

Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95

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)	19,103	622	1,031	1,406	1,260	2,711	2,859	2,307	3,598	3,310
Consumer unit characteristics:										
Income before taxes ¹	\$45,398	-\$30	\$7,586	\$12,655	\$17,250	\$24,714	\$34,427	\$44,419	\$58,504	\$103,188
Income after taxes ¹	41,454	-548	7,481	12,425	16,627	23,183	31,764	40,601	53,057	93,026
Age of reference person	39.3	39.4	39.0	39.1	39.0	39.0	39.2	39.3	39.5	39.8
Average number in consumer unit:										
Persons	3.2	2.5	2.8	3.1	3.1	3.0	3.2	3.3	3.6	3.5
Children under 18	1.4	1.0	1.2	1.4	1.3	1.3	1.3	1.3	1.5	1.4
Persons 65 and over	0	0	0	0.1	0	0	0	0	0	0
Earners	1.7	1.0	0.9	1.1	1.4	1.5	1.7	1.9	2.1	2.1
Vehicles	2.2	1.1	1.0	1.3	1.6	1.9	2.2	2.5	2.7	2.8
Percent distribution:										
Sex of reference person:										
Male	67	47	44	45	52	58	68	77	78	79
Female	33	53	56	55	48	42	32	23	22	21
Housing tenure:										
Homeowner	65	38	26	33	38	50	65	74	84	90
With mortgage	55	26	13	20	27	37	55	64	77	82
Without mortgage	10	12	12	13	12	13	10	10	7	8
Renter	35	62	74	67	62	50	35	26	16	10
Race of reference person:										
Black	12	25	20	23	21	14	10	8	6	8
White and other	88	75	80	77	79	86	90	92	94	92
Education of reference person:										
Elementary (1-8)	4	4	10	8	9	6	3	2	1	1
High school (9-12)	41	52	55	56	57	48	44	40	39	20
College	55	44	34	36	35	45	53	58	61	80
Never attended and other	0	0	1	0	0	0	0	0	0	0
At least one vehicle owned	91	64	67	74	85	93	96	96	96	96
Average annual expenditures:										
	\$39,216	\$20,827	\$18,366	\$20,624	\$24,270	\$27,612	\$33,548	\$40,467	\$47,729	\$67,391
Food										
Food at home	5,508	3,362	3,121	3,510	4,112	4,490	5,045	5,739	6,676	8,037
Cereals and bakery products	3,374	2,633	2,538	2,672	2,918	2,896	3,028	3,530	3,901	4,327
Cereals and cereal products	541	406	389	404	432	426	484	587	632	743
Bakery products	211	170	180	167	189	172	185	219	257	257
Meats, poultry, fish, and eggs	330	237	209	237	243	254	300	369	375	485
Meats, poultry, fish, and eggs	903	715	768	822	936	831	872	867	988	1,025

See footnotes at end of table.

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Beef	282	191	219	261	303	247	328	273	313	287
Pork	182	173	175	166	203	173	179	187	196	172
Other meats	125	105	91	111	123	120	116	125	140	146
Poultry	171	133	144	141	173	157	138	163	184	227
Fish and seafood	107	81	105	95	94	98	80	91	120	151
Eggs	36	32	34	48	41	36	31	29	35	43
Dairy products	365	298	255	313	301	296	321	364	435	491
Fresh milk and cream	156	139	134	152	138	145	139	159	179	174
Other dairy products	209	159	121	161	164	151	182	205	256	318
Fruits and vegetables	509	414	388	419	432	437	439	517	591	670
Fresh fruits	154	120	121	138	139	134	118	152	176	209
Fresh vegetables	158	122	115	121	132	144	143	154	177	213
Processed fruits	106	89	87	91	80	83	98	109	128	136
Processed vegetables	91	83	63	68	80	76	79	102	110	111
Other food at home	1,055	799	737	714	817	906	912	1,194	1,255	1,398
Sugar and other sweets	132	66	97	90	98	130	102	151	158	176
Fats and oils	97	83	72	65	94	82	90	117	99	123
Miscellaneous foods	481	374	316	330	365	406	439	540	575	637
Nonalcoholic beverages	292	247	235	216	239	255	248	326	341	368
Food prep by cu, out-of-town trips	53	30	17	13	21	32	34	59	82	94
Food away from home	2,134	729	584	838	1,194	1,594	2,017	2,209	2,774	3,710
Alcoholic beverages	331	96	120	110	213	249	279	331	441	587
Housing	12,507	8,220	7,361	7,241	9,027	8,608	10,803	12,377	14,320	21,292
Shelter	7,373	4,986	4,153	4,195	5,538	5,005	6,348	7,221	8,264	12,836
Owned dwellings	5,022	2,501	1,293	1,253	2,366	2,245	3,967	5,088	6,665	10,623
Mortgage interest and charges	3,362	1,520	636	786	1,241	1,452	2,554	3,389	4,551	7,409
Property taxes	990	515	272	295	420	460	762	1,021	1,331	2,055
Maintenance, repairs, insurance, other expenses	670	466	386	172	705	333	651	677	783	1,159
Rented dwellings	1,978	2,341	2,829	2,797	3,006	2,610	2,179	1,797	1,222	1,163
Other lodging	373	144	31	145	165	150	202	336	377	1,050
Utilities, fuels, and public services	2,391	1,824	1,556	1,899	1,968	2,088	2,249	2,429	2,730	3,106
Natural gas	288	208	202	276	208	241	274	292	314	382
Electricity	958	831	639	735	791	852	910	977	1,083	1,218
Fuel oil and other fuels	91	43	48	48	60	81	86	109	120	112
Telephone services	768	568	538	667	717	712	712	746	855	955
Water and other public services	287	173	128	173	192	202	267	305	359	439
Household operations	639	235	156	142	303	297	391	509	814	1,600
Personal services	407	94	82	75	212	209	262	335	571	941
Other household expenses	232	141	74	66	91	88	129	174	243	659
Housekeeping supplies	483	229	146	211	280	333	499	516	569	856
Laundry and cleaning supplies	140	99	70	83	121	101	148	137	165	210
Other household products	217	87	57	80	117	140	198	219	263	432

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-Continued

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Postage and stationery	125	43	20	48	42	92	154	159	141	215
Household furnishings and equipment	1,621	947	1,349	795	938	885	1,316	1,703	1,943	2,893
Household textiles	122	196	58	20	86	43	124	155	151	199
Furniture	402	355	187	293	295	259	310	383	418	754
Floor coverings	138	3	704	41	10	80	100	89	89	195
Major appliances	167	92	119	145	220	109	164	173	178	216
Small appliances, miscellaneous housewares	97	98	39	37	50	78	83	92	123	165
Miscellaneous household equipment	696	204	243	258	277	314	534	811	984	1,364
Apparel and services	2,108	920	1,101	1,309	1,309	1,718	1,704	2,249	2,266	3,757
Men and boys	537	107	162	335	384	424	493	538	588	978
Men, 16 and over	359	57	56	170	273	303	370	344	401	642
Boys, 2 to 15	178	50	106	165	111	121	123	194	187	336
Women and girls	812	276	415	385	395	723	587	911	897	1,524
Women, 16 and over	612	171	304	225	277	588	408	684	653	1,214
Girls, 2 to 15	200	105	111	159	118	135	178	226	243	310
Children under 2	103	105	68	97	49	85	101	103	113	150
Footwear	353	208	297	306	289	290	284	448	330	516
Other apparel products and services	302	224	158	186	192	197	240	250	340	589
Transportation	7,132	2,478	3,043	4,325	4,100	5,100	6,228	7,686	8,799	11,886
Vehicle purchases (net outlay)	3,219	728	1,239	2,370	1,726	2,331	2,874	3,572	3,734	5,455
Cars and trucks, new	1,541	256	573	1,178	538	973	1,444	1,239	1,678	3,232
Cars and trucks, used	1,625	471	665	1,191	1,184	1,356	1,377	2,234	1,988	2,110
Other vehicles	53	0	0	0	4	2	54	100	68	113
Gasoline and motor oil	1,189	606	664	664	841	982	1,237	1,296	1,466	1,573
Other vehicle expenses	2,331	998	863	1,099	1,289	1,574	1,903	2,541	3,184	3,892
Vehicle finance charges	319	59	107	134	147	237	309	395	442	464
Maintenance and repairs	789	364	364	414	508	579	704	844	1,063	1,192
Vehicle insurance	783	322	266	411	476	557	653	916	1,064	1,205
Vehicle rental, leases, licenses, other charges	441	253	125	138	157	202	237	387	615	1,030
Public transportation	391	147	277	192	244	213	213	277	415	967
Health care	1,623	1,105	748	785	1,077	1,280	1,479	1,809	1,970	2,465
Health insurance	702	383	311	266	532	610	710	805	894	921
Medical services	612	432	279	335	313	421	480	678	732	1,076
Drugs	221	217	128	128	173	186	216	240	238	313
Medical supplies	89	73	30	55	59	62	72	86	106	155
Entertainment	2,051	972	1,107	766	1,011	1,450	1,583	1,948	2,770	3,670
Fees and admissions	565	199	131	125	170	279	369	505	781	1,316
Television, radios, sound equipment	688	454	631	394	503	545	617	637	862	953
Pets, toys, and playground equipment	449	237	221	180	223	396	379	458	548	760
Other supplies, equipment, and services	349	82	123	68	115	230	218	348	579	640

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Personal care products and services	471	365	258	241	310	357	418	534	600	687
Reading	187	84	67	64	104	121	166	185	240	345
Education	482	716	154	178	243	179	325	474	538	1,093
Tobacco products and smoking supplies	318	347	307	306	347	359	397	339	303	208
Miscellaneous	942	1,376	435	498	606	712	892	988	1,121	1,344
Cash contributions	936	244	181	333	345	666	765	882	1,416	1,667
Personal insurance and pensions	4,622	540	362	959	1,466	2,322	3,464	4,925	6,269	10,354
Life and other personal insurance	444	196	54	166	228	242	323	476	607	885
Pensions and Social Security	4,177	344	308	793	1,238	2,080	3,141	4,450	5,662	9,470
Sources of income and taxes: ¹										
Money income before taxes	45,398	-30	7,586	12,655	17,250	24,714	34,427	44,419	58,504	103,188
Wages and salaries	39,917	3,047	3,345	7,043	12,733	20,866	30,636	40,885	54,520	89,621
Self-employment income	2,867	-4,374	78	1,167	1,175	1,177	1,748	1,977	2,331	10,017
Social Security, private and government retirement	567	123	840	1,156	923	558	443	305	407	649
Interest, dividends, rental income, other property income	549	70	72	140	92	145	283	364	403	1,986
Unemployment and workers' compensation, veterans' benefit	397	92	216	291	641	789	512	320	306	197
Public assistance, supplemental security, income, food stamps	509	724	2,498	2,263	1,026	556	117	68	27	39
Regular contributions for support	425	220	355	356	579	532	535	314	403	377
Other income	166	68	182	240	82	91	152	185	108	302
Personal taxes ¹	3,944	519	105	231	622	1,531	2,663	3,817	5,448	10,162
Federal income taxes	2,920	412	62	117	379	1,089	1,884	2,781	3,935	7,828
State and local income taxes	841	-5	15	83	180	366	613	854	1,243	1,973
Other taxes	182	111	28	31	63	76	166	183	270	361
Income after taxes ¹	41,454	-548	7,481	12,425	16,627	23,183	31,764	40,601	53,057	93,026
Addenda:										
Net change in total assets and liabilities	-1,247	-948	668	1,004	-5,486	-2,129	-3,207	-104	-3,682	3,024
Net change in total assets	5,895	-1,151	578	3,591	-1,549	2,208	3,613	8,045	6,436	15,594

See footnotes at end of table.

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Net change in total liabilities	7,142	-203	-90	2,587	3,936	4,337	6,819	8,149	10,118	12,570
Other financial information										
Other money receipts	363	407	1,033	198	177	275	342	395	189	547
Mortgage principal paid, owned property	-1,643	-1,133	-306	-252	-595	-530	-932	-1,277	-1,926	-4,617
Estimated market value of owned home	74,437	42,462	21,114	22,464	31,477	36,694	56,157	73,939	97,198	157,796
Estimated monthly rental value of owned home	535	382	169	188	230	316	420	558	714	1,012
Gifts of goods and services										
Food	922	369	373	376	594	615	860	882	978	1,850
Housing	69	5	28	23	14	55	66	63	67	158
Housekeeping supplies	237	194	79	109	144	123	286	255	225	443
Household textiles	38	9	5	13	16	23	43	33	48	77
Appliances and miscellaneous housewares	10	0	10	1	15	4	12	8	16	11
Major appliances	22	84	6	3	10	15	28	14	13	44
Small appliances and miscellaneous houseware	4	0	0	1	0	4	6	4	4	7
Miscellaneous household equipment	18	84	6	3	10	12	22	11	10	37
Other housing	78	25	34	3	19	30	80	128	95	146
Apparel and services	89	75	24	89	84	50	123	72	53	166
Males 2 and over	254	82	119	169	268	240	230	286	260	361
Females 2 and over	75	5	6	50	134	102	71	109	47	81
Children under 2	82	5	48	34	33	74	70	80	128	121
Other apparel products and services	44	59	35	56	15	20	42	41	52	71
Jewelry and watches	52	14	30	30	86	45	47	55	32	88
All other apparel products and services	23	14	7	5	9	20	14	21	25	52
Transportation	29	0	23	25	77	25	33	34	7	36
Health care	42	9	14	4	15	19	34	34	68	85
Entertainment	29	6	6	4	4	16	15	21	33	86
Toys, games, hobbies, and tricycles	96	23	15	19	61	65	79	93	96	226
Other entertainment	31	14	4	11	31	21	35	29	39	46
Education	66	9	11	8	30	44	44	64	57	180
All other gifts	72	6	7	11	10	26	23	48	46	277
	124	44	105	35	78	71	126	82	183	213

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