

**Table 3. Consumer units with reference person age 35 to 44 by income before taxes:
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1993-94**

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)	19,047	639	1,027	1,433	1,241	2,688	2,845	2,525	3,499	3,151
Consumer unit characteristics:										
Income before taxes ¹	\$45,298	\$557	\$7,520	\$12,554	\$17,423	\$24,454	\$34,496	\$44,418	\$58,345	\$106,301
Income after taxes ¹	41,190	28	7,418	12,387	16,777	22,874	31,764	40,372	52,693	95,271
Age of reference person	39.3	39.2	39.0	39.1	38.6	39.0	39.3	39.1	39.4	39.8
Average number in consumer unit:										
Persons	3.3	2.6	2.7	3.0	2.9	3.1	3.2	3.4	3.5	3.6
Children under 18	1.4	1.1	1.2	1.4	1.3	1.3	1.3	1.4	1.5	1.5
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	1.1	1.4	1.6	1.8	1.9	2.0	2.1
Vehicles	2.2	1.0	1.2	1.3	1.6	2.0	2.3	2.6	2.8	2.8
Percent distribution:										
Sex of reference person:										
Male	67	44	44	43	60	62	67	74	79	81
Female	33	56	56	57	40	38	33	26	21	19
Housing tenure:										
Homeowner	65	30	27	30	38	52	68	76	83	92
With mortgage	56	20	17	18	28	41	59	69	77	83
Without mortgage	9	10	10	12	10	11	10	8	6	9
Renter	35	70	73	70	62	48	32	24	17	8
Race of reference person:										
Black	11	28	19	24	19	13	10	8	6	7
White and other	89	72	81	76	81	87	90	92	94	93
Education of reference person:										
Elementary (1-8)	3	5	8	8	6	6	2	1	0	0
High school (9-12)	39	47	55	54	53	49	41	37	33	17
College	58	48	37	38	41	45	57	61	66	82
Never attended and other	0	0	0	0	0	0	0	0	0	0
At least one vehicle owned	91	68	69	74	86	94	96	97	97	97
Average annual expenditures:	\$38,754	\$17,494	\$17,327	\$19,198	\$23,546	\$27,273	\$34,154	\$40,247	\$47,265	\$67,895
Food	5,578	2,876	3,128	3,726	4,119	4,639	5,102	5,686	6,791	7,996
Food at home	3,421	2,223	2,449	2,874	3,010	3,086	3,104	3,455	4,021	4,215
Cereals and bakery products	555	327	353	443	448	461	497	593	660	731
Cereals and cereal products	216	153	168	202	180	180	186	220	249	277
Bakery products	339	175	185	241	268	280	311	374	411	454
Meats, poultry, fish, and eggs	909	696	823	845	902	962	811	858	1,013	974

See footnotes at end of table.

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Beef	294	132	258	273	286	334	280	272	331	298
Pork	186	184	194	180	224	193	173	172	196	176
Other meats	120	71	97	116	117	117	111	129	133	126
Poultry	171	162	164	157	151	176	132	163	198	194
Fish and seafood	105	114	76	75	90	109	82	92	119	146
Eggs	35	33	35	43	36	34	33	31	37	33
Dairy products	376	248	245	319	314	299	342	378	470	479
Fresh milk and cream	165	139	130	155	146	149	151	177	191	182
Other dairy products	211	109	115	163	168	150	191	201	279	297
Fruits and vegetables	520	382	337	452	469	439	446	538	624	663
Fresh fruits	156	105	88	147	144	135	127	168	185	199
Fresh vegetables	160	131	121	150	160	140	139	146	186	201
Processed fruits	111	71	67	90	91	86	95	120	144	141
Processed vegetables	93	77	62	64	74	78	85	104	109	122
Other food at home	1,061	569	692	816	876	925	1,009	1,087	1,253	1,368
Sugar and other sweets	138	73	103	104	119	133	137	128	157	172
Fats and oils	98	76	72	84	93	90	98	102	100	121
Miscellaneous foods	472	259	288	377	359	392	454	468	587	615
Nonalcoholic beverages	297	143	216	234	284	276	281	322	329	356
Food prep by cu, out-of-town trips	55	17	12	16	22	34	38	66	82	104
Food away from home	2,157	653	679	852	1,110	1,553	1,998	2,231	2,770	3,782
Alcoholic beverages	346	114	159	152	226	231	284	312	473	617
Housing	12,240	6,912	5,987	6,988	8,419	8,476	10,585	12,422	14,421	21,323
Shelter	7,133	4,316	3,567	4,042	5,161	4,874	6,342	7,343	8,251	12,278
Owned dwellings	4,894	1,609	1,121	1,010	2,011	2,265	4,263	5,292	6,486	10,415
Mortgage interest and charges	3,317	905	677	601	1,325	1,471	2,784	3,661	4,430	7,228
Property taxes	940	327	207	257	388	439	758	1,022	1,255	2,011
Maintenance, repairs, insurance, other expenses	637	377	237	151	299	355	721	610	801	1,176
Rented dwellings	1,854	2,577	2,352	2,877	2,982	2,464	1,858	1,666	1,294	885
Other lodging	385	130	94	155	168	144	221	384	471	978
Utilities, fuels, and public services	2,368	1,755	1,664	1,783	1,841	2,057	2,253	2,438	2,671	3,170
Natural gas	291	207	215	233	200	238	275	296	336	400
Electricity	949	741	672	690	735	829	904	1,010	1,056	1,258
Fuel oil and other fuels	99	49	81	58	70	86	101	107	118	129
Telephone services	747	588	548	645	647	695	699	718	821	961
Water and other public services	281	170	148	157	189	209	274	307	340	422
Household operations	675	194	193	162	310	333	349	592	801	1,821
Personal services	428	81	112	101	210	237	217	329	580	1,100
Other household expenses	247	113	81	61	100	96	132	263	221	721
Housekeeping supplies	483	151	156	223	271	359	426	494	644	804
Laundry and cleaning supplies	141	61	65	89	98	119	144	135	170	205
Other household products	229	52	63	85	120	151	186	244	312	413

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Postage and stationery	113	39	27	49	53	88	95	116	163	186
Household furnishings and equipment	1,582	496	407	778	836	854	1,216	1,555	2,054	3,250
Household textiles	125	24	31	23	90	52	125	121	183	230
Furniture	394	245	101	269	259	223	297	296	516	806
Floor coverings	99	28	14	9	22	34	90	97	99	269
Major appliances	167	64	89	119	134	133	163	160	212	236
Small appliances, miscellaneous housewares	110	22	28	48	47	70	75	113	115	256
Miscellaneous household equipment	688	113	145	311	284	342	465	768	930	1,453
Apparel and services	2,111	971	824	1,146	1,370	1,669	1,776	2,187	2,251	3,885
Men and boys	565	252	179	296	374	374	527	649	596	1,027
Men, 16 and over	374	201	73	189	250	257	321	415	440	676
Boys, 2 to 15	191	52	106	107	125	117	206	234	156	351
Women and girls	835	311	346	382	550	743	607	840	852	1,632
Women, 16 and over	614	209	251	247	442	625	429	594	595	1,210
Girls, 2 to 15	220	102	95	135	108	119	178	246	257	423
Children under 2	92	89	58	56	38	86	90	72	129	127
Footwear	306	110	110	236	222	292	326	324	312	437
Other apparel products and services	314	208	132	175	186	174	226	301	363	661
Transportation	6,774	2,430	3,354	3,075	3,833	4,907	6,676	7,502	8,251	11,053
Vehicle purchases (net outlay)	2,878	633	1,420	1,289	1,479	2,012	3,197	3,359	3,463	4,495
Cars and trucks, new	1,420	250	376	578	113	931	1,301	1,762	1,634	2,910
Cars and trucks, used	1,408	384	1,044	711	1,366	1,062	1,806	1,571	1,779	1,464
Other vehicles	49	0	0	0	0	19	90	26	50	122
Gasoline and motor oil	1,207	635	719	680	855	1,079	1,247	1,300	1,419	1,624
Other vehicle expenses	2,329	995	970	912	1,279	1,599	2,034	2,588	2,941	4,087
Vehicle finance charges	323	55	80	118	160	205	307	448	479	457
Maintenance and repairs	816	326	425	343	490	631	749	938	1,014	1,276
Vehicle insurance	785	404	273	347	451	570	733	858	1,033	1,259
Vehicle rental, leases, licenses, other charges	404	211	192	103	178	194	245	344	414	1,095
Public transportation	361	167	245	194	220	217	198	255	429	847
Health care	1,669	1,062	741	793	1,097	1,401	1,576	1,846	1,900	2,633
Health insurance	684	375	301	296	537	627	701	756	782	975
Medical services	666	422	256	362	327	506	560	752	743	1,199
Drugs	223	219	160	92	167	200	235	242	252	287
Medical supplies	96	45	24	44	66	70	80	95	122	172
Entertainment	2,111	839	812	759	1,005	1,425	1,745	2,011	2,851	4,007
Fees and admissions	568	192	115	115	186	264	382	526	758	1,396
Television, radios, sound equipment	702	341	398	380	468	587	684	691	835	1,087
Pets, toys, and playground equipment	423	215	171	187	192	313	396	465	517	718
Other supplies, equipment, and services	419	92	129	77	159	262	282	329	742	807
Personal care products and services	483	339	243	245	285	351	456	506	590	766

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Reading	195	97	82	78	102	128	179	204	243	355
Education	467	602	144	70	266	197	389	434	594	993
Tobacco products and smoking supplies	331	245	394	313	356	376	383	319	322	261
Miscellaneous	967	364	855	592	544	688	866	1,039	1,152	1,526
Cash contributions	873	191	227	335	393	466	617	898	1,183	1,871
Personal insurance and pensions	4,606	452	378	926	1,532	2,319	3,521	4,882	6,242	10,606
Life and other personal insurance	436	165	97	138	174	278	330	461	574	896
Pensions and Social Security	4,171	287	280	788	1,357	2,041	3,191	4,421	5,668	9,710
Sources of income and taxes: ¹										
Money income before taxes	45,298	557	7,520	12,554	17,423	24,454	34,496	44,418	58,345	106,301
Wages and salaries	39,932	3,034	2,972	7,586	12,686	20,781	30,448	41,450	54,253	92,678
Self-employment income	2,797	-3,776	137	872	1,402	1,260	1,853	1,517	2,555	9,877
Social Security, private and government retirement	492	70	929	1019	631	460	447	255	346	559
Interest, dividends, rental income, other property income	599	22	118	110	144	162	267	323	469	2,310
Unemployment and workers' compensation, veterans' benefit	440	157	419	432	690	795	644	357	291	152
Public assistance, supplemental security income, food stamps	493	796	2,508	2,122	1,023	488	64	109	35	31
Regular contributions for support	417	183	333	331	652	422	630	288	304	473
Other income	130	72	104	83	194	87	142	118	92	223
Personal taxes ¹	4,108	529	103	167	646	1,580	2,732	4,046	5,652	11,030
Federal income taxes	3,090	427	18	89	422	1,145	2,009	2,957	4,127	8,638
State and local income taxes	859	14	23	42	178	370	610	912	1,261	2,094
Other taxes	159	89	62	35	46	65	113	176	264	299
Income after taxes ¹	41,190	28	7,418	12,387	16,777	22,874	31,764	40,372	52,693	95,271
Addenda:										
Net change in total assets and liabilities	-2,921	-1354	-1159	2,315	-6,927	-1,427	-9,154	-1,896	-9,022	5,692
Net change in total assets	7,778	-600	974	4,758	-1,841	3,762	858	10,738	7,976	23,935
Net change in total liabilities	10,698	755	2,132	2,443	5,085	5,189	10,012	12,634	16,999	18,243
Other financial information										

See footnotes at end of table.

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Other money receipts	482	1,061	2,984	153	112	130	449	363	297	474
Mortgage principal paid on owned property	-1,395	-532	-389	-224	-500	-463	-912	-1,297	-1,452	-4,026
Estimated market value of owned home	71,836	21,461	18,727	18,750	26,785	35,293	61,343	74,203	91,962	157,641
Estimated monthly rental value of owned home	510	187	152	164	216	302	449	550	669	987
Gifts of goods and services	904	224	369	475	595	548	753	798	1,033	1,883
Food	66	4	30	34	49	62	69	44	68	126
Housing	271	57	74	159	148	157	233	220	274	635
Housekeeping supplies	41	3	11	28	38	25	35	35	63	66
Household textiles	14	0	11	2	2	5	3	22	15	38
Appliances and miscellaneous housewares	23	3	7	4	12	19	21	26	30	40
Major appliances	6	0	0	1	0	4	3	3	13	12
Small appliances and miscellaneous housewares	17	3	7	4	12	15	19	23	17	28
Miscellaneous household equipment	106	9	15	52	15	56	87	65	105	304
Other housing	86	42	30	74	81	53	87	72	61	187
Apparel and services	240	29	112	123	283	140	195	280	268	410
Males, 2 and over	73	6	25	44	134	35	51	113	58	122
Females, 2 and over	91	4	50	33	91	47	71	92	130	151
Children under 2	37	10	15	23	14	33	38	39	45	59
Other apparel products and services	39	8	23	23	44	25	35	36	35	78
Jewelry and watches	22	8	5	4	7	12	11	20	29	57
All other apparel products and services	17	0	18	19	38	13	24	16	7	21
Transportation	42	16	13	14	12	21	38	50	75	61
Health care	32	2	0	8	12	23	11	7	44	99
Entertainment	91	15	36	27	59	78	77	81	109	175
Toys, games, hobbies, and tricycles	35	12	11	18	22	22	36	43	46	52
Other entertainment	56	3	25	10	38	57	41	39	63	123
Education	56	8	18	5	4	14	24	34	53	211
All other gifts	105	93	86	104	28	51	106	81	143	165

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