

Table 27. Consumer units with reference person age 35-44 by income before taxes: Average Annual Expenditures, Consumer Expenditure Survey, 1989-90

| Item | Complete reporting of income ¹ | | | | | | | |
|--|---|-------------------|--------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| | 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 and over |
| Number of consumer units (in thousands) | 17,748 | 706 | 1,090 | 1,181 | 1,466 | 2,839 | 2,997 | 7,469 |
| Consumer unit characteristics: | | | | | | | | |
| Income before taxes ¹ | \$41,063 | \$1,674 | \$7,661 | \$12,357 | \$17,446 | \$24,615 | \$34,563 | \$67,697 |
| Income after taxes ¹ | 36,833 | 1,714 | 7,630 | 11,917 | 16,648 | 22,657 | 31,301 | 59,926 |
| Average number of persons in consumer unit | 3.3 | 2.4 | 3 | 3 | 3 | 3.1 | 3.2 | 3.5 |
| Age of reference person | 39.4 | 38.8 | 39.1 | 38.8 | 39.1 | 39.4 | 39.2 | 39.7 |
| Average number in consumer unit: | | | | | | | | |
| Earners | 1.8 | 1.1 | 1.2 | 1.4 | 1.6 | 1.7 | 1.8 | 2.1 |
| Vehicles | 2.4 | 1.3 | 1.3 | 1.4 | 1.7 | 2.1 | 2.6 | 2.9 |
| Children under 18 | 1.3 | 1.0 | 1.4 | 1.3 | 1.3 | 1.3 | 1.3 | 1.4 |
| Persons 65 and over | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Percent distribution: | | | | | | | | |
| Sex of reference person: | | | | | | | | |
| Male | 71 | 47 | 45 | 43 | 57 | 65 | 75 | 85 |
| Female | 29 | 53 | 55 | 57 | 43 | 35 | 25 | 15 |
| Housing tenure: | | | | | | | | |
| Percent Homeowner | 68 | 33 | 36 | 40 | 49 | 55 | 72 | 86 |
| With mortgage | 60 | 26 | 26 | 31 | 37 | 46 | 61 | 81 |
| Without mortgage | 8 | 7 | 11 | 9 | 12 | 10 | 11 | 5 |
| Renter | 32 | 67 | 64 | 60 | 51 | 45 | 28 | 14 |
| Race of reference person: | | | | | | | | |
| Black | 12 | 23 | 21 | 24 | 14 | 17 | 10 | 6 |
| White and other | 88 | 77 | 79 | 76 | 86 | 83 | 90 | 94 |
| Education of reference person: | | | | | | | | |
| Elementary (1-8) | 4 | 15 | 11 | 7 | 9 | 5 | 3 | 1 |
| High school (9-12) | 37 | 44 | 52 | 57 | 50 | 46 | 42 | 24 |
| College | 58 | 41 | 36 | 36 | 41 | 49 | 55 | 75 |
| Never attended and other | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 |
| At least one vehicle owned | 92 | 77 | 71 | 79 | 91 | 92 | 96 | 97 |
| Average annual expenditures: | | | | | | | | |
| Food | 5,408 | 3,409 | 3,245 | 3,241 | 4,044 | 4,325 | 5,000 | 7,031 |
| Food at home | 3,088 | 1,971 | 2,429 | 2,229 | 2,761 | 2,755 | 2,853 | 3,682 |

See footnotes at end of table.

Table 27. Consumer units with reference person age 35-44 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

| Item | Complete reporting of income ¹ | | | | | | | |
|---|---|-------------------|--------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| | 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 and over |
| Cereals and bakery products | 469 | 236 | 361 | 349 | 411 | 413 | 437 | 565 |
| Cereals and cereal products | 172 | 87 | 145 | 150 | 163 | 172 | 149 | 197 |
| Bakery products | 296 | 149 | 216 | 200 | 248 | 241 | 288 | 367 |
| Meats, poultry, fish, and eggs | 773 | 645 | 674 | 577 | 737 | 697 | 675 | 903 |
| Beef | 257 | 166 | 226 | 197 | 229 | 230 | 234 | 303 |
| Pork | 141 | 174 | 128 | 99 | 128 | 140 | 133 | 152 |
| Other meats | 116 | 114 | 90 | 77 | 124 | 104 | 90 | 139 |
| Poultry | 123 | 77 | 108 | 107 | 122 | 112 | 108 | 142 |
| Fish and seafood | 100 | 87 | 75 | 66 | 95 | 73 | 78 | 131 |
| Eggs | 36 | 28 | 47 | 31 | 38 | 38 | 31 | 37 |
| Dairy products | 386 | 207 | 346 | 297 | 331 | 354 | 365 | 449 |
| Fresh milk and cream | 181 | 117 | 198 | 151 | 179 | 174 | 178 | 194 |
| Other dairy products | 205 | 91 | 149 | 145 | 152 | 180 | 188 | 256 |
| Fruits and vegetables | 491 | 334 | 378 | 351 | 418 | 442 | 450 | 588 |
| Fresh fruits | 141 | 86 | 98 | 107 | 110 | 128 | 131 | 172 |
| Fresh vegetables | 147 | 103 | 115 | 108 | 133 | 138 | 138 | 170 |
| Processed fruits | 116 | 73 | 100 | 77 | 99 | 97 | 100 | 144 |
| Processed vegetables | 87 | 71 | 66 | 59 | 76 | 79 | 80 | 103 |
| Other food at home | 970 | 549 | 669 | 654 | 864 | 850 | 927 | 1,177 |
| Sugar and other sweets | 118 | 50 | 87 | 67 | 100 | 105 | 110 | 147 |
| Fats and oils | 81 | 55 | 70 | 58 | 79 | 79 | 73 | 93 |
| Miscellaneous foods | 446 | 260 | 267 | 297 | 401 | 389 | 450 | 537 |
| Nonalcoholic beverages | 277 | 158 | 227 | 210 | 270 | 248 | 257 | 325 |
| Food prep by cu, out-of-town trips | 47 | 25 | 18 | 22 | 14 | 28 | 37 | 74 |
| Food away from home | 2,320 | 1,438 | 816 | 1,013 | 1,282 | 1,570 | 2,146 | 3,349 |
| Alcoholic beverages | 372 | 394 | 116 | 183 | 346 | 314 | 305 | 489 |
| Housing | 11,244 | 5,849 | 5,509 | 6,490 | 7,349 | 7,618 | 9,476 | 16,173 |
| Shelter | 6,518 | 3,467 | 3,109 | 3,825 | 4,255 | 4,332 | 5,423 | 9,445 |
| Owned dwellings | 4,389 | 1,409 | 1,228 | 1,462 | 1,899 | 2,001 | 3,265 | 7,442 |
| Mortgage interest and charges | 3,193 | 984 | 844 | 860 | 1,225 | 1,369 | 2,317 | 5,545 |
| Property taxes | 677 | 208 | 237 | 255 | 345 | 302 | 528 | 1,119 |
| Maintenance, repairs, insurance, other expenses | 519 | 217 | 147 | 347 | 329 | 330 | 420 | 777 |
| Rented dwellings | 1,507 | 1,790 | 1,790 | 2,200 | 2,081 | 2,048 | 1,593 | 978 |
| Other lodging | 622 | 268 | 91 | 164 | 275 | 284 | 564 | 1,026 |
| Utilities, fuels, and public services | 2,116 | 1,320 | 1,510 | 1,716 | 1,717 | 1,873 | 2,042 | 2,544 |
| Natural gas | 264 | 153 | 217 | 209 | 205 | 208 | 282 | 316 |
| Electricity | 865 | 541 | 615 | 717 | 693 | 767 | 838 | 1,038 |
| Fuel oil and other fuels | 101 | 19 | 78 | 47 | 58 | 92 | 90 | 138 |
| Telephone services | 653 | 486 | 454 | 573 | 606 | 622 | 605 | 751 |
| Water and other public services | 232 | 121 | 145 | 169 | 155 | 184 | 227 | 301 |
| Household operations | 597 | 113 | 207 | 187 | 285 | 266 | 393 | 1,033 |
| Personal services | 343 | 26 | 153 | 104 | 180 | 162 | 272 | 568 |
| Other household expenses | 254 | 87 | 55 | 83 | 105 | 104 | 121 | 464 |

See footnotes at end of table.

Table 27. Consumer units with reference person age 35-44 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

| Item | Complete reporting of income ¹ | | | | | | | |
|---|---|-------------------|--------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| | 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 and over |
| Housekeeping supplies | 530 | 349 | 289 | 253 | 398 | 370 | 437 | 742 |
| Laundry and cleaning supplies | 148 | 121 | 134 | 85 | 118 | 129 | 129 | 181 |
| Other household products | 236 | 90 | 98 | 99 | 152 | 152 | 187 | 355 |
| Postage and stationery | 146 | 139 | 57 | 69 | 129 | 90 | 121 | 206 |
| Household furnishings and equipment | 1,483 | 600 | 393 | 508 | 694 | 777 | 1,180 | 2,409 |
| Household textiles | 120 | 22 | 44 | 24 | 73 | 77 | 95 | 187 |
| Furniture | 398 | 107 | 58 | 242 | 202 | 262 | 349 | 610 |
| Floor coverings | 131 | 17 | 16 | 8 | 54 | 37 | 65 | 254 |
| Major appliances | 183 | 65 | 75 | 92 | 125 | 115 | 158 | 270 |
| Small appliances, miscellaneous housewares | 84 | 28 | 21 | 35 | 37 | 41 | 64 | 138 |
| Miscellaneous household equipment | 568 | 361 | 180 | 106 | 202 | 245 | 450 | 949 |
| Apparel and services | 2,317 | 950 | 965 | 1,182 | 1,242 | 1,743 | 2,207 | 3,254 |
| Men and boys | 569 | 130 | 196 | 223 | 250 | 352 | 454 | 898 |
| Men, 16 and over | 418 | 119 | 114 | 99 | 154 | 234 | 322 | 692 |
| Boys, 2 to 15 | 151 | 11 | 81 | 124 | 96 | 119 | 131 | 206 |
| Women and girls | 985 | 529 | 406 | 494 | 537 | 913 | 1,030 | 1,264 |
| Women, 16 and over | 778 | 455 | 313 | 375 | 383 | 774 | 829 | 978 |
| Girls, 2 to 15 | 207 | 74 | 93 | 119 | 153 | 139 | 201 | 286 |
| Children under 2 | 76 | 36 | 39 | 37 | 52 | 40 | 76 | 110 |
| Footwear | 317 | 118 | 149 | 176 | 234 | 179 | 366 | 427 |
| Other apparel products and services | 370 | 136 | 177 | 253 | 171 | 258 | 282 | 555 |
| Transportation | 6,459 | 3,460 | 2,761 | 3,216 | 4,278 | 4,856 | 6,823 | 8,682 |
| Vehicle purchases (net outlay) | 2,817 | 1,565 | 1,128 | 1,527 | 1,969 | 2,111 | 3,346 | 3,609 |
| Cars and trucks, new | 1,502 | 609 | 197 | 539 | 637 | 947 | 1,880 | 2,158 |
| Cars and trucks, used | 1,292 | 907 | 931 | 987 | 1,329 | 1,158 | 1,437 | 1,416 |
| Other vehicles | 23 | 49 | 0 | 1 | 2 | 7 | 30 | 36 |
| Gasoline and motor oil | 1,239 | 789 | 666 | 730 | 927 | 1,106 | 1,259 | 1,549 |
| Other vehicle expenses | 2,082 | 985 | 836 | 819 | 1,249 | 1,457 | 1,952 | 3,017 |
| Vehicle finance charges | 402 | 167 | 114 | 142 | 290 | 261 | 408 | 580 |
| Maintenance and repairs | 751 | 476 | 382 | 282 | 428 | 520 | 700 | 1,073 |
| Vehicle insurance | 661 | 241 | 239 | 304 | 387 | 523 | 648 | 930 |
| Vehicle rental, leases, licenses, other charges | 269 | 102 | 101 | 92 | 144 | 154 | 196 | 434 |
| Public transportation | 320 | 120 | 131 | 141 | 134 | 182 | 267 | 507 |
| Health care | 1,394 | 721 | 751 | 1,176 | 1,098 | 1,053 | 1,323 | 1,807 |
| Health insurance | 465 | 199 | 223 | 304 | 353 | 400 | 501 | 584 |
| Medical services | 633 | 348 | 363 | 615 | 345 | 452 | 558 | 857 |
| Drugs | 196 | 137 | 134 | 184 | 150 | 145 | 182 | 246 |
| Medical supplies | 99 | 37 | 31 | 72 | 249 | 56 | 82 | 119 |
| Entertainment | 2,010 | 788 | 633 | 771 | 855 | 1,189 | 1,715 | 3,173 |
| Fees and admissions | 534 | 177 | 186 | 147 | 146 | 285 | 427 | 894 |
| Television, radios, sound equipment | 586 | 350 | 243 | 363 | 412 | 445 | 551 | 796 |
| Pets, toys, and playground equipment | 367 | 170 | 141 | 180 | 182 | 257 | 376 | 519 |

See footnotes at end of table.

Table 27. Consumer units with reference person age 35-44 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

| Item | Complete reporting of income ¹ | | | | | | | |
|--|---|-------------------|--------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| | 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 and over |
| Other supplies, equipment, and services | 522 | 91 | 64 | 82 | 115 | 202 | 361 | 964 |
| Personal care products and services | 458 | 283 | 228 | 208 | 288 | 359 | 428 | 624 |
| Reading | 194 | 72 | 77 | 77 | 113 | 136 | 185 | 282 |
| Education | 449 | 296 | 138 | 134 | 156 | 233 | 295 | 759 |
| Tobacco products and smoking supplies | 329 | 283 | 360 | 362 | 316 | 377 | 343 | 301 |
| Miscellaneous | 913 | 435 | 337 | 393 | 441 | 663 | 960 | 1,293 |
| Cash contributions | 952 | 166 | 251 | 238 | 492 | 681 | 980 | 1,423 |
| Personal insurance and pensions | 4,191 | 311 | 625 | 1,048 | 1,582 | 2,463 | 3,673 | 6,952 |
| Life and other personal insurance | 483 | 153 | 190 | 165 | 228 | 280 | 473 | 739 |
| Pensions and Social Security | 3,708 | 158 | 434 | 884 | 1,355 | 2,183 | 3,200 | 6,213 |
| Sources of income and taxes: ¹ | | | | | | | | |
| Money income before taxes | 41,063 | 1,674 | 7,661 | 12,357 | 17,446 | 24,615 | 34,563 | 67,697 |
| Wages and salaries | 35,208 | 1,468 | 3,803 | 8,989 | 14,334 | 21,462 | 31,536 | 57,923 |
| Self-employment income | 3,806 | -880 | 649 | 999 | 1,147 | 1,496 | 1,716 | 7,391 |
| Social Security, private and government retirement | 500 | 261 | 908 | 656 | 657 | 623 | 323 | 432 |
| Interest, dividends, rental income, other property income | 577 | 47 | -102 | 126 | 73 | 172 | 363 | 1,136 |
| Unemployment and workers' compensation, veterans' benefits | 229 | 123 | 295 | 298 | 263 | 308 | 236 | 180 |
| Public assistance, supplemental security income, food stamps | 272 | 422 | 1,737 | 853 | 409 | 180 | 49 | 51 |
| Regular contributions for support | 359 | 156 | 256 | 357 | 471 | 313 | 304 | 411 |
| Other income | 112 | 78 | 116 | 79 | 93 | 60 | 36 | 173 |
| Personal taxes ¹ | 4,230 | -40 | 31 | 440 | 798 | 1,958 | 3,262 | 7,771 |
| Federal income taxes | 3,374 | -45 | -44 | 227 | 618 | 1,448 | 2,540 | 6,300 |
| State and local income taxes | 767 | -8 | 29 | 91 | 217 | 420 | 664 | 1,336 |
| Other taxes | 89 | 13 | 46 | 122 | -37 | 90 | 57 | 135 |
| Income after taxes ¹ | 36,833 | 1,714 | 7,630 | 11,917 | 16,648 | 22,657 | 31,301 | 59,926 |
| Addenda: | | | | | | | | |
| Net change in total assets and liabilities | -1,252 | 860 | -2,487 | -3,309 | -2,680 | -1,605 | -2,126 | -181 |

See footnotes at end of table.

Table 27. Consumer units with reference person age 35-44 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

| Item | Complete reporting of income ¹ | | | | | | | |
|---|---|-------------------|--------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| | 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 and over |
| Net change in total assets | 5,159 | 2,068 | -2,183 | -229 | 1,794 | 1,573 | 3,015 | 10,258 |
| Net change in total liabilities | 6,411 | 1,209 | 304 | 3,080 | 4,474 | 3,179 | 5,141 | 10,439 |
| Other financial information | | | | | | | | |
| Other money receipts | 674 | 158 | 57 | 1,697 | 415 | 286 | 827 | 788 |
| Mortgage principal paid on owned property | -851 | -310 | -309 | -303 | -341 | -497 | -780 | -1,332 |
| Estimated market value of owned home | 76,362 | 22,372 | 25,269 | 38,988 | 29,127 | 37,960 | 58,845 | 125,729 |
| Estimated monthly rental value of owned home | 469 | 164 | 171 | 197 | 224 | 264 | 404 | 737 |
| Gifts of: | 898 | 328 | 342 | 639 | 465 | 595 | 755 | 1,319 |
| Clothing, males 2 and over | 57 | 12 | 18 | 19 | 22 | 67 | 31 | 86 |
| Clothing, females 2 and over | 101 | 25 | 35 | 38 | 56 | 122 | 72 | 138 |
| Clothing, infants less than 2 | 31 | 13 | 14 | 17 | 24 | 17 | 38 | 42 |
| Jewelry and watches | 26 | 8 | 12 | 3 | 12 | 17 | 18 | 43 |
| Small appliances and miscellaneous housewares | 17 | 1 | 4 | 7 | 9 | 11 | 9 | 29 |
| Household textiles | 10 | 0 | 12 | 0 | 0 | 9 | 7 | 16 |
| All other gifts | 654 | 269 | 247 | 554 | 342 | 352 | 580 | 966 |

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