

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98

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)	32,862	1,506	4,891	4,224	6,285	6,100	9,857	6,013	3,844
Consumer unit characteristics:									
Income before taxes ¹	\$43,996	\$24,731	\$51,127	\$48,386	\$58,281	\$50,351	\$29,278	\$30,884	\$26,661
Income after taxes ¹	40,262	23,504	46,379	44,033	52,341	46,017	27,606	28,978	25,370
Age of reference person	53.1	21.9	29.1	39.8	49.8	59.5	73.5	69.2	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	.2	.2	.2	.1	(²)	(²)	(²)	(²)
Persons 65 and over5	(²)	(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	2.2	1.5	2.0	2.2	2.5	2.6	2.0	2.2	1.6
Percent distribution:									
Sex of reference person:									
Male	66	50	60	52	61	72	77	77	76
Female	34	50	40	48	39	28	23	23	24
Housing tenure:									
Homeowner	73	13	42	63	79	87	89	91	87
With mortgage	36	7	38	52	56	41	17	22	9
Without mortgage	37	5	4	11	23	46	72	69	78
Renter	27	87	58	37	21	13	11	9	13
Race of reference person:									
Black	9	17	13	11	9	7	6	7	4
White and other	91	83	87	89	91	93	94	93	96
Education of reference person:									
Elementary (1-8)	7	1	1	3	4	7	14	12	18
High school (9-12)	40	43	28	39	38	42	46	47	45
College	53	55	71	58	59	51	39	41	36
Never attended and other	(³)	(⁴)	(⁴)	(⁴)	(³)	(³)	1	(³)	1
At least one vehicle owned or leased	93	82	92	93	95	94	94	95	91
Average annual expenditures	\$36,691	\$24,750	\$39,677	\$38,382	\$44,152	\$40,105	\$29,495	\$31,413	\$26,425
Food	4,738	3,413	4,577	4,716	5,454	5,219	4,313	4,627	3,788
Food at home	2,694	1,776	2,219	2,546	2,971	3,082	2,761	2,897	2,532
Cereals and bakery products	405	276	348	375	428	444	434	452	404
Cereals and cereal products	132	111	131	130	130	132	138	142	132
Bakery products	273	165	217	244	299	313	296	310	272
Meats, poultry, fish, and eggs	695	404	511	692	785	812	715	763	634
Beef	209	141	150	223	240	237	209	225	183
Pork	148	71	87	138	171	177	167	173	157
Other meats	86	44	67	79	100	103	86	92	77
Poultry	128	81	122	139	130	137	128	137	112
Fish and seafood	92	41	66	87	109	121	90	101	70
Eggs	31	26	20	25	34	37	35	35	35
Dairy products	284	200	256	256	304	318	294	307	273
Fresh milk and cream	109	86	93	99	109	118	120	121	117
Other dairy products	176	114	163	157	196	200	175	186	156
Fruits and vegetables	478	273	369	424	502	575	521	525	514
Fresh fruits	155	85	107	129	159	198	175	172	181
Fresh vegetables	149	73	123	137	165	174	158	163	149
Processed fruits	96	63	78	83	99	110	108	105	112
Processed vegetables	77	52	61	75	79	93	80	85	72

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, 1997-98 — 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	\$833	\$622	\$735	\$799	\$951	\$933	\$796	\$850	\$708
Sugar and other sweets	110	58	87	92	119	133	118	124	108
Fats and oils	78	44	53	66	88	91	89	89	89
Miscellaneous foods	354	306	344	340	407	377	326	336	308
Nonalcoholic beverages	230	180	197	256	269	249	206	227	169
Food prepared by consumer unit on out-of-town trips	61	35	53	44	67	83	58	73	34
Food away from home	2,044	1,637	2,359	2,170	2,483	2,138	1,552	1,730	1,256
Alcoholic beverages	384	349	563	417	446	331	278	326	199
Housing	11,816	8,204	13,302	12,799	14,198	12,709	9,156	9,577	8,489
Shelter	6,470	4,971	8,213	7,839	7,821	6,492	4,373	4,580	4,048
Owned dwellings	4,192	478	3,938	5,061	5,602	4,911	3,170	3,445	2,739
Mortgage interest and charges	2,124	279	2,812	3,415	3,265	2,332	657	875	316
Property taxes	1,131	99	698	919	1,327	1,384	1,312	1,367	1,225
Maintenance, repairs, insurance, other expenses	937	99	428	727	1,011	1,195	1,201	1,202	1,199
Rented dwellings	1,700	4,361	3,850	2,392	1,354	831	688	560	888
Other lodging	578	132	425	387	865	751	515	575	421
Utilities, fuels, and public services	2,469	1,530	2,185	2,386	2,803	2,710	2,428	2,514	2,292
Natural gas	300	124	236	266	299	344	347	338	362
Electricity	951	586	733	894	1,098	1,048	985	1,028	917
Fuel oil and other fuels	108	⁵⁸	68	89	126	129	126	128	125
Telephone services	814	742	951	882	956	846	619	669	539
Water and other public services	296	70	197	255	324	343	351	351	349
Household operations	433	237	388	406	435	485	465	386	588
Personal services	89	154	152	150	35	⁵²⁹	93	⁵⁵⁴	153
Other household expenses	344	83	236	256	401	456	372	332	435
Housekeeping supplies	532	205	385	423	555	828	513	549	452
Laundry and cleaning supplies	117	55	105	102	140	137	117	122	109
Other household products	266	93	142	191	260	523	231	250	198
Postage and stationery	149	57	138	130	155	167	166	178	144
Household furnishings and equipment	1,911	1,261	2,131	1,745	2,583	2,194	1,378	1,547	1,109
Household textiles	125	51	112	123	161	155	105	133	58
Furniture	457	370	676	425	577	553	239	275	182
Floor coverings	182	⁵³	66	68	411	140	208	182	255
Major appliances	193	143	130	225	188	284	162	172	146
Small appliances, miscellaneous housewares	96	74	67	88	123	123	81	99	51
Miscellaneous household equipment	858	620	1,081	817	1,123	939	583	685	417
Apparel and services	1,612	1,617	2,110	1,622	1,973	1,627	1,103	1,325	732
Men and boys	335	337	371	349	436	333	243	308	135
Men, 16 and over	308	325	346	310	410	299	221	277	127
Boys, 2 to 15	27	12	26	39	26	33	22	31	9
Women and girls	671	601	854	647	860	658	482	561	348
Women, 16 and over	633	577	827	590	812	620	453	522	335
Girls, 2 to 15	37	24	26	57	48	38	29	39	13
Children under 2	40	94	70	23	40	29	27	27	27
Footwear	265	262	301	296	317	277	187	234	109
Other apparel products and services	302	323	514	307	319	330	163	195	112
Transportation	6,773	5,401	8,214	7,155	7,626	7,432	5,153	5,765	4,197
Vehicle purchases (net outlay)	2,862	2,382	3,706	3,182	3,089	3,071	2,105	2,379	1,677
Cars and trucks, new	1,435	⁵⁶⁹⁵	1,571	1,461	1,675	1,736	1,132	1,214	1,002
Cars and trucks, used	1,384	1,650	2,047	1,615	1,357	1,324	969	1,157	675
Other vehicles	43	⁵³⁷	⁵⁸⁸	⁵¹⁰⁶	⁵⁵⁷	⁵¹¹	⁵⁵	⁵⁸	(⁴)
Gasoline and motor oil	1,082	922	1,156	1,153	1,280	1,237	818	928	646

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, 1997-98 — 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	\$2,310	\$1,789	\$2,767	\$2,433	\$2,728	\$2,471	\$1,746	\$1,922	\$1,471
Vehicle finance charges	307	350	517	351	401	287	129	176	56
Maintenance and repairs	684	470	623	718	762	768	635	683	561
Vehicle insurance	785	582	884	768	892	837	674	740	570
Vehicle rental, leases, licenses, other charges	533	386	743	596	674	579	308	323	284
Public transportation	519	308	586	387	529	652	484	536	403
Health care	2,381	639	1,352	1,557	2,078	2,543	3,614	3,485	3,816
Health insurance	1,169	364	671	746	848	1,161	1,929	1,837	2,073
Medical services	597	134	414	515	693	734	649	702	565
Drugs	482	105	174	211	402	513	850	778	964
Medical supplies	133	37	94	85	134	135	186	168	214
Entertainment	1,930	1,233	2,107	2,158	2,396	2,081	1,463	1,593	1,264
Fees and admissions	503	316	530	442	620	566	433	449	412
Television, radios, sound equipment	544	500	637	568	681	568	396	426	346
Pets, toys, and playground equipment	350	199	382	414	424	405	249	295	176
Other entertainment supplies, equipment, and services	534	218	557	734	671	542	386	423	330
Personal care products and services	441	278	438	475	495	455	418	435	391
Reading	195	78	169	168	220	228	202	214	183
Education	443	949	644	470	843	245	120	157	63
Tobacco products and smoking supplies	269	259	229	371	356	305	169	214	100
Miscellaneous	886	345	882	1,156	1,028	1,095	632	693	536
Cash contributions	1,316	330	531	864	1,773	1,488	1,654	1,471	1,939
Personal insurance and pensions	3,506	1,653	4,557	4,454	5,267	4,346	1,219	1,533	728
Life and other personal insurance	464	95	272	313	609	752	411	483	298
Pensions and Social Security	3,042	1,558	4,285	4,141	4,658	3,594	808	1,050	429
Sources of income and personal taxes: ¹									
Money income before taxes	43,996	24,731	51,127	48,386	58,281	50,351	29,278	30,884	26,661
Wages and salaries	31,480	22,325	48,144	43,488	50,177	34,784	6,290	8,337	2,954
Self-employment income	2,457	⁵ 524	1,569	2,924	4,187	4,226	958	1,073	770
Social Security, private and government retirement	7,952	⁵ 119	154	615	1,824	8,933	19,290	18,910	19,908
Interest, dividends, rental income, other property income	1,326	54	336	500	1,066	1,715	2,304	2,113	2,614
Unemployment and workers' compensation, veterans' benefits	189	⁵ 135	150	177	306	281	98	76	136
Public assistance, supplemental security income, food stamps	230	372	201	247	296	190	199	196	204
Regular contributions for support	175	722	194	317	192	93	58	⁵ 64	⁵ 48
Other income	187	481	379	118	232	130	81	116	⁵ 26
Personal taxes	3,733	1,227	4,748	4,353	5,940	4,334	1,672	1,906	1,290
Federal income taxes	2,865	975	3,721	3,325	4,679	3,265	1,209	1,380	929
State and local income taxes	685	245	938	906	1,106	810	206	256	123
Other taxes	183	⁵ 7	89	122	154	259	258	269	238
Income after taxes	40,262	23,504	46,379	44,033	52,341	46,017	27,606	28,978	25,370

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, 1997-98 — 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	\$176	\$402	-\$2,946	\$1,169	-\$933	\$1,621	\$1,078	\$454	\$2,054
Net change in total assets	6,966	3,662	13,539	10,238	5,514	8,250	2,940	2,964	2,902
Net change in total liabilities	6,790	3,260	16,485	9,068	6,447	6,629	1,861	2,509	848
Other financial information:									
Other money receipts	645	77	886	249	664	842	649	878	289
Mortgage principal paid on owned property	-1,111	-83	-627	-1,197	-1,830	-2,001	-461	-577	-278
Estimated market value of owned home	91,414	10,098	50,887	71,651	105,831	120,386	105,291	108,416	100,403
Estimated monthly rental value of owned home ..	636	82	396	559	711	817	712	738	671
Gifts of goods and services	1,297	523	823	922	2,261	1,548	1,050	1,176	848
Food	111	21	39	43	260	149	72	59	93
Housing	332	139	291	238	577	396	229	254	186
Housekeeping supplies	46	23	56	39	45	54	43	50	32
Household textiles	16	⁵ 5	⁵ 3	⁵ 7	24	23	20	30	⁵ 4
Appliances and miscellaneous									
housewares	36	⁵ 11	21	28	43	59	33	41	20
Major appliances	8	⁵ 7	⁵ 3	⁵ 10	14	10	7	9	⁵ 3
Small appliances and miscellaneous									
housewares	28	⁵ 4	18	18	28	49	27	32	17
Miscellaneous household equipment	85	36	110	59	107	112	60	66	50
Other housing	149	65	102	104	359	149	72	67	80
Apparel and services	258	192	183	193	318	346	242	285	172
Males, 2 and over	71	32	51	43	93	96	70	85	44
Females, 2 and over	99	80	39	74	130	133	102	124	67
Children under 2	31	40	42	15	40	29	27	27	27
Other apparel products and services	57	40	52	61	55	88	43	48	34
Jewelry and watches	21	⁵ 26	27	15	16	30	17	17	17
All other apparel products and services	36	⁵ 14	⁵ 25	⁵ 45	39	57	26	31	⁵ 17
Transportation	78	72	31	36	70	72	130	139	118
Health care	30	⁵ 4	11	17	67	38	22	27	⁵ 15
Entertainment	121	32	95	103	150	181	102	115	84
Toys, games, hobbies, and tricycles	45	10	32	38	52	75	36	50	16
Other entertainment	77	22	63	65	98	106	66	65	69
Education	218	⁵ 12	49	148	673	185	94	120	⁵ 52
All other gifts	148	50	124	144	147	181	158	177	128

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

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.

n.a. Not applicable.