Table 27. Consumer units with reference person age 35-44 by income before taxes: Average Annual Expenditures, Consumer Expenditure Survey, 1988-89


| Number of consumer units (in thousands) | 17,337 | 753 | 1,124 | 1,198 | 1,437 | 2,729 | 3,305 | 6,792 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Number of sample interviews | 13,384 | 455 | 833 | 887 | 1,002 | 2,224 | 2,492 | 5,491 |
|  |  |  |  |  |  |  |  |  |


| Income before taxes ${ }^{1}$ | \$38,703 | \$949 | \$7,651 | \$12,382 | \$17,429 | \$24,639 | \$34,565 | \$64,834 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Income after taxes ${ }^{1}$ | 35,105 | 957 | 7,574 | 11,943 | 16,599 | 22,804 | 31,498 | 58,144 |
| Average number of persons in consumer unit | 3.3 | 2.3 | 3.2 | 3 | 3 | 3.3 | 3.3 | 3.6 |
| Age of reference person | 39.3 | 39 | 38.9 | 38.8 | 38.9 | 39.1 | 39.3 | 39.6 |
| Average number in consumer unit: |  |  |  |  |  |  |  |  |
| Earners | 1.8 | 1 | 1.1 | 1.3 | 1.5 | 1.7 | 1.9 | 2.1 |
| Vehicles | 2.4 | 1.3 | 1.3 | 1.3 | 1.9 | 2.2 | 2.7 | 2.9 |
| Children under 18 | 1.4 | 0.9 | 1.5 | 1.4 | 1.3 | 1.4 | 1.3 | 1.4 |
| Persons 65 and over | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Percent distribution: |  |  |  |  |  |  |  |  |
| Sex of reference person: |  |  |  |  |  |  |  |  |
| Male | 71 | 51 | 43 | 44 | 59 | 67 | 76 | 85 |
| Female | 29 | 49 | 57 | 56 | 41 | 33 | 24 | 15 |
| Housing tenure: |  |  |  |  |  |  |  |  |
| Homeowner with mortgage | 59 | 29 | 22 | 25 | 33 | 48 | 63 | 83 |
| Homeowner without mortgage | 7 | 7 | 8 | 5 | 11 | 11 | 10 | 4 |
| Renter | 33 | 63 | 70 | 69 | 56 | 42 | 26 | 13 |
| Race of reference person: |  |  |  |  |  |  |  |  |
| Black | 11 | 20 | 25 | 21 | 17 | 14 | 7 | 6 |
| White and other | 89 | 80 | 75 | 79 | 83 | 86 | 93 | 94 |
| Education of reference person: |  |  |  |  |  |  |  |  |
| Elementary (1-8) | 4 | 13 | 15 | 9 | 9 | 5 | 2 | 1 |
| High school (9-12) | 38 | 47 | 51 | 54 | 51 | 44 | 41 | 24 |
| College | 58 | 39 | 34 | 37 | 40 | 51 | 56 | 75 |
| Never attended and other | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 0 |
| At least one vehicle owned | 92 | 71 | 69 | 79 | 93 | 95 | 96 | 97 |
| Average annual expenditures: | \$35,278 | \$15,279 | \$14,838 | \$19,396 | \$20,936 | \$26,454 | \$33,767 | \$50,776 |
| Food | 5,035 | 2,669 | 2,911 | 3,532 | 3,543 | 4,181 | 5,069 | 6,466 |
| Food at home | 2,839 | 1,871 | 2,156 | 2,424 | 2,286 | 2,541 | 2,901 | 3,298 |

Table 27. Consumer units with reference person age 35-44 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1988-89- Continued

| Item | Complete reporting of income ${ }^{1}$ |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total complete reporting | $\begin{gathered} \text { Less } \\ \text { than } \\ \$ 5,000 \end{gathered}$ | $\begin{gathered} \$ 5,000 \\ \mathbf{t o} \\ \$ 9,999 \end{gathered}$ | $\begin{gathered} \$ 10,000 \\ \text { to } \\ \$ 14,999 \end{gathered}$ | $\begin{gathered} \$ 15,000 \\ \text { to } \\ \$ 19,999 \end{gathered}$ | $\begin{gathered} \$ \mathbf{2 0 , 0 0 0} \\ \mathbf{t o} \\ \$ \mathbf{2 9 , 9 9 9} \end{gathered}$ | $\begin{gathered} \$ 30,000 \\ \text { to } \\ \mathbf{\$ 3 9 , 9 9 9} \end{gathered}$ | $\begin{gathered} \$ 40,000 \\ \text { and } \\ \text { over } \end{gathered}$ |
| Cereals and bakery products | 429 | 270 | 344 | 372 | 303 | 382 | 442 | 503 |
| Cereals and cereal products | 157 | 113 | 146 | 166 | 117 | 148 | 158 | 172 |
| Bakery products | 272 | 156 | 198 | 205 | 186 | 234 | 285 | 331 |
| Meats, poultry, fish, and eggs | 717 | 549 | 602 | 643 | 651 | 639 | 694 | 818 |
| Beef | 241 | 180 | 207 | 229 | 238 | 207 | 226 | 274 |
| Pork | 132 | 139 | 109 | 117 | 99 | 130 | 153 | 137 |
| Other meats | 111 | 100 | 76 | 100 | 117 | 92 | 105 | 129 |
| Poultry | 112 | 64 | 100 | 97 | 94 | 110 | 103 | 128 |
| Fish and seafood | 88 | 38 | 71 | 63 | 73 | 66 | 75 | 116 |
| Eggs | 34 | 29 | 40 | 36 | 31 | 35 | 32 | 34 |
| Dairy products | 363 | 196 | 274 | 323 | 287 | 332 | 384 | 415 |
| Fresh milk and cream | 174 | 115 | 159 | 172 | 157 | 163 | 184 | 185 |
| Other dairy products | 189 | 81 | 115 | 151 | 130 | 169 | 200 | 230 |
| Fruits and vegetables | 459 | 360 | 335 | 395 | 350 | 409 | 479 | 532 |
| Fresh fruits | 140 | 94 | 90 | 113 | 96 | 124 | 159 | 162 |
| Fresh vegetables | 138 | 122 | 103 | 128 | 117 | 131 | 139 | 153 |
| Processed fruits | 107 | 88 | 84 | 92 | 73 | 83 | 106 | 132 |
| Processed vegetables | 75 | 56 | 58 | 63 | 65 | 71 | 75 | 85 |
| Other food at home | 870 | 497 | 601 | 691 | 695 | 779 | 902 | 1,031 |
| Sugar and other sweets | 106 | 46 | 81 | 77 | 72 | 94 | 108 | 130 |
| Fats and oils | 71 | 50 | 53 | 64 | 52 | 69 | 84 | 74 |
| Miscellaneous foods | 382 | 226 | 252 | 319 | 327 | 343 | 401 | 444 |
| Nonalcoholic beverages | 265 | 158 | 199 | 216 | 232 | 246 | 267 | 305 |
| Food prep by cu, out-of-town trips | 46 | 17 | 16 | 15 | 12 | 26 | 42 | 78 |
| Food away from home | 2,196 | 798 | 754 | 1,108 | 1,256 | 1,640 | 2,167 | 3,168 |
| Alcoholic beverages | 320 | 232 | 169 | 164 | 279 | 232 | 348 | 414 |
| Housing | 10,735 | 5,432 | 5,467 | 7,012 | 6,802 | 7,855 | 9,471 | 15,428 |
| Shelter | 6,287 | 3,395 | 3,027 | 4,474 | 3,900 | 4,529 | 5,361 | 9,128 |
| Owned dwellings | 4,164 | 1,650 | 915 | 1,090 | 1,488 | 2,163 | 3,358 | 7,285 |
| Mortgage interest and charges | 3,049 | 1,217 | 667 | 752 | 963 | 1,518 | 2,436 | 5,407 |
| Property taxes | 591 | 216 | 146 | 131 | 257 | 302 | 532 | 1,003 |
| Maintenance, repairs, insurance, other expenses | 523 | 217 | 102 | 207 | 267 | 342 | 390 | 874 |
| Rented dwellings | 1,508 | 1,620 | 2,035 | 2,494 | 2,244 | 1,981 | 1,457 | 913 |
| Other lodging | 615 | 124 | 78 | 891 | 169 | 386 | 545 | 931 |
| Utilities, fuels, and public services | 2,045 | 1,310 | 1,532 | 1,617 | 1,652 | 1,809 | 1,981 | 2,496 |
| Natural gas | 261 | 170 | 215 | 211 | 193 | 218 | 281 | 310 |
| Electricity | 850 | 489 | 647 | 695 | 656 | 738 | 826 | 1,050 |
| Fuel oil and other fuels | 96 | 39 | 71 | 59 | 59 | 85 | 82 | 132 |
| Telephone services | 614 | 479 | 457 | 511 | 601 | 590 | 577 | 704 |
| Water and other public services | 223 | 133 | 142 | 141 | 144 | 178 | 215 | 300 |
| Household operations | 547 | 126 | 136 | 198 | 216 | 310 | 419 | 952 |
| Personal services | 295 | 35 | 69 | 93 | 154 | 174 | 293 | 476 |
| Other household expenses | 253 | 91 | 67 | 105 | 63 | 136 | 126 | 476 |

Table 27. Consumer units with reference person age 35-44 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1988-89- Continued

| Item | Complete reporting of income ${ }^{1}$ |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total complete reporting | $\begin{gathered} \text { Less } \\ \text { than } \\ \$ 5,000 \end{gathered}$ | $\begin{gathered} \$ 5,000 \\ \mathbf{t o} \\ \$ 9,999 \end{gathered}$ | $\begin{gathered} \$ 10,000 \\ \text { to } \\ \$ 14,999 \end{gathered}$ | $\begin{gathered} \$ 15,000 \\ \text { to } \\ \$ 19,999 \end{gathered}$ | $\begin{gathered} \$ \mathbf{2 0 , 0 0 0} \\ \mathbf{t o} \\ \$ \mathbf{2 9 , 9 9 9} \end{gathered}$ | $\begin{gathered} \$ 30,000 \\ \text { to } \\ \mathbf{\$ 3 9 , 9 9 9} \end{gathered}$ | $\begin{gathered} \$ 40,000 \\ \text { and } \\ \text { over } \end{gathered}$ |
| Housekeeping supplies | 488 | 191 | 247 | 249 | 357 | 380 | 445 | 680 |
| Laundry and cleaning supplies | 135 | 70 | 108 | 91 | 103 | 122 | 117 | 171 |
| Other household products | 216 | 50 | 83 | 97 | 133 | 150 | 192 | 326 |
| Postage and stationery | 137 | 71 | 56 | 62 | 121 | 108 | 137 | 183 |
| Household furnishings and equipment | 1,369 | 411 | 524 | 473 | 677 | 827 | 1,266 | 2,172 |
| Household textiles | 112 | 41 | 35 | 37 | 65 | 88 | 113 | 160 |
| Furniture | 422 | 150 | 133 | 169 | 206 | 236 | 371 | 689 |
| Floor coverings | 86 | 0 | 38 | 10 | 16 | 52 | 74 | 151 |
| Major appliances | 200 | 83 | 95 | 104 | 123 | 137 | 181 | 297 |
| Small appliances, miscellaneous housewares | 87 | 27 | 35 | 34 | 44 | 40 | 70 | 146 |
| Miscellaneous household equipment | 463 | 111 | 189 | 119 | 223 | 273 | 457 | 730 |
| Apparel and services | 2,166 | 630 | 878 | 1,201 | 917 | 1,793 | 2,078 | 3,111 |
| Men and boys | 570 | 128 | 192 | 209 | 233 | 386 | 483 | 914 |
| Men, 16 and over | 400 | 94 | 120 | 114 | 192 | 231 | 360 | 654 |
| Boys, 2 to 15 | 170 | 34 | 72 | 95 | 41 | 155 | 123 | 260 |
| Women and girls | 909 | 239 | 320 | 515 | 343 | 916 | 905 | 1,226 |
| Women, 16 and over | 684 | 174 | 212 | 384 | 225 | 746 | 691 | 903 |
| Girls, 2 to 15 | 225 | 65 | 108 | 131 | 118 | 169 | 214 | 323 |
| Children under 2 | 77 | 36 | 43 | 49 | 49 | 48 | 86 | 105 |
| Footwear | 256 | 77 | 156 | 190 | 140 | 174 | 315 | 328 |
| Other apparel products and services | 354 | 150 | 166 | 238 | 152 | 270 | 288 | 537 |
| Transportation | 6,606 | 3,254 | 2,431 | 3,272 | 4,255 | 5,141 | 7,203 | 9,042 |
| Vehicle purchases (net outlay) | 3,036 | 1,534 | 1,008 | 1,503 | 2,045 | 2,299 | 3,638 | 4,022 |
| Cars and trucks, new | 1,651 | 863 | 122 | 560 | 1,091 | 981 | 1,979 | 2,412 |
| Cars and trucks, used | 1,364 | 624 | 886 | 943 | 944 | 1,294 | 1,620 | 1,593 |
| Other vehicles | 21 | 47 | 0 | 1 | 10 | 23 | 39 | 17 |
| Gasoline and motor oil | 1,193 | 778 | 611 | 683 | 892 | 1,057 | 1,249 | 1,516 |
| Other vehicle expenses | 2,077 | 844 | 689 | 914 | 1,207 | 1,600 | 2,038 | 3,034 |
| Vehicle finance charges | 393 | 175 | 105 | 141 | 232 | 270 | 416 | 582 |
| Maintenance and repairs | 766 | 405 | 310 | 344 | 444 | 629 | 702 | 1,101 |
| Vehicle insurance | 644 | 186 | 198 | 327 | 388 | 535 | 697 | 897 |
| Vehicle rental, leases, licenses, other charges | 274 | 78 | 75 | 101 | 143 | 165 | 223 | 455 |
| Public transportation | 300 | 98 | 123 | 173 | 111 | 185 | 279 | 470 |
| Health care | 1,308 | 597 | 686 | 902 | 922 | 1,009 | 1,302 | 1,762 |
| Health insurance | 423 | 126 | 177 | 268 | 344 | 402 | 446 | 539 |
| Medical services | 614 | 344 | 351 | 448 | 400 | 402 | 587 | 862 |
| Drugs | 186 | 75 | 130 | 137 | 132 | 156 | 192 | 235 |
| Medical supplies | 84 | 53 | 27 | 49 | 46 | 50 | 76 | 127 |
| Entertainment | 2,068 | 686 | 561 | 827 | 949 | 1,396 | 1,675 | 3,377 |
| Fees and admissions | 524 | 179 | 137 | 168 | 165 | 322 | 471 | 872 |
| Television, radios, sound equipment | 588 | 216 | 248 | 376 | 405 | 503 | 522 | 823 |
| Pets, toys, and playground equipment | 353 | 116 | 119 | 200 | 152 | 270 | 360 | 511 |

Table 27. Consumer units with reference person age 35-44 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1988-89- Continued

| Item | Complete reporting of income ${ }^{1}$ |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total complete reporting | $\begin{gathered} \text { Less } \\ \text { than } \\ \$ \mathbf{5 , 0 0 0} \end{gathered}$ | $\begin{gathered} \$ 5,000 \\ \text { to } \\ \$ 9,999 \end{gathered}$ | $\begin{gathered} \$ 10,000 \\ \text { to } \\ \$ 14,999 \end{gathered}$ | $\begin{gathered} \$ 15,000 \\ \text { to } \\ \$ 19,999 \end{gathered}$ | $\begin{gathered} \$ 20,000 \\ \text { to } \\ \$ 29,999 \end{gathered}$ | $\begin{gathered} \mathbf{\$ 3 0 , 0 0 0} \\ \mathbf{t o} \\ \mathbf{\$ 3 9 , 9 9 9} \end{gathered}$ | $\$ 40,000$ and over |
| Other supplies, equipment, and services | 604 | 175 | 58 | 83 | 228 | 302 | 323 | 1,171 |
| Personal care products and services | 449 | 164 | 244 | 237 | 243 | 362 | 455 | 618 |
| Reading | 191 | 76 | 71 | 92 | 110 | 143 | 185 | 280 |
| Education | 450 | 245 | 134 | 206 | 138 | 260 | 341 | 762 |
| Tobacco products and smoking supplies | 303 | 261 | 311 | 307 | 273 | 349 | 331 | 279 |
| Miscellaneous | 882 | 356 | 284 | 374 | 449 | 724 | 935 | 1,258 |
| Cash contributions | 908 | 319 | 103 | 234 | 498 | 585 | 824 | 1,482 |
| Personal insurance and pensions | 3,858 | 357 | 588 | 1,037 | 1,557 | 2,424 | 3,551 | 6,498 |
| Life and other personal insurance | 450 | 147 | 158 | 171 | 169 | 285 | 470 | 698 |
| Pensions and Social Security | 3,408 | 210 | 430 | 866 | 1,388 | 2,139 | 3,081 | 5,800 |

Sources of income and taxes: ${ }^{1}$

| Money income before taxes | 38,703 | 949 | 7,651 | 12,382 | 17,429 | 24,639 | 34,565 | 64,834 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Wages and salaries | 33,309 | 1,585 | 3,832 | 8,674 | 14,617 | 21,683 | 31,683 | 55,465 |
| Self-employment income | 3,420 | -1,888 | 318 | 1,029 | 1,069 | 1,242 | 1,647 | 7,178 |
| Social Security, private and government retirement | 419 | 189 | 921 | 524 | 501 | 388 | 278 | 406 |
| Interest, dividends, rental income, other property income | 512 | 32 | 49 | 87 | 66 | 199 | 293 | 1,044 |
| Unemployment and workers' compensation, veterans' benefits | 232 | 101 | 207 | 308 | 323 | 336 | 191 | 197 |
| Public assistance, supplemental security income, food stamps | 333 | 750 | 1,943 | 805 | 311 | 394 | 89 | 35 |
| Regular contributions for support | 373 | 93 | 251 | 774 | 450 | 353 | 336 | 364 |
| Other income | 105 | 87 | 131 | 180 | 91 | 44 | 47 | 144 |
| Personal taxes ${ }^{1}$ | 3,598 | -8 | 77 | 438 | 830 | 1,835 | 3,067 | 6,690 |
| Federal income taxes | 2,867 | -53 | 23 | 291 | 683 | 1,443 | 2,373 | 5,390 |
| State and local income taxes | 657 | 2 | 43 | 103 | 239 | 358 | 627 | 1,153 |
| Other taxes | 74 | 43 | 12 | 44 | -92 | 34 | 68 | 148 |
| Income after taxes ${ }^{1}$ | 35,105 | 957 | 7,574 | 11,943 | 16,599 | 22,804 | 31,498 | 58,144 |
| Net change in total assets | 4,690 | 6,766 | -3,438 | 2,831 | 805 | 618 | 1,564 | 10,113 |
| Net change in total liabilities | 6,150 | 1,968 | 248 | 4,047 | 3,363 | 2,417 | 5,291 | 10,470 |

## Addenda:

Table 27. Consumer units with reference person age 35-44 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1988-89- Continued


Other financial information

| Other money receipts | 657 | 160 | 102 | 823 | 375 | 736 | 837 | 714 |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| Mortgage principal paid on owned <br> property | -794 | -340 | -236 | -465 | -281 | -537 | -682 | $-1,262$ |
| Estimated market value of owned home | 71,764 | 31,720 | 19,788 | 21,354 | 23,789 | 42,243 | 61,184 | 120,857 |
| Estimated monthly rental value of |  |  |  |  |  |  |  |  |
| owned home |  |  |  |  |  |  |  |  |
|  | 442 | 212 | 129 | 135 | 182 | 281 | 413 | 706 |
| Gifts of: |  |  |  |  |  |  |  |  |
| Clothing, males 2 and over | 831 | 275 | 300 | 483 | 335 | 589 | 740 | 1,265 |
| Clothing, females 2 and over | 58 | 6 | 17 | 23 | 15 | 58 | 33 | 92 |
| Clothing, infants less than 2 | 83 | 12 | 5 | 51 | 43 | 69 | 61 | 129 |
| Jewelry and watches | 36 | 31 | 8 | 20 | 24 | 23 | 51 | 44 |
| Small appliances and miscellaneous | 26 | 9 | 7 | 23 | 15 | 25 | 24 | 35 |
| housewares |  |  |  |  |  |  |  |  |
| Household textiles | 17 | 5 | 3 | 8 | 8 | 6 | 9 | 33 |
| All other gifts |  |  |  |  |  |  |  |  |

${ }^{1}$ Components of income and taxes are derived from "complete income reporters" only; see glossary at http://stats.bls.gov/csxgloss.htm

Note: All values have been rounded, and therefore some rounded values equal zero.
When data are not reported or are not applicable (i.e., missing values), values are set to zero.
Note: Some data are likely to have large sampling errors

