

**Table 27. Consumer units with reference person age 35 to 44 by income before taxes:  
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991-92**

Item	Complete reporting of income									
	Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
Number of consumer units (in thousands)	18,743	765	1,127	1,356	1,308	2,903	2,931	2,491	3,219	2,644
<b>Consumer unit characteristics:</b>										
<b>Income before taxes</b> <sup>1</sup>	\$42,901	\$2,102	\$7,781	\$12,396	\$17,500	\$24,616	\$34,422	\$44,596	\$58,573	\$106,692
<b>Income after taxes</b> <sup>1</sup>	38,554	2,106	7,679	12,157	16,769	22,798	31,173	40,448	52,622	93,153
<b>Age of reference person</b>	39.4	39.1	39.2	39.3	39.0	39.2	39.4	39.2	39.7	40.0
<b>Average number in consumer unit:</b>										
Persons	3.2	2.4	2.8	3.1	3.1	3.0	3.1	3.6	3.5	3.5
Children under 18	1.3	1.0	1.2	1.3	1.4	1.3	1.3	1.5	1.4	1.3
Persons 65 and over	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Earners	1.7	1.0	0.9	1.3	1.5	1.6	1.8	2.0	2.0	2.1
Vehicles	2.2	1.1	1.1	1.3	1.7	1.9	2.4	2.7	2.8	2.8
<b>Percent distribution:</b>										
<b>Sex of reference person:</b>										
Male	69	49	40	43	60	64	72	81	80	82
Female	31	51	60	57	40	36	28	19	20	18
<b>Housing tenure:</b>										
Homeowner	64	29	31	37	42	52	66	78	83	90
With mortgage	56	17	21	25	31	42	56	71	79	85
Without mortgage	8	11	10	11	11	10	11	7	4	5
Renter	36	71	69	63	58	48	34	22	17	10
<b>Race of reference person:</b>										
Black	12	22	25	26	19	14	11	7	6	4
White and other	88	78	75	74	81	86	89	93	94	96
<b>Education of reference person:</b>										
Elementary (1-8)	4	15	12	12	8	4	2	2	2	1
High school (9-12)	37	45	53	52	55	44	40	35	29	14
College	58	40	33	35	37	52	58	63	69	85
Never attended and other	0	0	1	0	0	0	0	0	0	0
<b>At least one vehicle owned</b>	91	65	61	78	89	92	95	99	97	96
<b>Average annual expenditures:</b>										
<b>Food</b>	5,428	2,971	3,129	3,649	4,064	4,353	5,125	5,981	6,603	8,031
Food at home	3,320	2,209	2,467	2,427	2,764	2,884	3,207	3,561	3,771	4,459
Cereals and bakery products	513	360	332	385	419	413	492	549	610	702
Cereals and cereal products	187	104	146	126	170	162	179	203	216	245
Bakery products	326	257	186	259	249	251	313	346	394	457
Meats, poultry, fish, and eggs	858	701	752	683	777	818	826	860	893	1,117

See footnotes at end of table.

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Beef	284	186	239	213	235	275	293	287	309	352
Pork	173	202	207	144	178	170	175	157	163	196
Other meats	123	119	98	91	128	102	119	139	130	151
Poultry	147	97	121	129	121	158	120	151	169	179
Fish and seafood	97	72	63	64	84	81	83	92	89	202
Eggs	34	25	25	43	30	32	37	34	33	36
Dairy products	385	267	283	297	305	339	369	427	434	506
Fresh milk and cream	170	126	130	147	143	165	168	196	180	189
Other dairy products	215	141	153	150	162	174	201	231	253	317
Fruits and vegetables	512	303	362	354	386	463	493	566	564	733
Fresh fruits	155	78	94	100	107	138	148	195	165	234
Fresh vegetables	148	88	115	113	114	142	142	150	157	212
Processed fruits	121	70	83	73	95	101	115	124	142	187
Processed vegetables	88	66	71	68	69	83	87	97	100	99
Other food at home	1,052	577	737	708	878	850	1,027	1,158	1,271	1,401
Sugar and other sweets	128	68	84	106	98	91	125	150	159	165
Fats and oils	86	43	60	60	83	83	76	96	100	108
Miscellaneous foods	499	268	333	311	384	403	496	553	619	666
Nonalcoholic beverages	287	185	249	217	282	235	278	305	329	357
Food prep by cu, out-of-town trips	51	12	11	15	31	38	52	54	63	105
Food away from home	2,108	761	662	1,223	1,301	1,470	1,919	2,421	2,832	3,572
<b>Alcoholic beverages</b>	309	93	85	205	199	264	310	246	337	657
<b>Housing</b>	11,889	6,584	5,898	6,950	7,609	8,736	10,577	12,288	14,884	21,464
Shelter	6,984	4,146	3,700	4,108	4,454	5,016	6,029	7,088	8,763	12,887
Owned dwellings	4,782	1,756	1,220	1,622	1,784	2,501	3,727	5,208	6,945	10,922
Mortgage interest and charges	3,275	1,169	742	1,009	1,184	1,577	2,547	3,660	4,921	7,465
Property taxes	877	362	280	334	348	484	670	887	1,325	1,927
Maintenance, repairs, insurance, other expenses	631	225	198	280	251	440	511	661	700	1,530
Rented dwellings	1,839	2,239	2,431	2,426	2,492	2,321	2,052	1,576	1,303	984
Other lodging	362	151	48	60	178	194	250	304	514	981
Utilities, fuels, and public services	2,172	1,492	1,519	1,724	1,811	1,920	2,074	2,337	2,533	2,843
Natural gas	267	175	223	207	221	210	250	276	314	383
Electricity	892	575	614	710	747	779	859	948	1,045	1,191
Fuel oil and other fuels	89	71	35	46	56	98	80	113	124	92
Telephone services	661	532	491	594	609	628	629	694	732	784
Water and other public services	262	140	155	166	178	205	256	306	319	393
Household operations	631	229	111	183	224	277	358	589	880	1,828
Personal services	377	121	70	63	126	153	223	387	573	1,037
Other household expenses	254	109	41	119	98	124	135	202	307	791
Housekeeping supplies	546	320	220	300	322	390	499	635	691	924
Laundry and cleaning supplies	150	159	82	107	104	111	144	184	178	202
Other household products	247	96	97	107	153	165	222	293	313	453

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Postage and stationery	149	64	40	87	65	114	133	159	199	270
Household furnishings and equipment	1,556	397	348	635	798	1,133	1,618	1,639	2,018	2,981
Household textiles	127	42	39	47	35	116	105	187	136	254
Furniture	413	126	72	171	282	221	415	480	501	870
Floor coverings	89	25	32	19	36	23	264	46	108	75
Major appliances	167	63	55	96	116	105	216	148	211	289
Small appliances, miscellaneous housewares	92	28	22	25	41	56	75	102	129	200
Miscellaneous household equipment	667	112	129	278	288	611	543	675	933	1,292
<b>Apparel and services</b>	2,309	960	967	1,613	1,340	1,581	2,087	2,105	2,775	4,738
Men and boys	584	194	227	412	333	413	505	593	713	1,146
Men, 16 and over	423	87	173	249	245	285	329	413	486	995
Boys, 2 to 15	161	106	54	164	87	129	176	179	227	151
Women and girls	973	424	399	591	464	556	943	800	1,287	2,057
Women, 16 and over	767	363	341	452	340	410	772	542	1,003	1,723
Girls, 2 to 15	206	61	58	139	124	146	171	259	284	335
Children under 2	96	71	81	71	69	80	88	84	102	176
Footwear	302	141	123	321	203	253	323	298	271	548
Other apparel products and services	354	130	137	218	271	279	228	330	402	810
<b>Transportation</b>	6,316	2,394	1,891	2,788	3,986	4,654	5,710	7,341	8,513	11,135
Vehicle purchases (net outlay)	2,634	631	449	974	1,422	1,730	2,237	3,206	3,706	5,185
Cars and trucks, new	1,336	177	186	489	946	623	712	1,516	1,930	3,369
Cars and trucks, used	1,266	454	263	479	473	1,093	1,514	1,609	1,762	1,714
Other vehicles	32	0	0	6	2	14	11	81	14	101
Gasoline and motor oil	1,191	636	572	674	1,012	1,091	1,188	1,418	1,487	1,507
Other vehicle expenses	2,163	924	715	953	1,380	1,634	2,016	2,464	2,882	3,718
Vehicle finance charges	344	82	66	159	213	258	321	445	476	560
Maintenance and repairs	765	358	305	359	543	582	772	870	1,034	1,150
Vehicle insurance	715	382	270	324	450	584	672	854	946	1,116
Vehicle rental, leases, licenses, other charges	339	103	74	110	175	211	250	295	426	892
Public transportation	327	202	155	187	172	198	269	253	438	725
<b>Health care</b>	1,544	557	538	731	894	1,305	1,566	1,905	1,925	2,423
Health insurance	599	227	211	321	325	590	702	701	690	839
Medical services	648	227	199	239	331	477	580	865	857	1,132
Drugs	200	79	86	117	177	160	198	228	242	301
Medical supplies	97	23	43	53	61	79	86	111	137	152
<b>Entertainment</b>	1,926	715	570	725	910	1,176	1,611	2,595	2,538	3,751
Fees and admissions	507	150	107	125	138	250	392	517	731	1,283
Television, radios, sound equipment	605	344	229	349	383	470	530	672	811	1,000
Pets, toys, and playground equipment	370	125	151	186	247	236	330	456	484	647
Other supplies, equipment, and services	445	96	83	65	143	220	359	950	512	821
<b>Personal care products and services</b>	498	235	160	303	350	377	458	521	600	906

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<b>Reading</b>	192	104	59	77	108	130	168	211	261	362
<b>Education</b>	530	227	111	176	260	265	370	708	769	1,113
<b>Tobacco products and smoking supplies</b>	337	324	346	324	372	371	362	341	357	234
<b>Miscellaneous</b>	1,060	483	350	406	506	768	876	1,311	1,457	1,946
<b>Cash contributions</b>	1,042	118	70	186	308	658	812	1,083	1,410	2,719
<b>Personal insurance and pensions</b>	4,431	304	440	987	1,551	2,441	3,786	4,717	6,215	10,979
Life and other personal insurance	435	112	103	140	184	305	412	450	559	947
Pensions and Social Security	3,997	192	337	847	1,366	2,137	3,374	4,267	5,655	10,032
<b>Sources of income and taxes: <sup>1</sup></b>										
<b>Money income before taxes</b>	42,901	2,102	7,781	12,396	17,500	24,616	34,422	44,596	58,573	106,692
Wages and salaries	36,549	1,671	3,114	7,950	13,989	21,401	31,124	40,400	53,325	85,324
Self-employment income	3,936	-1,063	473	1,150	962	1,312	1,651	2,499	2,675	18,066
Social Security, private and government retirement	449	132	887	668	654	401	260	349	442	503
Interest, dividends, rental income, other property income	628	53	61	52	131	200	248	592	979	2,078
Unemployment and workers' compensation, veterans' benefits	372	163	363	479	603	457	484	289	370	130
Public assistance, supplemental security income, food stamps	427	836	2,475	1,568	530	334	79	48	98	48
Regular contributions for support	404	159	237	377	522	447	425	364	536	310
Other income	134	151	170	151	111	64	152	54	148	234
<b>Personal taxes <sup>1</sup></b>	4,347	-4	102	238	732	1,817	3,250	4,148	5,951	13,539
Federal income taxes	3,284	-117	14	77	495	1,325	2,397	3,037	4,427	10,663
State and local income taxes	906	-3	45	92	195	397	717	940	1,290	2,574
Other taxes	157	117	43	70	42	96	136	171	234	302
<b>Income after taxes <sup>1</sup></b>	38,554	2,106	7,679	12,157	16,769	22,798	31,173	40,448	52,622	93,153
<b>Addenda:</b>										
<b>Net change in total assets and liabilities</b>	-1,866	-708	-665	-6,149	-2,089	-723	-5,165	-5,386	1,894	735
Net change in total assets	5,626	-886	1,567	-472	-1,219	2,141	1,499	934	12,069	20,732
Net change in total liabilities	7,492	-179	2,232	5,677	871	2,865	6,664	6,320	10,175	19,997
<b>Other financial information</b>										

See footnotes at end of table.

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Other money receipts	340	87	5	118	464	108	381	331	450	692
Mortgage principal paid on owned property	-1,296	-769	-256	-329	-318	-524	-718	-1,004	-1,669	-4,182
Estimated market value of owned home	74,005	23,973	20,722	27,897	29,862	39,976	60,132	80,561	101,850	169,357
Estimated monthly rental value of owned home	468	184	153	177	214	276	388	542	656	960
<b>Gifts of goods and services</b>	980	298	244	603	435	758	910	857	1,271	2,011
Food	82	18	15	37	33	46	76	85	146	137
Housing	292	92	72	83	79	242	233	257	428	636
Housekeeping supplies	48	13	4	35	19	36	43	64	56	89
Household textiles	13	2	6	0	1	28	7	15	12	28
Appliances and miscellaneous housewares	25	0	7	5	10	20	21	25	30	60
Major appliances	5	0	5	3	1	5	4	3	5	11
Small appliances and miscellaneous housewares	20	0	2	1	9	16	17	22	26	49
Miscellaneous household equipment	91	5	9	17	15	87	63	78	156	184
Other housing	115	72	47	25	34	70	100	75	174	274
Apparel and services	277	102	111	319	158	214	354	188	273	499
Males, 2 and over	62	21	25	89	29	38	87	50	62	103
Females, 2 and over	112	24	49	88	72	83	166	66	118	199
Children under 2	41	46	29	22	45	28	45	41	43	58
Other apparel products and services	61	11	7	120	12	66	56	31	50	138
Jewelry and watches	35	6	3	14	9	37	17	20	34	111
All other apparel products and services	26	5	4	106	4	29	38	11	15	27
Transportation	42	3	2	5	17	26	25	36	55	126
Health care	19	5	3	10	5	20	20	20	21	37
Entertainment	73	19	23	51	30	45	70	75	106	135
Toys, games, hobbies, and tricycles	29	3	9	38	14	19	30	29	38	48
Other entertainment	44	16	14	13	16	26	40	46	69	87
Education	88	3	3	14	8	52	46	92	129	255
All other gifts	107	56	16	85	104	113	85	103	114	188

<sup>1</sup> 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