

**Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002**

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) .....	34,500	1,950	4,399	4,524	7,010	7,259	9,358	5,439	3,919
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$51,830	\$31,895	\$60,555	\$55,730	\$64,598	\$58,191	\$36,001	\$39,513	\$31,074
Income after taxes <sup>1</sup> .....	48,666	30,983	56,701	52,388	59,688	54,482	34,442	37,478	30,184
Age of reference person .....	52.8	21.9	29.3	39.9	49.8	59.3	73.7	69.3	79.9
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	.3	.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	1.5	1.6	1.3	.5	.6	.4
Vehicles .....	2.2	1.5	1.8	1.9	2.5	2.6	2.0	2.2	1.7
Percent distribution:									
Sex of reference person:									
Male .....	56	38	54	47	50	60	67	67	66
Female .....	44	62	46	53	50	40	33	33	34
Housing tenure:									
Homeowner .....	74	20	49	63	79	88	89	90	87
With mortgage .....	39	11	41	51	58	43	21	27	12
Without mortgage .....	35	10	8	12	22	44	68	63	75
Renter .....	26	80	51	37	21	12	11	10	13
Race of reference person:									
Black .....	10	14	10	17	11	7	6	7	5
White and other .....	90	86	90	83	89	93	94	93	95
Education of reference person:									
Elementary (1-8) .....	5	1	1	2	2	4	11	8	14
High school (9-12) .....	39	35	25	39	38	40	45	46	45
College .....	56	64	74	58	60	56	44	46	41
Never attended and other .....	( <sup>3</sup> )	1	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	93	85	91	90	94	96	93	95	91
Average annual expenditures .....	\$41,085	\$29,997	\$43,528	\$41,227	\$46,322	\$46,844	\$33,793	\$36,125	\$30,517
Food .....	5,305	4,346	5,191	5,243	5,676	5,889	4,859	5,196	4,371
Food at home .....	2,948	2,159	2,505	2,719	3,145	3,297	3,029	3,191	2,794
Cereals and bakery products .....	416	306	342	376	422	452	464	465	463
Cereals and cereal products .....	134	113	127	126	131	140	144	143	145
Bakery products .....	282	193	215	250	291	312	321	323	318
Meats, poultry, fish, and eggs .....	789	523	668	714	887	889	791	855	697
Beef .....	235	161	202	208	260	256	245	278	198
Pork .....	174	91	131	148	203	205	178	195	154
Other meats .....	94	73	77	92	100	102	96	101	89
Poultry .....	136	103	128	135	160	142	125	127	121
Fish and seafood .....	118	73	102	100	129	149	111	118	101
Eggs .....	33	23	28	32	35	34	35	36	35
Dairy products .....	305	231	259	291	311	337	322	333	307
Fresh milk and cream .....	114	86	95	108	114	119	127	124	131
Other dairy products .....	192	145	164	184	197	217	195	209	176
Fruits and vegetables .....	529	340	420	457	549	595	594	608	573
Fresh fruits .....	171	104	124	137	177	204	194	196	191
Fresh vegetables .....	172	99	145	156	181	193	187	194	177
Processed fruits .....	106	80	88	92	104	108	126	125	128
Processed vegetables .....	81	58	63	72	88	90	87	93	77

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, 2001-2002 — 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 .....	\$908	\$759	\$816	\$881	\$976	\$1,024	\$858	\$929	\$755
Sugar and other sweets .....	111	78	88	102	116	129	117	127	103
Fats and oils .....	86	58	70	78	92	93	93	102	81
Miscellaneous foods .....	421	416	396	411	453	461	383	405	351
Nonalcoholic beverages .....	244	189	224	259	269	276	215	233	188
Food prepared by consumer unit on out-of-town trips .....	46	18	38	31	47	65	49	62	32
Food away from home .....	2,356	2,186	2,687	2,523	2,531	2,593	1,829	2,006	1,577
Alcoholic beverages .....	426	504	550	488	433	460	286	345	201
Housing .....	13,164	9,492	14,711	14,083	15,022	14,531	10,315	10,922	9,466
Shelter .....	7,597	5,939	9,653	8,728	8,965	7,799	5,247	5,650	4,688
Owned dwellings .....	5,108	1,095	5,199	5,804	6,665	5,858	3,817	4,208	3,273
Mortgage interest and charges .....	2,615	590	3,524	3,684	3,894	2,723	1,052	1,367	616
Property taxes .....	1,351	386	864	1,161	1,542	1,689	1,467	1,488	1,438
Maintenance, repairs, insurance, other expenses .....	1,142	119	811	959	1,229	1,446	1,297	1,353	1,219
Rented dwellings .....	1,837	4,656	4,053	2,436	1,548	918	846	710	1,036
Other lodging .....	652	187	401	488	752	1,023	584	732	379
Utilities, fuels, and public services .....	2,776	1,848	2,450	2,739	2,985	3,103	2,729	2,825	2,596
Natural gas .....	366	154	286	334	372	422	415	400	435
Electricity .....	1,027	654	802	984	1,115	1,176	1,050	1,091	993
Fuel oil and other fuels .....	114	44	51	100	108	148	144	132	162
Telephone services .....	930	856	1,065	1,018	1,032	954	745	813	650
Water and other public services .....	339	140	247	303	357	403	376	389	356
Household operations .....	494	241	481	487	475	536	536	465	636
Personal services .....	92	115	195	99	43	48	104	23	217
Other household expenses .....	402	125	286	388	432	488	432	442	418
Housekeeping supplies .....	617	288	371	531	637	948	576	618	516
Laundry and cleaning supplies .....	128	99	100	120	135	144	135	149	114
Other household products .....	340	115	158	283	363	617	271	292	240
Postage and stationery .....	149	74	113	128	139	187	171	176	162
Household furnishings and equipment .....	1,681	1,177	1,755	1,597	1,960	2,144	1,226	1,365	1,031
Household textiles .....	150	74	154	101	169	202	132	150	106
Furniture .....	455	326	569	459	566	549	269	292	237
Floor coverings .....	54	8	35	60	67	71	48	58	33
Major appliances .....	219	134	284	171	244	246	192	198	183
Small appliances, miscellaneous housewares .....	114	123	92	93	127	164	86	102	63
Miscellaneous household equipment .....	688	512	621	713	788	912	499	564	408
Apparel and services .....	1,604	1,318	1,881	1,675	1,876	1,869	1,086	1,245	856
Men and boys .....	359	228	426	369	452	375	266	317	192
Men, 16 and over .....	329	218	387	320	422	349	244	289	180
Boys, 2 to 15 .....	30	10	39	49	30	27	22	28	12
Women and girls .....	667	534	675	690	723	879	472	542	371
Women, 16 and over .....	627	511	621	624	685	837	448	514	352
Girls, 2 to 15 .....	40	23	53	66	38	43	24	28	19
Children under 2 .....	44	61	72	28	49	55	23	30	12
Footwear .....	276	260	335	318	360	283	159	166	149
Other apparel products and services .....	259	235	374	270	292	276	166	190	132
Transportation .....	7,903	6,924	9,413	7,956	8,887	8,870	5,885	6,592	4,904
Vehicle purchases (net outlay) .....	3,648	3,506	4,491	3,752	4,150	4,055	2,538	2,893	2,046
Cars and trucks, new .....	1,982	865	2,178	1,989	2,327	2,380	1,551	1,723	1,312
Cars and trucks, used .....	1,619	2,566	2,261	1,720	1,749	1,635	960	1,123	734
Other vehicles .....	47	<sup>5</sup> 75	<sup>5</sup> 51	<sup>5</sup> 42	74	<sup>5</sup> 40	<sup>5</sup> 28	<sup>5</sup> 48	( <sup>4</sup> )
Gasoline and motor oil .....	1,278	1,163	1,356	1,288	1,461	1,419	1,016	1,167	805

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, 2001-2002 — 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 .....	\$2,510	\$2,049	\$2,952	\$2,474	\$2,863	\$2,793	\$1,931	\$2,082	\$1,720
Vehicle finance charges .....	384	396	538	470	478	408	179	225	114
Maintenance and repairs .....	691	497	671	673	759	817	602	643	545
Vehicle insurance .....	909	748	963	855	988	997	815	864	746
Vehicle rental, leases, licenses, other charges .....	525	408	778	476	639	570	335	350	314
Public transportation .....	468	206	614	442	413	603	401	450	333
Health care .....	2,919	876	1,328	1,682	2,540	3,382	4,619	4,502	4,781
Health insurance .....	1,429	440	723	773	1,124	1,548	2,421	2,350	2,520
Medical services .....	707	217	342	484	778	971	831	901	734
Drugs .....	651	170	200	353	520	711	1,162	1,051	1,316
Medical supplies .....	132	49	64	72	118	153	204	199	212
Entertainment .....	2,083	1,405	2,296	1,957	2,380	2,778	1,425	1,578	1,212
Fees and admissions .....	544	339	660	525	518	734	414	484	318
Television, radios, sound equipment .....	658	573	760	707	731	712	506	558	434
Pets, toys, and playground equipment .....	368	252	346	431	478	448	229	266	177
Other entertainment supplies, equipment, and services .....	514	241	530	294	652	884	276	271	283
Personal care products and services .....	534	378	488	544	564	583	525	561	473
Reading .....	165	69	145	120	164	209	182	191	170
Education .....	483	1,405	725	425	624	406	160	182	129
Tobacco products and smoking supplies .....	319	302	321	466	414	331	172	223	102
Miscellaneous .....	771	462	763	860	839	791	730	740	715
Cash contributions .....	1,473	344	813	1,088	1,406	1,815	1,990	1,891	2,128
Personal insurance and pensions .....	3,934	2,172	4,903	4,642	5,497	4,931	1,560	1,957	1,008
Life and other personal insurance .....	487	62	205	302	553	783	520	611	393
Pensions and Social Security .....	3,447	2,109	4,698	4,340	4,944	4,148	1,040	1,346	615
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	51,830	31,895	60,555	55,730	64,598	58,191	36,001	39,513	31,074
Wages and salaries .....	38,390	29,601	56,659	49,954	56,981	42,704	9,179	12,943	3,900
Self-employment income .....	2,506	381	2,449	2,744	3,044	3,649	1,626	2,019	1,074
Social Security, private and government retirement .....	8,671	253	468	1,215	2,460	8,949	22,324	22,043	22,718
Interest, dividends, rental income, other property income .....	1,312	81	163	478	1,069	2,058	2,148	1,970	2,399
Unemployment and workers' compensation, veterans' benefits .....	212	100	145	303	284	343	75	110	24
Public assistance, supplemental security income, food stamps .....	328	365	167	453	373	345	292	280	307
Regular contributions for support .....	276	728	227	454	299	91	241	50	508
Other income .....	136	387	277	128	89	53	116	97	5144
Personal taxes .....	3,165	912	3,854	3,341	4,911	3,709	1,559	2,035	890
Federal income taxes .....	2,392	660	3,057	2,449	3,759	2,751	1,157	1,516	653
State and local income taxes .....	601	228	732	769	971	682	208	289	94
Other taxes .....	172	24	64	124	181	276	194	231	143
Income after taxes .....	48,666	30,983	56,701	52,388	59,688	54,482	34,442	37,478	30,184

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, 2001-2002 — 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 .....	-\$3,590	\$1,431	-\$5,061	-\$6,658	-\$6,073	-\$2,940	-\$1,106	-\$1,831	-\$100
Net change in total assets .....	5,695	6,753	14,094	7,229	7,285	3,096	1,609	1,678	1,514
Net change in total liabilities .....	9,285	5,322	19,155	13,888	13,358	6,036	2,716	3,510	1,614
Other financial information:									
Other money receipts .....	654	64	196	133	866	1,364	536	244	941
Mortgage principal paid on owned property .....	-1,336	-134	-886	-1,370	-1,994	-1,966	-799	-1,081	-408
Estimated market value of owned home .....	114,662	17,513	73,425	94,537	123,183	145,476	133,725	142,293	121,835
Estimated monthly rental value of owned home ..	771	163	552	652	843	949	867	899	821
Gifts of goods and services .....	1,225	503	710	928	1,712	1,795	955	1,092	760
Food .....	99	21	31	93	183	163	39	38	40
Alcoholic beverages .....	15	8	24	23	17	11	8	10	5
Housing .....	302	193	199	236	389	428	245	281	193
Housekeeping supplies .....	56	45	48	45	60	75	48	52	41
Household textiles .....	20	54	18	9	18	40	17	20	13
Appliances and miscellaneous housewares .....	37	<sup>5</sup> 28	21	29	39	65	28	29	25
Major appliances .....	12	( <sup>3</sup> )	<sup>5</sup> 8	5	12	29	6	6	5
Small appliances and miscellaneous housewares .....	25	<sup>5</sup> 28	13	25	27	37	22	23	20
Miscellaneous household equipment .....	74	44	47	76	76	112	63	75	44
Other housing .....	115	73	66	77	196	135	90	105	69
Apparel and services .....	281	147	239	214	295	442	226	281	146
Males, 2 and over .....	75	58	49	62	82	86	83	106	50
Females, 2 and over .....	115	23	95	82	106	222	83	97	63
Children under 2 .....	40	27	57	26	49	55	23	30	12
Other apparel products and services .....	51	39	38	45	57	79	37	47	21
Jewelry and watches .....	18	10	12	18	22	33	9	11	6
All other apparel products and services .....	33	<sup>5</sup> 29	25	27	36	47	28	36	<sup>5</sup> 15
Transportation .....	52	7	46	25	41	83	61	31	104
Health care .....	44	54	57	59	45	80	32	46	<sup>5</sup> 13
Entertainment .....	96	29	71	66	137	139	73	84	57
Toys, games, hobbies, and tricycles .....	44	15	35	28	57	70	34	46	17
Other entertainment .....	52	14	36	38	81	70	39	38	40
Personal care products and services .....	24	20	14	32	31	24	21	28	11
Reading .....	2	( <sup>3</sup> )	( <sup>3</sup> )	1	2	3	3	3	4
Education .....	201	<sup>5</sup> 43	24	99	433	301	116	125	102
All other gifts .....	108	29	54	81	138	121	130	163	84

<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.