women, 16 and over	704	597	803	522	855	748	594	677	466
Girls, 2 to 15	55	⁴ 9	71	82	73	50	38	58	⁴ 6
Children under 2	47	57	58	51	50	52	30	36	21
Footwear	287	242	307	321	289	342	223	259	167
Other apparel products and services	293	351	400	309	311	303	205	245	145
Transportation	9,249	7,020	10,168	9,172	9,671	10,492	7,828	8,969	6,114
Vehicle purchases (net outlay)	3,171	2,627	4,209	3,552	2,866	3,477	2,581	2,967	2,002
Cars and trucks, new	1,748	1,228	2,010	1,819	1,583	1,827	1,741	2,108	1,192
Cars and trucks, used	1,295	1,365	2,059	1,627	1,106	1,464	782	802	752
Other vehicles	128	⁴ 34	140	⁴ 106	177	186	⁴ 57	⁴ 57	⁴ 58
Gasoline and motor oil	2,623	2,472	2,720	2,661	2,991	2,909	2,053	2,350	1,607

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, 2007-2008 — 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	\$2,785	\$1,639	\$2,662	\$2,505	\$3,083	\$3,223	\$2,569	\$2,911	\$2,050
Vehicle finance charges	318	358	414	380	358	375	161	229	60
Maintenance and repairs	800	599	682	677	898	971	713	801	579
Vehicle insurance	1,165	⁴ 388	925	971	1,311	1,254	1,335	1,464	1,137
Vehicle rental, leases, licenses, and other charges	501	295	641	476	516	623	359	416	274
Public transportation	670	281	578	453	731	883	626	741	455
Healthcare	3,843	1,141	1,750	2,116	2,880	4,430	6,164	6,124	6,225
Health insurance	2,106	649	959	1,144	1,394	2,257	3,671	3,610	3,761
Medical services	905	324	504	562	833	1,143	1,165	1,221	1,080
Drugs	683	127	203	332	526	854	1,112	1,090	1,144
Medical supplies	148	41	84	77	126	176	217	202	240
Entertainment	3,128	2,185	2,831	4,193	3,272	3,367	2,708	3,346	1,748
Fees and admissions	651	384	551	725	617	799	607	693	476
Audio and visual equipment and services	1,077	944	1,236	1,137	1,177	1,135	868	967	719
Pets, toys, hobbies, and playground equipment	772	463	648	1,627	952	717	483	581	334
Other entertainment supplies, equipment, and services	628	394	396	705	527	715	750	1,104	219
Personal care products and services	644	413	642	582	696	697	625	664	566
Reading	142	60	93	108	124	178	174	178	167
Education	822	1,466	1,059	421	1,341	880	314	332	286
Tobacco products and smoking supplies	338	372	331	439	474	341	189	228	130
Miscellaneous	966	465	703	923	1,002	1,373	801	832	753
Cash contributions	2,292	579	1,048	1,751	1,987	3,104	2,872	2,555	3,348
Personal insurance and pensions	5,945	3,419	6,583	7,042	7,794	7,829	2,550	3,284	1,450
Life and other personal insurance	385	66	149	204	375	582	450	583	250
Pensions and Social Security	5,559	3,353	6,433	6,838	7,419	7,247	2,100	2,701	1,200
Sources of income and personal taxes:									
Money income before taxes	69,114	42,001	70,967	72,179	81,540	81,936	50,750	55,470	43,680
Wages and salaries	50,961	38,207	67,697	65,751	70,796	61,736	14,847	20,162	6,884
Self-employment income	3,635	1,591	1,483	2,871	4,327	5,822	2,782	3,455	1,774
Social Security, private and government retirement	11,078	⁴ 263	360	1,260	3,310	10,455	28,224	27,760	28,921
Interest, dividends, rental income, other property income	2,453	745	501	978	1,797	2,925	4,302	3,643	5,290
Unemployment and workers' compensation, veterans' benefits	263	⁴ 143	180	136	290	430	200	107	⁴ 339
Public assistance, supplemental security income, food stamps	229	215	128	337	318	183	212	190	244
Regular contributions for support	342	473	390	687	559	269	66	⁴ 46	⁴ 96
Other income	152	365	228	160	142	116	118	108	⁴ 131
Personal taxes	2,735	646	2,481	2,897	4,118	3,855	1,095	1,379	670
Federal income taxes	2,278	644	2,114	2,498	3,271	3,210	957	1,183	618
2008 Tax stimulus (new UCC Q20082)	-394	-273	-400	-380	-370	-446	-387	-413	-348
State and local income taxes	598	253	671	635	940	785	183	234	106
Other taxes	253	22	97	144	278	306	342	375	293

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, 2007-2008 — 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
Income after taxes	66,379	41,354	68,486	69,282	77,421	78,081	49,656	54,091	43,010
Addenda:									
Net change in total assets and liabilities	-\$1,273	\$359	\$4,610	-\$1,980	-\$4,686	-\$2,736	-\$131	-\$1,909	\$2,532
Net change in total assets	10,120	9,840	30,622	17,117	8,188	5,606	3,418	3,868	2,745
Net change in total liabilities	11,393	9,480	26,012	19,097	12,875	8,342	3,550	5,777	213
Other financial information:									
Other money receipts	760	165	197	542	703	1,633	460	625	213
Mortgage principal paid on owned property	-2,284	-314	-1,574	-2,467	-3,466	-3,035	-1,314	-1,638	-830
Estimated market value of owned home	205,444	33,536	124,641	150,016	208,900	257,080	245,212	244,581	246,157
Estimated monthly rental value of owned home	1,003	221	685	813	1,030	1,222	1,143	1,155	1,125
Gifts of goods and services	1,681	400	591	920	2,611	2,378	1,406	1,681	988
Food	148	31	59	63	186	268	109	124	86
Alcoholic beverages	17	47	12	10	11	21	24	34	8
Housing	306	90	123	206	537	412	207	249	144
Housekeeping supplies	37	⁴ 19	29	15	54	38	39	49	25
Household textiles	18	⁴ 4	11	⁴ 6	28	32	10	11	9
Appliances and miscellaneous housewares	28	⁴ 9	16	⁴ 9	43	46	19	19	20
Major appliances	11	⁴ 8	⁴ 5	⁴ 4	12	23	4	5	⁴ 3
Small appliances and miscellaneous housewares	18	⁴ 1	11	⁴ 5	31	23	15	14	⁴ 17
Miscellaneous household equipment	75	⁴ 9	45	60	161	70	52	68	28
Other housing	148	49	23	117	251	225	87	103	62
Apparel and services	287	172	163	252	379	359	256	343	123
Males, 2 and over	62	57	21	43	58	98	63	95	13
Females, 2 and over	131	51	67	86	223	143	119	157	62
Children under 2	44	43	49	45	50	52	30	35	21
Other apparel products and services	50	⁴ 21	26	78	48	66	45	56	⁴ 27
Jewelry and watches	16	⁴ 7	12	26	19	10	20	25	⁴ 13
All other apparel products and services	34	⁴ 14	14	52	30	55	25	31	⁴ 14
Transportation	163	7	23	83	207	207	217	232	193
Healthcare	27	⁴ 1	⁴ 7	⁴ 7	44	38	25	24	⁴ 27
Entertainment	125	⁴ 80	87	78	149	171	110	144	58
Toys, games, arts and crafts, and tricycles	38	⁴ 12	46	⁴ 16	40	54	32	49	⁴ 7
Other entertainment	87	⁴ 67	42	63	108	117	78	96	51
Personal care products and services	16	⁴ 3	9	7	26	18	15	22	⁴ 5
Reading	1	(²)	⁴ 1	(²)	1	1	2	3	1
Education	458	⁴ 2	26	129	966	718	251	262	233
All other gifts	133	9	81	83	105	165	190	244	109

¹ Value is less than or equal to 0.05.

² Value is less than or equal to 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.