

Table 3. Consumer units with reference person age 35-44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995 - 1996

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) .....	18,884	600	1,088	1,345	1,278	2,588	2,715	2,194	3,504	3,572
Income before taxes 1/ .....	\$46,748	\$1,471	\$7,639	\$12,736	\$17,251	\$24,720	\$34,654	\$44,546	\$58,764	\$104,339
Income after taxes 1/ .....	42,758	1,598	7,106	12,729	16,700	23,368	31,963	40,702	53,418	94,219
Age of reference person .....	39.4	39.4	38.9	39.3	39.4	39.3	39.2	39.3	39.5	39.9
Average number in consumer unit:										
Persons .....	3.2	2.5	2.7	3.1	3.1	3.0	3.2	3.3	3.6	3.5
Children under 18 .....	1.3	1.0	1.2	1.3	1.4	1.3	1.4	1.3	1.5	1.4
Persons 65 and over .....	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Earners .....	1.7	0.9	0.8	1.2	1.4	1.5	1.7	1.9	2.1	2.1
Vehicles .....	2.2	1.1	0.8	1.3	1.8	1.9	2.2	2.6	2.6	2.8
Percent distribution:										
Male .....	65	48	36	45	51	55	68	78	76	78
Female .....	35	52	64	55	49	45	32	22	24	22
Percent homeowner .....	64	33	26	38	42	50	61	73	82	88
With mortgage .....	53	21	12	23	26	36	48	63	74	80
Without mortgage .....	11	13	14	16	16	14	13	10	8	8
Renter .....	36	67	74	62	58	50	39	27	18	12
Black .....	13	22	27	24	19	15	11	9	7	9
White and other .....	87	78	73	76	81	85	89	91	93	91
Elementary (1-8) .....	4	7	11	9	10	7	3	2	1	1
High school (9-12) .....	41	57	59	53	55	47	46	41	38	20
College .....	55	37	29	38	35	46	51	57	61	80
Never attended and other .....	0	0	1	0	0	0	0	0	0	0
At least one vehicle owned .....	90	64	58	74	86	90	95	96	96	95
Average annual expenditures .....	\$41,072	\$21,326	\$17,937	\$21,125	\$23,875	\$28,750	\$33,716	\$41,198	\$49,419	\$71,373
Food .....	5,726	3,441	3,610	3,404	4,284	4,541	5,186	5,928	6,543	8,474
Food at home .....	3,486	2,527	2,973	2,441	2,980	2,974	3,225	3,743	3,702	4,563
Cereals and bakery products .....	560	422	440	380	443	431	531	597	617	768
Cereals and cereal products .....	213	152	180	170	196	186	196	209	229	273
Bakery products .....	347	270	260	210	247	245	336	388	388	495
Meats, poultry, fish, and eggs .....	903	649	823	750	963	820	885	935	905	1,048
Beef .....	273	222	232	234	324	233	322	291	271	273
Pork .....	189	122	188	160	196	187	191	224	180	195
Other meats .....	128	126	115	102	118	125	110	122	149	143
Poultry .....	166	88	149	112	177	145	144	165	158	237
Fish and seafood .....	107	68	101	97	101	89	79	94	118	155
Eggs .....	39	23	38	46	47	41	40	37	30	46
Dairy products .....	388	280	286	238	310	340	375	408	420	522
Fresh milk and cream .....	167	127	137	116	142	164	162	181	181	191
Other dairy products .....	221	153	149	122	167	175	213	227	239	331
Fruits and vegetables .....	534	391	492	420	470	458	473	554	541	720
Fresh fruits .....	165	118	154	140	152	137	130	160	171	238
Fresh vegetables .....	157	101	136	135	140	138	146	158	155	209
Processed fruits .....	119	101	112	83	93	101	105	137	113	167
Processed vegetables .....	93	71	90	62	85	82	91	100	102	107
Other food at home .....	1,101	784	931	652	794	926	961	1,249	1,219	1,505
Sugar and other sweets .....	137	62	105	87	97	122	124	162	149	188
Fats and oils .....	97	82	92	59	95	82	91	119	106	107
Miscellaneous foods .....	502	339	430	291	338	420	432	566	556	706
Nonalcoholic beverages .....	308	256	276	195	243	279	272	332	337	395
Food prepared by consumer unit on out-of-town trips .....	57	45	28	20	20	23	42	70	71	109
Food away from home .....	2,239	914	637	964	1,304	1,567	1,961	2,186	2,841	3,910
Alcoholic beverages .....	353	103	161	119	165	252	317	365	380	680
Housing .....	12,880	7,955	7,244	7,579	8,518	9,173	10,467	12,126	14,964	21,925
Shelter .....	7,535	5,059	3,948	4,511	5,070	5,224	5,984	7,155	8,551	13,155
Owned dwellings .....	5,087	2,507	1,148	1,601	2,120	2,339	3,373	4,896	6,748	10,874
Mortgage interest and charges .....	3,416	1,542	562	1,031	1,001	1,442	2,202	3,313	4,595	7,619

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Property taxes .....	1,006	533	272	349	392	472	690	956	1,370	2,077
Maintenance, repairs, insurance, other expenses .....	665	431	314	221	726	425	481	627	784	1,177
Rented dwellings .....	2,063	2,333	2,768	2,779	2,797	2,743	2,391	1,922	1,392	1,274
Other lodging .....	386	219	31	131	154	142	221	337	412	1,007
Utilities, fuels, and public services .....	2,477	1,739	1,612	1,999	2,069	2,128	2,299	2,478	2,806	3,254
Natural gas .....	299	256	224	266	211	250	277	298	327	400
Electricity .....	966	718	656	780	806	844	911	952	1,107	1,232
Fuel oil and other fuels .....	98	32	58	60	75	83	97	118	115	129
Telephone services .....	818	569	540	697	760	740	769	796	895	1,046
Water and other public services .....	295	164	135	196	217	211	246	314	363	448
Household operations .....	672	224	92	185	265	234	464	535	825	1,665
Personal services .....	428	90	27	98	185	150	336	376	560	991
Other household expenses .....	245	134	65	86	80	84	128	159	266	674
Housekeeping supplies .....	535	226	176	279	268	380	537	547	628	913
Laundry and cleaning supplies .....	144	99	85	92	104	134	142	147	143	209
Other household products .....	242	85	70	113	113	157	236	244	305	424
Postage and stationery .....	150	42	21	74	50	90	158	156	180	280
Household furnishings and equipment .....	1,660	707	1,417	605	845	1,208	1,184	1,411	2,154	2,936
Household textiles .....	85	31	21	34	22	46	61	69	120	175
Furniture .....	376	292	180	210	213	261	277	364	396	714
Floor coverings .....	184	3	842	48	10	314	39	33	253	164
Major appliances .....	177	87	145	75	197	129	174	178	195	250
Small appliances, miscellaneous housewares .....	101	87	46	41	47	45	80	51	133	221
Miscellaneous household equipment .....	738	207	183	196	356	413	553	716	1,056	1,412
Apparel and services .....	2,132	971	979	1,158	1,213	1,778	1,615	2,156	2,479	3,671
Men and boys .....	546	222	123	247	290	428	466	576	684	922
Men, 16 and over .....	385	145	58	137	209	309	348	410	450	678
Boys, 2 to 15 .....	161	77	65	110	81	119	118	166	234	244
Women and girls .....	847	361	319	364	456	742	589	827	979	1,566
Women, 16 and over .....	642	277	267	187	336	553	442	597	705	1,278
Girls, 2 to 15 .....	205	83	52	177	121	189	147	230	274	288
Children under 2 .....	102	57	42	96	36	65	79	139	111	170
Footwear .....	402	261	362	322	342	356	336	441	415	536
Other apparel products and services .....	234	70	134	129	89	187	146	173	289	477
Transportation .....	7,557	3,671	2,511	4,508	4,287	5,332	6,532	8,007	9,127	12,641
Vehicle purchases (net outlay) .....	3,510	1,810	1,065	2,366	1,875	2,441	3,228	3,674	4,009	5,956
Cars and trucks, new .....	1,583	767	456	1,125	541	645	1,333	1,253	1,872	3,395
Cars and trucks, used .....	1,835	1,035	609	1,191	1,330	1,794	1,842	2,331	2,074	2,248
Other vehicles .....	93	8	0	50	4	2	53	89	63	313
Gasoline and motor oil .....	1,240	609	512	775	921	996	1,203	1,429	1,527	1,662
Other vehicle expenses .....	2,386	1,023	714	1,174	1,354	1,655	1,857	2,621	3,090	4,050
Vehicle finance charges .....	337	62	84	150	161	258	337	404	412	538
Maintenance and repairs .....	774	381	295	445	507	574	618	908	962	1,205
Vehicle insurance .....	774	273	215	427	522	553	654	922	1,011	1,174
Vehicle rental, leases, licenses, other charges .....	501	308	120	153	164	270	248	387	705	1,133
Public transportation .....	421	229	221	193	137	240	243	284	501	973
Health care .....	1,636	797	715	951	1,041	1,225	1,486	1,783	2,002	2,491
Health insurance .....	716	332	246	292	503	560	735	808	936	987
Medical services .....	601	290	329	445	346	413	447	659	693	1,014
Drugs .....	223	135	116	165	146	184	220	230	240	329
Medical supplies .....	96	41	25	49	47	69	84	86	133	162
Entertainment .....	2,356	1,010	1,200	939	944	1,349	1,703	2,274	2,940	4,691
Fees and admissions .....	588	217	98	139	152	249	386	521	813	1,343
Television, radios, sound equipment .....	691	417	645	384	494	500	550	688	879	1,000
Pets, toys, and playground equipment .....	477	184	205	303	178	353	428	442	516	909
Other entertainment supplies, equipment and services .....	600	193	253	112	119	246	340	623	732	1,439
Personal care products and services .....	587	308	287	328	299	447	499	685	690	933
Reading .....	178	79	57	66	82	112	147	176	227	332

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Education .....	497	546	142	282	156	200	297	494	615	1,055
Tobacco products and smoking supplies .....	314	373	292	295	343	361	379	342	297	226
Miscellaneous .....	924	1,522	241	359	595	740	884	966	1,119	1,310
Cash contributions .....	1,058	125	124	215	394	880	732	945	1,567	1,999
Personal insurance and pensions .....	4,875	423	374	922	1,554	2,361	3,471	4,951	6,470	10,946
Life and other personal insurance .....	433	165	38	139	205	221	308	453	617	848
Pensions and Social Security .....	4,441	259	336	783	1,349	2,140	3,162	4,498	5,853	10,098
Money income before taxes 1/ .....	46,748	1,471	7,639	12,736	17,251	24,720	34,654	44,546	58,764	104,339
Wages and salaries .....	40,962	2,031	3,031	7,580	14,292	21,152	31,247	40,768	54,249	89,985
Self-employment income .....	3,402	-1,962	188	791	595	1,095	1,649	2,025	2,611	11,898
Social Security, private and government retirement .....	610	223	1,067	1,251	662	616	450	374	429	715
Interest, dividends, rental income, other property income .....	418	112	68	74	55	163	248	308	602	1,036
Unemployment and workers' compensation, veterans' benefits .....	305	18	262	230	294	433	434	310	291	220
Public assistance, supplemental security income, food stamps .....	493	790	2,567	2,071	722	585	146	102	39	20
Regular contributions for support .....	379	165	237	413	550	503	329	488	390	255
Other income .....	178	95	220	326	81	172	152	172	154	210
Personal taxes 1/ .....	3,990	-127	533	6	550	1,352	2,691	3,845	5,347	10,121
Federal income taxes .....	2,979	-147	395	-27	314	932	1,902	2,800	3,928	7,856
State and local income taxes .....	853	-20	121	8	173	355	655	895	1,199	1,931
Other taxes .....	158	41	17	26	63	65	135	150	220	334
Income after taxes 1/ .....	42,758	1,598	7,106	12,729	16,700	23,368	31,963	40,702	53,418	94,219
Net change in total assets and liabilities .....	-1,431	1,027	-2,043	-3,004	-8	-2,970	-435	-3,895	-2,126	978
Net change in total assets .....	5,898	1,448	-41	-291	2,432	2,333	5,744	5,762	5,489	15,211
Net change in total liabilities .....	7,329	421	2,002	2,713	2,440	5,303	6,180	9,658	7,614	14,233
Other money receipts .....	271	39	420	328	100	283	245	348	201	336
Mortgage principal paid on owned property .....	-1,503	-955	-187	-335	-445	-620	-857	-1,233	-2,054	-3,572
Estimated market value of owned home .....	77,416	44,804	18,714	33,166	29,198	39,762	53,425	72,840	97,395	163,408
Estimated monthly rental value of owned home .....	546	378	161	230	234	317	400	558	713	1,028
Gifts of goods and services .....	978	462	223	383	592	685	783	992	1,114	1,875
Food .....	58	22	10	9	29	29	42	54	64	137
Housing .....	246	210	70	134	219	158	243	235	264	413
Housekeeping supplies .....	40	9	4	9	29	25	40	39	49	76
Household textiles .....	5	2	2	3	3	2	5	4	8	11
Appliances and miscellaneous housewares .....	28	76	3	3	10	10	34	15	30	58
Major appliances .....	4	0	0	0	3	2	5	9	1	6
Small appliances and miscellaneous housewares .....	24	76	3	3	6	8	29	6	28	52
Miscellaneous household equipment .....	79	14	34	16	51	48	64	127	107	112
Other housing .....	94	109	27	103	126	73	100	51	70	156
Apparel and services .....	286	104	72	140	173	274	203	295	354	470
Males, 2 and over .....	73	25	5	41	61	97	66	113	58	90
Females, 2 and over .....	95	16	16	23	32	99	58	65	138	183
Children under 2 .....	49	56	35	47	5	19	46	58	51	92
Other apparel products and services .....	69	8	16	28	74	60	33	59	108	104
Jewelry and watches .....	34	8	0	22	26	22	18	18	68	56
All other apparel products and services .....	34	0	16	7	49	38	15	41	40	48
Transportation .....	46	28	6	8	16	11	41	76	61	84
Health care .....	17	4	6	0	4	16	16	31	11	33
Entertainment .....	130	71	27	33	30	88	108	147	121	295
Toys, games, hobbies, and tricycles .....	53	58	20	21	9	42	54	55	44	109
Other entertainment .....	77	14	8	12	21	46	54	92	78	185
Education .....	76	14	1	31	27	32	31	55	84	218
All other gifts .....	118	9	32	28	93	77	100	100	155	227

1/ Components of income and taxes are derived from "complete income reporters" only; see glossary.

Note that 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 also that some data are likely to have large sampling errors.