

**Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98**

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) ....	19,502	555	993	1,222	1,187	2,647	2,679	2,233	3,872	4,115
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$49,806	\$1,742	\$7,767	\$12,633	\$17,415	\$24,749	\$34,656	\$44,286	\$58,163	\$107,916
Income after taxes <sup>1</sup> .....	45,598	1,856	7,809	12,699	17,136	23,503	32,333	40,984	53,029	96,948
Age of reference person .....	39.5	39.3	39.3	39.2	39.2	39.2	39.4	39.7	39.7	39.9
Average number in consumer unit:										
Persons .....	3.2	2.9	2.5	3.1	3.1	3.0	3.1	3.3	3.4	3.6
Children under 18 .....	1.3	1.4	1.0	1.4	1.4	1.2	1.2	1.3	1.4	1.5
Persons 65 and over .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Earners .....	1.7	1.1	.9	1.2	1.4	1.6	1.7	1.8	2.0	2.1
Vehicles .....	2.3	1.4	1.1	1.3	1.7	1.8	2.3	2.5	2.8	2.8
Percent distribution:										
Sex of reference person:										
Male .....	61	42	42	40	49	52	60	67	71	71
Female .....	39	58	58	60	51	48	40	33	29	29
Housing tenure:										
Homeowner .....	66	41	30	35	41	55	62	71	81	89
With mortgage .....	55	26	16	22	27	40	51	61	72	82
Without mortgage .....	11	15	14	13	14	15	10	10	10	7
Renter .....	34	59	70	65	59	45	38	29	19	11
Race of reference person:										
Black .....	12	15	27	21	17	17	13	10	8	7
White and other .....	88	85	73	79	83	83	87	90	92	93
Education of reference person:										
Elementary (1-8) .....	3	6	8	8	10	6	4	1	1	( <sup>3</sup> )
High school (9-12) .....	38	56	57	58	54	47	40	39	33	18
College .....	59	38	33	34	36	47	56	60	66	82
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	1	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	92	67	63	79	86	91	96	98	98	98
Average annual expenditures .....	\$43,138	\$23,712	\$18,548	\$21,716	\$25,267	\$28,284	\$35,101	\$40,381	\$49,127	\$73,713
Food .....	5,909	3,903	3,892	3,867	4,326	4,441	4,884	5,455	6,838	8,665
Food at home .....	3,454	2,477	2,804	2,615	2,997	2,853	2,986	3,168	3,876	4,561
Cereals and bakery products .....	547	413	435	404	438	447	459	492	616	749
Cereals and cereal products .....	199	151	190	170	192	156	176	177	221	255
Bakery products .....	348	262	246	233	246	291	283	315	395	494
Meats, poultry, fish, and eggs .....	881	584	787	723	934	762	808	818	945	1,078
Beef .....	264	128	211	200	255	230	259	238	311	310
Pork .....	178	162	188	143	240	165	174	154	181	190
Other meats .....	118	82	105	74	116	93	100	112	133	154
Poultry .....	179	108	153	191	177	155	148	169	195	221
Fish and seafood .....	107	<sup>5</sup> 70	90	82	103	82	94	109	88	166
Eggs .....	36	34	39	32	44	38	32	36	36	37
Dairy products .....	394	253	293	305	316	305	342	365	451	540
Fresh milk and cream .....	164	118	140	148	143	134	146	166	180	201
Other dairy products .....	231	135	153	158	173	171	196	199	271	340
Fruits and vegetables .....	536	429	430	413	442	460	450	478	564	748
Fresh fruits .....	164	142	118	107	124	145	138	146	178	228
Fresh vegetables .....	162	119	150	126	146	144	139	138	160	226
Processed fruits .....	116	104	83	83	89	88	92	104	124	175
Processed vegetables .....	95	64	79	97	83	83	81	90	102	120

See footnotes at end of table.

**Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued**

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Other food at home .....	\$1,095	\$798	\$859	\$771	\$868	\$880	\$927	\$1,015	\$1,300	\$1,446
Sugar and other sweets .....	137	65	123	94	100	109	102	123	186	179
Fats and oils .....	91	86	83	74	102	80	83	85	102	99
Miscellaneous foods .....	510	356	370	345	408	389	435	474	602	696
Nonalcoholic beverages .....	300	250	264	246	231	270	264	290	334	365
Food prepared by consumer unit on out-of-town trips .....	57	<sup>5</sup> 41	<sup>5</sup> 18	12	27	32	43	42	75	106
Food away from home .....	2,455	1,426	1,088	1,251	1,329	1,588	1,898	2,287	2,962	4,104
Alcoholic beverages .....	366	262	211	94	222	247	259	326	406	658
Housing .....	13,995	9,198	7,289	8,005	8,725	9,765	11,003	12,754	15,004	23,926
Shelter .....	8,162	5,501	3,911	4,566	5,318	5,553	6,439	7,506	8,522	14,250
Owned dwellings .....	5,628	3,017	1,147	1,251	1,802	2,786	3,777	5,021	6,571	11,937
Mortgage interest and charges .....	3,777	1,777	477	721	1,107	1,737	2,540	3,355	4,541	8,145
Property taxes .....	1,087	626	297	290	452	575	670	934	1,210	2,329
Maintenance, repairs, insurance, other expenses .....	764	614	373	240	243	474	567	732	819	1,463
Rented dwellings .....	2,118	2,281	2,739	3,272	3,391	2,645	2,491	2,160	1,527	1,186
Other lodging .....	417	<sup>5</sup> 203	<sup>5</sup> 25	43	125	122	171	325	425	1,127
Utilities, fuels, and public services .....	2,694	1,925	1,874	2,033	2,044	2,354	2,504	2,643	2,964	3,497
Natural gas .....	312	189	224	179	246	258	282	303	346	434
Electricity .....	1,015	794	768	865	792	897	951	1,021	1,110	1,236
Fuel oil and other fuels .....	99	<sup>5</sup> 113	<sup>5</sup> 63	65	55	84	89	95	125	123
Telephone services .....	940	647	647	738	751	854	898	886	1,002	1,217
Water and other public services .....	329	181	172	186	198	262	284	338	381	486
Household operations .....	762	351	157	210	267	343	317	499	751	1,983
Personal services .....	473	<sup>5</sup> 204	<sup>5</sup> 56	109	182	228	163	330	481	1,231
Other household expenses .....	289	148	101	101	85	115	154	169	270	752
Housekeeping supplies .....	563	303	318	315	323	340	472	508	685	912
Laundry and cleaning supplies .....	145	71	106	107	137	119	119	154	176	179
Other household products .....	257	113	136	135	109	148	173	216	341	449
Postage and stationery .....	161	119	76	73	77	73	180	138	168	284
Household furnishings and equipment .....	1,813	1,117	1,028	880	773	1,175	1,272	1,598	2,081	3,285
Household textiles .....	114	37	38	47	112	62	111	65	110	228
Furniture .....	447	190	58	186	164	315	277	289	471	991
Floor coverings .....	99	<sup>5</sup> 92	<sup>5</sup> 489	<sup>5</sup> 60	<sup>5</sup> 9	<sup>5</sup> 19	66	105	91	129
Major appliances .....	214	148	127	87	120	140	142	303	250	309
Small appliances, miscellaneous housewares .....	105	373	40	32	77	51	102	82	94	168
Miscellaneous household equipment .....	834	278	276	468	290	588	572	754	1,066	1,459
Apparel and services .....	2,180	1,810	816	1,349	1,497	1,420	1,993	1,965	2,359	3,521
Men and boys .....	526	209	133	352	388	336	437	487	578	906
Men, 16 and over .....	358	<sup>5</sup> 94	<sup>5</sup> 51	215	230	205	321	321	430	616
Boys, 2 to 15 .....	169	115	82	137	158	131	115	166	148	291
Women and girls .....	846	1,111	337	376	432	545	830	836	929	1,290
Women, 16 and over .....	634	857	251	298	263	418	675	617	701	934
Girls, 2 to 15 .....	212	253	86	79	169	127	155	219	228	356
Children under 2 .....	91	<sup>5</sup> 55	<sup>5</sup> 49	<sup>5</sup> 120	64	57	78	61	75	171
Footwear .....	412	<sup>5</sup> 264	<sup>5</sup> 174	349	431	326	444	382	405	556
Other apparel products and services .....	304	171	124	153	182	156	205	199	372	599
Transportation .....	7,789	3,988	2,920	3,855	4,881	5,095	6,900	7,596	9,161	12,621
Vehicle purchases (net outlay) .....	3,469	<sup>5</sup> 1,902	1,532	1,645	2,293	2,180	3,007	3,345	4,067	5,663
Cars and trucks, new .....	1,628	<sup>5</sup> 844	<sup>5</sup> 287	<sup>5</sup> 483	<sup>5</sup> 410	752	1,244	1,277	1,985	3,417
Cars and trucks, used .....	1,779	1,058	1,244	1,162	1,840	1,337	1,721	1,967	2,059	2,129
Other vehicles .....	62	<sup>(4)</sup>	<sup>(4)</sup>	<sup>(4)</sup>	<sup>5</sup> 43	<sup>5</sup> 92	<sup>5</sup> 42	<sup>5</sup> 101	<sup>5</sup> 24	<sup>5</sup> 116
Gasoline and motor oil .....	1,271	784	561	754	879	958	1,216	1,363	1,547	1,700

See footnotes at end of table.

**Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued**

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Other vehicle expenses .....	\$2,667	\$1,104	\$714	\$1,351	\$1,458	\$1,740	\$2,417	\$2,593	\$3,209	\$4,387
Vehicle finance charges .....	386	153	<sup>5</sup> 37	113	174	255	373	457	520	572
Maintenance and repairs .....	825	369	287	573	494	568	877	700	998	1,235
Vehicle insurance .....	852	401	231	462	526	617	843	928	1,031	1,222
Vehicle rental, leases, licenses, other charges .....	604	181	159	203	263	301	325	508	661	1,359
Public transportation .....	383	197	113	105	251	217	259	295	337	871
Health care .....	1,713	907	681	846	1,066	1,335	1,467	1,811	2,078	2,515
Health insurance .....	789	419	282	278	465	620	726	861	952	1,163
Medical services .....	577	265	229	290	343	432	466	541	729	897
Drugs .....	240	161	124	233	219	213	182	305	274	268
Medical supplies .....	108	<sup>5</sup> 63	46	45	39	71	93	103	124	186
Entertainment .....	2,245	1,003	825	952	957	1,277	1,573	2,140	2,717	4,170
Fees and admissions .....	562	241	163	108	165	256	349	463	652	1,251
Television, radios, sound equipment .....	665	335	332	459	488	559	606	607	768	945
Pets, toys, and playground equipment .....	441	223	199	168	202	301	304	401	513	804
Other entertainment supplies, equipment, and services .....	577	204	132	217	101	160	314	669	784	1,170
Personal care products and services .....	484	450	343	323	203	313	563	381	458	783
Reading .....	169	104	45	60	78	104	127	154	207	306
Education .....	616	198	115	161	464	356	346	664	763	1,152
Tobacco products and smoking supplies .....	347	429	354	416	422	325	406	351	369	246
Miscellaneous .....	1,022	488	518	549	573	646	998	1,014	1,240	1,544
Cash contributions .....	1,047	401	121	338	406	570	917	974	1,175	2,063
Personal insurance and pensions .....	5,256	570	419	901	1,448	2,390	3,665	4,797	6,351	11,542
Life and other personal insurance .....	412	191	76	98	174	223	287	355	477	858
Pensions and Social Security .....	4,843	379	343	803	1,274	2,166	3,377	4,442	5,874	10,685
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	49,806	1,742	7,767	12,633	17,415	24,749	34,656	44,286	58,163	107,916
Wages and salaries .....	44,475	2,656	3,204	8,351	13,755	21,237	30,987	39,748	53,804	97,170
Self-employment income .....	3,007	<sup>5</sup> -2,345	361	346	980	1,512	1,951	2,704	2,472	8,059
Social Security, private and government retirement .....	625	<sup>5</sup> 142	1,283	1,331	744	694	444	751	487	425
Interest, dividends, rental income, other property income .....	450	38	<sup>5</sup> 37	43	131	84	226	227	662	1,119
Unemployment and workers' compensation, veterans' benefits .....	223	<sup>5</sup> 131	180	289	290	254	253	216	198	193
Public assistance, supplemental security income, food stamps .....	416	781	2,082	1,592	872	410	258	214	84	<sup>5</sup> 12
Regular contributions for support .....	372	<sup>5</sup> 55	270	437	404	430	389	316	325	438
Other income .....	238	<sup>5</sup> 284	349	243	239	129	149	109	133	501
Personal taxes .....	4,207	-114	-42	-66	279	1,246	2,322	3,302	5,134	10,968
Federal income taxes .....	3,190	-198	-107	-122	-39	876	1,663	2,411	3,901	8,592
State and local income taxes .....	864	-1	42	38	152	275	553	749	1,073	2,077
Other taxes .....	153	<sup>5</sup> 86	<sup>5</sup> 24	19	165	94	106	142	160	299
Income after taxes .....	45,598	1,856	7,809	12,699	17,136	23,503	32,333	40,984	53,029	96,948

See footnotes at end of table.

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Addenda:										
Net change in total assets and liabilities .....	- \$8	-\$5,119	-\$1,773	-\$46	\$100	\$125	-\$2,488	-\$66	-\$3,795	\$6,210
Net change in total assets .....	9,349	-265	1,265	2,125	2,031	5,127	3,662	7,616	7,228	26,207
Net change in total liabilities .....	9,357	4,855	3,038	2,172	1,931	5,001	6,149	7,682	11,023	19,997
Other financial information:										
Other money receipts .....	408	5293	56	170	68	106	140	323	925	605
Mortgage principal paid on owned property .....	-1,513	-581	-348	-289	-391	-609	-894	-1,171	-1,777	-3,528
Estimated market value of owned home ...	84,038	49,657	21,059	21,363	31,505	41,408	57,855	71,643	97,296	176,342
Estimated monthly rental value of owned home .....	611	361	164	180	257	349	427	572	725	1,187
Gifts of goods and services .....	913	547	254	376	391	513	745	771	938	1,838
Food .....	60	( <sup>4</sup> )	<sup>5</sup> 20	<sup>5</sup> 33	<sup>5</sup> 15	26	33	36	76	138
Housing .....	262	121	101	119	107	169	193	264	271	494
Housekeeping supplies .....	54	<sup>5</sup> 23	<sup>5</sup> 35	<sup>5</sup> 21	19	28	33	45	69	104
Household textiles .....	9	<sup>5</sup> 6	( <sup>3</sup> )	( <sup>3</sup> )	<sup>5</sup> 3	57	<sup>5</sup> 21	57	6	12
Appliances and miscellaneous housewares .....	26	<sup>5</sup> 6	<sup>5</sup> 2	<sup>5</sup> 3	<sup>5</sup> 22	25	25	31	19	44
Major appliances .....	7	( <sup>4</sup> )	( <sup>4</sup> )	<sup>5</sup> 3	( <sup>4</sup> )	<sup>5</sup> 12	<sup>5</sup> 6	<sup>5</sup> 17	<sup>5</sup> 1	<sup>5</sup> 8
Small appliances and miscellaneous housewares .....	19	<sup>5</sup> 6	<sup>5</sup> 2	( <sup>3</sup> )	<sup>5</sup> 22	<sup>5</sup> 12	19	14	18	35
Miscellaneous household equipment .....	66	16	14	17	12	39	32	76	92	121
Other housing .....	107	<sup>5</sup> 70	50	78	51	71	82	105	85	213
Apparel and services .....	222	179	72	151	124	153	173	198	217	402
Males, 2 and over .....	48	<sup>5</sup> 10	<sup>5</sup> 11	29	24	45	30	38	28	109
Females, 2 and over .....	91	<sup>5</sup> 143	36	<sup>5</sup> 3	36	54	68	97	96	164
Children under 2 .....	34	<sup>5</sup> 8	<sup>5</sup> 16	<sup>5</sup> 16	<sup>5</sup> 23	20	36	24	32	65
Other apparel products and services .....	49	<sup>5</sup> 19	<sup>5</sup> 8	<sup>5</sup> 102	<sup>5</sup> 41	35	39	39	61	65
Jewelry and watches .....	15	<sup>5</sup> 16	<sup>5</sup> 4	<sup>5</sup> 14	<sup>5</sup> 7	9	17	16	17	23
All other apparel products and services .....	34	<sup>5</sup> 3	<sup>5</sup> 4	<sup>5</sup> 88	<sup>5</sup> 34	<sup>5</sup> 26	<sup>5</sup> 22	<sup>5</sup> 24	44	42
Transportation .....	32	<sup>5</sup> 3	4	2	12	11	20	25	53	54
Health care .....	22	<sup>5</sup> 8	<sup>5</sup> 7	<sup>5</sup> 13	<sup>5</sup> 7	<sup>5</sup> 7	23	<sup>5</sup> 24	18	46
Entertainment .....	75	<sup>5</sup> 44	18	<sup>5</sup> 30	34	58	69	49	84	137
Toys, games, hobbies, and tricycles .....	31	<sup>5</sup> 17	<sup>5</sup> 7	<sup>5</sup> 16	<sup>5</sup> 12	22	32	22	34	57
Other entertainment .....	43	<sup>5</sup> 28	11	<sup>5</sup> 14	22	36	36	27	50	79
Education .....	106	<sup>5</sup> 11	<sup>5</sup> 10	<sup>5</sup> 7	<sup>5</sup> 27	<sup>5</sup> 33	39	80	107	297
All other gifts .....	135	130	22	20	63	54	196	94	112	269

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

<sup>2</sup> Value less than 0.05.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> No data reported.

<sup>5</sup> Data are likely to have large sampling errors.

n.a. Not applicable.