

**Table 27. Consumer units with reference person age 35-44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91**

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 and over
Number of consumer units (in thousands)	18,299	714	1,081	1,332	1,450	2,936	2,935	7,853
<b>Consumer unit characteristics:</b>								
<b>Income before taxes</b> <sup>1</sup>	\$41,547	\$1,897	\$7,834	\$12,340	\$17,468	\$24,851	\$34,544	\$68,049
<b>Income after taxes</b> <sup>1</sup>	37,169	1,876	7,700	12,044	16,590	22,661	31,322	60,103
<b>Age of reference person</b>	39.4	38.9	39.2	39.2	39.1	39.4	39.2	39.7
<b>Average number in consumer unit:</b>								
Persons	3.3	2.6	3.0	3.1	3.1	3.1	3.2	3.5
Children under 18	1.3	1.1	1.4	1.3	1.3	1.3	1.3	1.4
Persons 65 and over	0	0	0	0	0	0	0	0
Earners	1.8	1.1	1.2	1.3	1.6	1.7	1.8	2.0
Vehicles	2.3	1.3	1.3	1.4	1.7	2.0	2.5	2.8
<b>Percent distribution:</b>								
<b>Sex of reference person:</b>								
Male	70	46	43	43	58	66	75	83
Female	30	54	57	57	42	34	25	17
<b>Housing tenure:</b>								
Homeowner	66	35	39	38	47	53	68	85
With mortgage	57	22	27	26	36	43	57	79
Without mortgage	9	13	12	11	11	9	11	6
Renter	34	65	61	62	53	47	32	15
<b>Race of reference person:</b>								
Black	12	27	21	29	13	14	11	5
White and other	88	73	79	71	87	86	89	95
<b>Education of reference person:</b>								
Elementary (1-8)	4	12	10	9	10	4	2	2
High school (9-12)	37	44	51	58	51	46	40	25
College	58	43	37	33	39	50	58	73
Never attended and other	0	0	2	0	0	0	0	0
<b>At least one vehicle owned</b>	92	71	70	78	90	91	96	98
<b>Average annual expenditures:</b>								
	\$37,053	\$17,858	\$15,817	\$18,350	\$23,950	\$26,486	\$33,632	\$52,167
<b>Food</b>								
Food at home	5,494	3,655	3,183	3,509	4,232	4,308	5,109	6,969
Cereals and bakery products	3,271	2,347	2,320	2,420	2,952	2,777	3,076	3,871
Cereals and cereal products	502	300	314	385	453	407	474	607
Bakery products	181	112	130	125	180	164	168	211
Meats, poultry, fish, and eggs	321	188	184	260	273	242	306	396
Meats, poultry, fish, and eggs	838	805	668	671	797	755	773	943

See footnotes at end of table.

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Beef	288	196	215	210	252	256	292	331
Pork	159	228	156	123	167	145	152	165
Other meats	121	151	102	85	126	103	98	139
Poultry	134	104	109	130	127	131	112	150
Fish and seafood	101	99	52	83	88	84	83	124
Eggs	35	27	34	41	37	36	36	35
Dairy products	386	257	309	301	341	337	362	449
Fresh milk and cream	173	127	160	154	168	164	173	186
Other dairy products	212	130	149	147	173	173	188	264
Fruits and vegetables	507	352	361	376	405	440	478	605
Fresh fruits	149	95	87	104	103	126	132	189
Fresh vegetables	149	101	122	126	117	133	145	171
Processed fruits	119	82	79	79	111	104	110	143
Processed vegetables	90	73	74	67	74	78	90	103
Other food at home	1,039	633	667	687	955	838	990	1,266
Sugar and other sweets	124	65	88	93	102	95	122	152
Fats and oils	88	58	71	63	91	79	76	104
Miscellaneous foods	487	311	264	301	418	386	477	603
Nonalcoholic beverages	291	171	231	209	321	249	272	335
Food prep by cu, out-of-town trips	48	27	12	20	23	30	42	73
Food away from home	2,223	1,308	864	1,089	1,281	1,531	2,033	3,099
<b>Alcoholic beverages</b>	381	330	140	154	342	312	386	474
<b>Housing</b>	11,287	6,419	5,704	6,364	7,238	8,190	9,705	15,760
Shelter	6,436	3,750	3,369	3,614	4,092	4,646	5,544	9,016
Owned dwellings	4,438	1,684	1,339	1,332	1,781	2,279	3,410	7,324
Mortgage interest and charges	3,082	1,098	851	775	1,130	1,437	2,300	5,229
Property taxes	777	280	333	289	343	423	599	1,246
Maintenance, repairs, insurance, other expenses	578	305	155	269	308	419	510	849
Rented dwellings	1,657	1,927	1,954	2,217	2,157	2,193	1,879	1,121
Other lodging	341	139	76	65	154	175	255	571
Utilities, fuels, and public services	2,156	1,464	1,549	1,698	1,806	1,922	2,124	2,544
Natural gas	261	170	216	207	210	202	260	315
Electricity	877	581	607	706	735	775	875	1,034
Fuel oil and other fuels	94	60	44	40	52	102	84	121
Telephone services	679	518	529	578	640	638	655	763
Water and other public services	246	135	153	166	169	205	250	311
Household operations	600	218	203	184	263	263	357	1,039
Personal services	353	105	153	70	156	155	223	610
Other household expenses	247	113	50	114	107	108	134	429
Housekeeping supplies	533	470	267	321	310	393	435	719
Laundry and cleaning supplies	154	213	110	106	104	127	139	183
Other household products	238	129	100	115	135	160	198	338

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Postage and stationery	142	128	57	99	70	107	98	198
Household furnishings and equipment	1,562	517	316	547	767	966	1,245	2,442
Household textiles	129	10	54	30	41	94	103	201
Furniture	372	60	42	220	254	199	368	561
Floor coverings	130	37	42	6	63	27	97	225
Major appliances	171	61	72	57	128	118	179	238
Small appliances, miscellaneous housewares	96	36	26	31	45	70	71	146
Miscellaneous household equipment	664	314	81	203	236	457	427	1,072
<b>Apparel and services</b>	2,428	1,167	933	1,507	1,570	1,677	2,302	3,311
Men and boys	615	168	213	357	347	401	522	895
Men, 16 and over	454	85	126	157	249	272	334	713
Boys, 2 to 15	161	83	87	200	98	129	188	182
Women and girls	1,010	618	386	523	620	698	1,034	1,352
Women, 16 and over	799	543	316	401	463	534	846	1,064
Girls, 2 to 15	210	75	70	123	157	163	188	288
Children under 2	87	90	75	79	48	71	72	109
Footwear	356	154	121	289	294	234	427	434
Other apparel products and services	360	137	139	258	260	274	248	521
<b>Transportation</b>	6,225	2,570	2,586	2,572	4,733	4,492	5,987	8,679
Vehicle purchases (net outlay)	2,596	682	874	851	2,282	1,671	2,444	3,764
Cars and trucks, new	1,290	66	283	208	1,163	489	986	2,160
Cars and trucks, used	1,279	616	592	643	1,115	1,166	1,437	1,556
Other vehicles	27	0	0	0	4	16	21	48
Gasoline and motor oil	1,228	703	662	675	1,008	1,112	1,274	1,514
Other vehicle expenses	2,064	985	893	850	1,269	1,512	1,998	2,897
Vehicle finance charges	366	123	112	145	252	255	366	523
Maintenance and repairs	749	418	372	299	444	557	760	1,022
Vehicle insurance	680	363	305	310	410	555	645	934
Vehicle rental, leases, licenses, other charges	269	81	105	97	163	144	227	419
Public transportation	337	199	157	196	173	198	271	504
<b>Health care</b>	1,472	813	624	1,037	1,120	1,262	1,459	1,870
Health insurance	537	290	237	271	326	531	613	658
Medical services	644	385	227	536	366	504	577	871
Drugs	188	110	110	162	188	149	184	225
Medical supplies	104	28	50	68	240	79	85	116
<b>Entertainment</b>	1,843	788	635	659	897	1,110	1,660	2,813
Fees and admissions	518	171	160	130	143	268	409	868
Television, radios, sound equipment	586	336	233	307	394	429	565	805
Pets, toys, and playground equipment	374	195	159	150	267	254	373	517
Other supplies, equipment, and services	365	85	82	71	93	158	312	624
<b>Personal care products and services</b>	480	301	210	306	321	360	457	631

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<b>Reading</b>	193	89	66	71	111	135	179	282
<b>Education</b>	468	239	148	158	197	257	319	767
<b>Tobacco products and smoking supplies</b>	335	308	365	374	360	372	349	304
<b>Miscellaneous</b>	1,167	673	435	414	665	802	1,053	1,707
<b>Cash contributions</b>	1,018	201	222	209	542	742	913	1,570
<b>Personal insurance and pensions</b>	4,262	305	565	1,017	1,621	2,466	3,756	7,029
Life and other personal insurance	431	116	140	166	234	280	408	646
Pensions and Social Security	3,831	188	426	851	1,387	2,187	3,348	6,383
<b>Sources of income and taxes: <sup>1</sup></b>								
<b>Money income before taxes</b>	41,547	1,897	7,834	12,340	17,468	24,851	34,544	68,049
Wages and salaries	35,796	1,270	3,615	8,774	14,412	21,892	31,318	58,766
Self-employment income	3,527	-801	814	803	998	1,299	1,799	6,701
Social Security, private and government retirement	503	196	741	770	622	588	343	459
Interest, dividends, rental income, other property income	629	88	-41	81	129	168	287	1,257
Unemployment and workers' compensation, veterans' benefits	280	107	296	296	406	322	357	224
Public assistance, supplemental security income, food stamps	316	644	1,968	1,218	411	176	51	39
Regular contributions for support	374	231	244	294	387	328	317	455
Other income	121	160	198	102	103	77	71	148
<b>Personal taxes <sup>1</sup></b>	4,378	21	135	295	878	2,190	3,222	7,946
Federal income taxes	3,403	-102	26	99	629	1,592	2,454	6,292
State and local income taxes	842	3	52	90	222	473	665	1,474
Other taxes	132	119	57	107	27	125	104	180
<b>Income after taxes <sup>1</sup></b>	37,169	1,876	7,700	12,044	16,590	22,661	31,322	60,103
<b>Addenda:</b>								
<b>Net change in total assets and liabilities</b>	-975	-2,692	-2,002	-3,628	-3,601	-380	-1,673	296
Net change in total assets	4,856	-563	-1,199	-962	-1,468	2,436	4,195	9,488
Net change in total liabilities	5,831	2,129	803	2,666	2,133	2,816	5,867	9,192
<b>Other financial information</b>								

See footnotes at end of table.

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Other money receipts	469	52	22	1,045	213	149	283	707
Mortgage principal paid, owned property	-862	-606	-312	-313	-334	-468	-708	-1,357
Estimated market value of owned home	74,449	25,678	26,793	34,695	28,922	37,643	56,555	121,037
Estimated monthly rental value of owned home	461	184	187	180	220	264	385	718
<b>Gifts of goods and services</b>	991	349	321	721	457	745	837	1,418
Food	91	27	22	38	46	51	95	135
Housing	277	141	82	120	105	166	172	447
Housekeeping supplies	45	14	5	50	12	30	33	65
Household textiles	14	0	13	0	2	11	9	22
Appliances and miscellaneous housewares	26	1	6	15	13	25	21	37
Major appliances	6	0	2	7	3	6	5	8
Small appliances and miscellaneous housewares	20	1	3	8	11	19	15	29
Miscellaneous household equipment	78	53	16	9	10	35	54	132
Other housing	115	73	42	45	68	64	55	190
Apparel and services	268	81	152	229	128	264	300	320
Males, 2 and over	60	10	38	51	30	51	68	74
Females, 2 and over	122	19	68	72	57	142	147	139
Children under 2	35	44	32	27	19	22	36	43
Other apparel products and services	51	8	14	78	22	49	48	64
Jewelry and watches	27	7	9	14	8	15	16	46
All other apparel products and services	24	2	5	64	13	34	32	18
Transportation	44	7	2	2	17	27	30	76
Health care	35	7	6	180	4	17	25	33
Entertainment	68	21	15	17	30	52	60	103
Toys, games, hobbies, and tricycles	25	2	6	6	13	20	20	40
Other entertainment	42	19	9	10	17	32	40	63
Education	86	10	1	11	52	51	36	155
All other gifts	123	54	40	125	75	117	119	151

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