

Table 3620. Consumer units of two persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006

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)	37,570	1,948	4,985	4,480	7,648	8,579	9,929	5,911	4,018
Consumer unit characteristics:									
Income before taxes	\$63,917	\$37,532	\$66,140	\$71,181	\$74,919	\$72,582	\$48,739	\$55,150	\$39,309
Income after taxes	60,909	36,698	63,440	67,810	70,529	68,645	47,183	53,125	38,443
Age of reference person	52.9	22.0	29.1	39.8	49.9	59.5	73.6	69.1	80.2
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	(¹)	(¹)	(¹)	(¹)
Persons 65 and over5	(¹)	(¹)	(¹)	(¹)	.1	1.7	1.7	1.8
Earners	1.3	1.7	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	50	45	54	44	43	50	57	57	58
Female	50	55	46	56	57	50	43	43	42
Housing tenure:									
Homeowner	76	20	48	62	80	90	90	92	88
With mortgage	41	15	41	49	59	49	23	30	14
Without mortgage	34	6	7	13	21	41	67	62	74
Renter	24	80	52	38	20	10	10	8	12
Race of reference person:									
Black or African-American	10	14	12	17	13	8	7	7	6
White, Asian, and all other races	90	86	88	83	87	92	93	93	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino	7	13	11	10	7	5	4	4	5
Not Hispanic or Latino	93	87	89	90	93	95	96	96	95
Education of reference person:									
Elementary (1-8)	4	1	2	3	3	4	8	6	11
High school (9-12)	36	39	25	35	36	35	41	40	43
College	60	60	73	62	61	62	50	53	45
Never attended and other	(²)	(³)	(³)	(²)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	93	84	91	90	93	96	93	95	91
Average annual expenditures	\$49,592	\$33,708	\$49,536	\$50,471	\$55,016	\$56,031	\$42,602	\$47,089	\$35,965
Food	6,028	4,377	5,866	5,724	6,467	6,767	5,597	6,102	4,838
Food at home	3,236	2,108	2,667	3,013	3,398	3,708	3,320	3,527	3,009
Cereals and bakery products	420	286	337	368	425	483	455	474	426
Cereals and cereal products	127	105	124	116	127	137	130	133	125
Bakery products	293	180	213	252	298	346	325	341	301
Meats, poultry, fish, and eggs	753	468	574	715	828	863	767	846	647
Beef	222	147	162	207	256	261	215	238	181
Pork	152	80	103	147	174	172	159	181	125
Other meats	100	67	80	96	112	107	105	111	96
Poultry	125	89	125	130	139	137	111	123	93
Fish and seafood	120	61	77	107	114	146	143	158	120
Eggs	33	24	27	29	34	41	34	35	33
Dairy products	354	249	314	318	366	394	367	383	343
Fresh milk and cream	125	94	105	115	125	132	138	138	138
Other dairy products	229	155	209	203	241	262	229	245	206
Fruits and vegetables	568	317	433	499	573	654	641	673	591
Fresh fruits	186	86	128	149	184	225	218	224	208
Fresh vegetables	186	100	148	161	195	215	202	220	175
Processed fruits	105	79	87	102	97	109	123	124	122
Processed vegetables	91	52	69	87	97	104	98	105	86

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, 2005-2006 — 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	\$1,140	\$788	\$1,010	\$1,112	\$1,205	\$1,314	\$1,091	\$1,150	\$1,001
Sugar and other sweets	123	61	80	113	135	139	139	143	133
Fats and oils	86	53	70	74	84	102	93	96	87
Miscellaneous foods	577	448	537	574	595	649	550	560	535
Nonalcoholic beverages	303	215	291	320	344	348	251	283	202
Food prepared by consumer unit on out-of-town trips	51	12	32	32	46	77	58	67	44
Food away from home	2,793	2,268	3,199	2,711	3,069	3,059	2,277	2,575	1,829
Alcoholic beverages	547	562	729	561	632	546	380	435	298
Housing	15,905	11,209	16,547	17,371	17,581	17,377	13,287	14,510	11,481
Shelter	9,151	7,078	10,797	10,978	10,381	9,467	6,688	7,264	5,841
Owned dwellings	6,407	1,615	6,003	7,376	7,838	7,541	5,031	5,658	4,108
Mortgage interest and charges	3,242	1,078	4,084	4,776	4,568	3,363	1,426	1,891	741
Property taxes	1,797	337	1,214	1,573	2,031	2,223	1,928	2,021	1,791
Maintenance, repairs, insurance, other expenses	1,369	200	705	1,028	1,239	1,956	1,677	1,746	1,576
Rented dwellings	2,012	5,283	4,389	3,131	1,663	858	939	728	1,249
Other lodging	732	180	405	470	880	1,068	719	878	484
Utilities, fuels, and public services	3,386	2,119	2,871	3,315	3,689	3,805	3,328	3,484	3,099
Natural gas	494	227	369	453	525	553	553	558	547
Electricity	1,266	740	984	1,223	1,385	1,443	1,284	1,354	1,181
Fuel oil and other fuels	164	40	67	124	171	212	209	211	206
Telephone services	1,067	961	1,155	1,168	1,185	1,144	842	909	743
Water and other public services	394	150	295	347	422	453	440	452	422
Household operations	728	423	615	636	689	822	834	855	803
Personal services	100	213	187	143	75	⁴ 31	93	⁴ 91	⁴ 96
Other household expenses	628	209	428	493	614	791	740	764	706
Housekeeping supplies	690	337	475	599	751	887	696	784	562
Laundry and cleaning supplies	145	74	111	152	145	184	140	156	116
Other household products	349	202	213	304	371	456	360	404	294
Postage and stationery	196	60	151	142	235	247	196	225	152
Household furnishings and equipment	1,950	1,252	1,789	1,844	2,070	2,395	1,741	2,122	1,177
Household textiles	168	52	138	143	171	215	175	209	125
Furniture	507	454	593	485	496	578	431	534	278
Floor coverings	62	23	34	57	74	98	45	46	43
Major appliances	261	131	199	202	243	339	289	312	257
Small appliances, miscellaneous housewares	120	55	102	97	145	145	111	126	90
Miscellaneous household equipment	832	536	723	859	941	1,019	690	894	384
Apparel and services	1,768	1,666	2,252	1,914	1,849	1,916	1,286	1,534	914
Men and boys	405	284	525	538	419	404	299	353	217
Men, 16 and over	371	262	483	487	384	368	276	320	209
Boys, 2 to 15	34	22	41	51	34	36	23	33	8
Women and girls	721	712	827	672	750	808	590	714	403
Women, 16 and over	672	692	778	579	701	758	555	667	387
Girls, 2 to 15	49	20	48	94	49	50	34	47	16
Children under 2	49	68	69	40	51	67	23	29	15
Footwear	266	326	359	332	278	263	170	186	145
Other apparel products and services	328	277	473	332	351	375	205	252	135
Transportation	8,965	7,264	9,837	9,201	9,565	10,009	7,389	8,607	5,597
Vehicle purchases (net outlay)	3,725	2,916	4,515	3,749	3,827	3,966	3,191	3,891	2,161
Cars and trucks, new	2,197	966	2,371	1,583	2,303	2,679	2,131	2,645	1,376
Cars and trucks, used	1,456	1,877	2,060	1,981	1,408	1,238	1,057	1,242	784
Other vehicles	72	⁴ 72	84	⁴ 185	116	⁴ 48	⁴ 3	⁴ 4	(³)
Gasoline and motor oil	2,153	1,997	2,209	2,262	2,398	2,451	1,659	1,923	1,271

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, 2005-2006 — 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	\$2,510	\$2,162	\$2,506	\$2,623	\$2,751	\$2,896	\$2,011	\$2,211	\$1,718
Vehicle finance charges	301	260	416	363	353	344	145	201	62
Maintenance and repairs	734	586	671	683	771	839	697	759	607
Vehicle insurance	941	868	901	941	1,057	1,026	812	846	762
Vehicle rental, leases, licenses, and other charges	535	448	517	636	571	687	357	404	287
Public transportation	576	189	607	567	589	696	528	583	447
Healthcare	3,500	967	1,605	2,124	2,869	4,163	5,485	5,279	5,789
Health insurance	1,854	480	881	991	1,353	2,039	3,227	3,164	3,320
Medical services	793	336	419	694	838	1,059	851	861	838
Drugs	712	103	230	348	549	902	1,198	1,070	1,389
Medical supplies	141	48	74	91	129	162	208	185	242
Entertainment	2,599	1,825	2,786	2,556	2,919	2,938	2,137	2,652	1,376
Fees and admissions	618	330	587	619	570	755	607	720	442
Audio and visual equipment and services	916	818	1,044	1,001	959	953	767	878	602
Pets, toys, hobbies, and playground equipment	478	302	495	543	556	597	312	391	194
Other entertainment supplies, equipment, and services	587	375	660	393	833	633	451	663	138
Personal care products and services	601	358	589	617	625	645	593	606	574
Reading	147	61	108	110	137	188	173	176	168
Education	699	950	869	523	1,437	559	196	185	214
Tobacco products and smoking supplies	349	408	292	431	524	360	184	236	108
Miscellaneous	917	412	656	808	905	1,167	989	1,078	856
Cash contributions	2,056	622	910	1,648	2,083	2,670	2,545	2,502	2,608
Personal insurance and pensions	5,510	3,028	6,491	6,882	7,424	6,725	2,361	3,188	1,145
Life and other personal insurance	397	48	161	296	432	610	417	487	315
Pensions and Social Security	5,114	2,980	6,330	6,586	6,992	6,116	1,944	2,702	830
Sources of income and personal taxes:									
Money income before taxes	63,917	37,532	66,140	71,181	74,919	72,582	48,739	55,150	39,309
Wages and salaries	46,031	33,569	61,684	62,407	64,411	52,303	13,651	18,162	7,014
Self-employment income	4,307	864	2,740	6,182	5,003	4,868	3,904	5,581	1,438
Social Security, private and government retirement	10,496	⁴ 152	413	955	2,837	12,203	26,316	26,937	25,402
Interest, dividends, rental income, other property income	2,178	1,159	329	587	1,414	2,527	4,312	3,954	4,839
Unemployment and workers' compensation, veterans' benefits	216	⁴ 136	182	220	334	202	168	157	⁴ 185
Public assistance, supplemental security income, food stamps	235	319	189	327	268	231	180	183	176
Regular contributions for support	284	779	315	421	349	177	151	109	214
Other income	170	554	288	83	303	70	57	67	⁴ 42
Personal taxes	3,007	834	2,700	3,371	4,390	3,937	1,556	2,025	866
Federal income taxes	2,197	552	1,950	2,437	3,294	2,934	1,055	1,463	455
State and local income taxes	565	254	645	716	888	691	161	187	122
Other taxes	245	27	106	218	208	312	340	375	289
Income after taxes	60,909	36,698	63,440	67,810	70,529	68,645	47,183	53,125	38,443

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, 2005-2006 — 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	- \$5,308	- \$7,636	- \$9,185	- \$12,923	- \$11,237	\$1,788	- \$1,033	- \$465	- \$1,869
Net change in total assets	10,924	9,273	26,764	13,197	5,528	12,947	4,681	6,581	1,886
Net change in total liabilities	16,233	16,910	35,949	26,120	16,765	11,159	5,714	7,046	3,755
Other financial information:									
Other money receipts	824	76	336	244	649	1,421	1,095	1,422	613
Mortgage principal paid on owned property	-2,160	-318	-1,756	-2,545	-2,836	-3,006	-1,299	-1,805	-554
Estimated market value of owned home	202,479	39,300	129,359	154,855	205,470	266,993	234,652	258,329	199,823
Estimated monthly rental value of owned home	951	197	618	812	987	1,180	1,105	1,165	1,016
Gifts of goods and services	1,532	473	615	996	2,757	2,068	1,036	1,312	623
Food	187	19	48	94	364	284	112	157	45
Alcoholic beverages	16	⁴ 57	22	12	20	9	8	10	⁴ 5
Housing	309	126	132	196	525	433	214	273	125
Housekeeping supplies	40	31	28	25	49	58	31	40	17
Household textiles	21	⁴ 7	15	29	24	33	11	12	⁴ 10
Appliances and miscellaneous housewares	30	49	27	22	35	44	21	24	17
Major appliances	8	⁴ 0	4	⁴ 4	13	13	6	5	⁴ 7
Small appliances and miscellaneous housewares	21	48	24	17	22	30	15	18	10
Miscellaneous household equipment	71	21	31	53	92	108	61	83	27
Other housing	148	58	31	67	325	189	90	115	53
Apparel and services	292	166	232	271	336	383	246	333	117
Males, 2 and over	76	25	62	87	65	94	82	116	30
Females, 2 and over	121	47	79	88	168	157	103	143	41
Children under 2	46	45	55	37	51	67	23	29	15
Other apparel products and services	50	⁴ 48	36	58	52	65	39	44	31
Jewelry and watches	20	⁴ 23	11	20	27	26	13	14	11
All other apparel products and services	30	⁴ 25	25	38	26	40	26	30	⁴ 20
Transportation	68	8	15	44	70	138	56	61	49
Health care	31	⁴ 6	⁴ 5	62	54	27	21	⁴ 12	⁴ 34
Entertainment	102	31	67	113	102	164	77	106	33
Toys, games, arts and crafts, and tricycles	39	11	18	34	43	64	32	40	20
Other entertainment	64	20	49	80	59	101	45	66	13
Personal care products and services	21	21	15	12	24	28	20	26	⁴ 11
Reading	2	(²)	⁴ 1	⁴ 1	1	2	3	3	3
Education	381	⁴ 8	8	136	1,111	433	144	137	154
All other gifts	122	32	71	54	151	166	135	195	47

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.