

Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97

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)	19,522	584	1,001	1,340	1,295	2,618	2,737	2,163	3,914	3,869
Consumer unit characteristics:										
Income before taxes ¹	\$48,582	\$1,419	\$7,661	\$12,578	\$17,356	\$24,777	\$34,701	\$44,418	\$58,617	\$107,320
Income after taxes ¹	44,349	1,534	7,224	12,678	17,167	23,418	31,996	40,617	53,259	96,464
Age of reference person	39.5	39.3	39.1	39.2	39.2	39.2	39.4	39.3	39.5	40.0
Average number in consumer unit:										
Persons	3.2	2.7	2.6	3.1	3.0	2.9	3.1	3.3	3.5	3.5
Children under 18	1.3	1.2	1.2	1.4	1.4	1.2	1.3	1.3	1.4	1.4
Persons 65 and over	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Earners	1.7	1.0	.8	1.2	1.4	1.5	1.8	1.9	2.0	2.1
Vehicles	2.2	1.3	.9	1.4	1.8	1.8	2.2	2.6	2.7	2.6
Percent distribution:										
Sex of reference person:										
Male	63	45	37	42	53	54	64	74	73	75
Female	37	55	63	58	47	46	36	26	27	25
Housing tenure:										
Homeowner	64	32	27	38	41	51	60	72	80	87
With mortgage	52	20	13	22	25	36	46	62	71	79
Without mortgage	12	12	14	16	16	15	14	9	9	8
Renter	36	68	73	62	59	49	40	28	20	13
Race of reference person:										
Black	13	20	31	22	15	16	12	10	8	8
White and other	87	80	69	78	85	84	88	90	92	92
Education of reference person:										
Elementary (1-8)	4	7	9	8	10	8	3	2	1	(³)
High school (9-12)	39	56	61	54	53	44	43	38	35	19
College	57	37	30	39	37	48	54	60	63	81
Never attended and other	(²)	(⁴)	(³)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
At least one vehicle owned	90	67	58	78	86	89	94	97	97	95
Average annual expenditures	\$42,260	\$22,579	\$16,681	\$20,845	\$24,741	\$29,107	\$34,853	\$41,080	\$48,941	\$72,809
Food										
Food at home	5,876	3,764	3,609	3,874	4,388	4,636	5,215	5,685	6,554	8,554
Cereals and bakery products	3,560	2,511	2,928	2,676	3,021	3,070	3,324	3,456	3,764	4,639
Cereals and cereal products	569	445	418	419	439	456	532	538	622	774
Bakery products	213	147	165	196	199	183	202	181	219	285
Meats, poultry, fish, and eggs	356	298	253	223	240	273	330	357	403	489
Beef	903	640	838	758	935	844	882	852	940	1,042
Pork	272	153	225	240	288	251	289	254	299	296
Other meats	189	112	208	178	223	190	192	182	185	197
Poultry	126	118	120	102	108	121	103	122	144	147
Fish and seafood	173	126	168	129	163	156	162	172	177	211
Eggs	104	102	74	72	108	86	96	87	100	154
Dairy products	38	29	43	38	45	41	41	37	35	37
Fresh milk and cream	410	281	283	256	316	344	400	401	444	555
Other dairy products	177	137	133	124	141	169	180	184	190	206
Fruits and vegetables	233	144	150	132	175	175	220	217	254	349
Fresh fruits	554	441	476	462	494	469	484	524	551	760
Fresh vegetables	169	142	125	136	143	140	142	157	180	238
Processed fruits	162	110	153	158	147	135	144	144	153	227
Processed vegetables	127	114	103	90	114	109	103	131	123	177
Eggs	96	74	94	78	89	85	95	91	94	119

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, 1996-97 — Continued

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Other food at home	\$1,124	\$705	\$914	\$781	\$838	\$956	\$1,025	\$1,141	\$1,207	\$1,507
Sugar and other sweets	139	74	118	95	108	113	126	138	160	183
Fats and oils	95	96	90	77	95	85	90	97	105	102
Miscellaneous foods	519	272	442	336	378	438	456	517	556	729
Nonalcoholic beverages	311	210	239	253	230	298	305	321	317	384
Food prepared by consumer unit on out-of-town trips	59	⁵ 52	24	21	26	23	47	68	70	109
Food away from home	2,316	1,253	681	1,198	1,366	1,566	1,891	2,229	2,790	3,915
Alcoholic beverages	368	202	166	125	201	227	328	346	377	691
Housing	13,362	8,634	6,212	7,749	8,469	9,415	10,464	12,528	15,174	22,827
Shelter	7,747	5,277	3,616	4,456	4,883	5,271	5,956	7,587	8,572	13,485
Owned dwellings	5,203	2,529	963	1,472	1,590	2,446	3,283	5,129	6,521	11,139
Mortgage interest and charges	3,459	1,379	430	914	961	1,493	2,106	3,443	4,393	7,625
Property taxes	1,032	501	232	350	338	484	605	962	1,311	2,215
Maintenance, repairs, insurance, other expenses	713	650	300	208	291	468	572	725	816	1,299
Rented dwellings	2,129	2,519	2,621	2,915	3,146	2,698	2,470	2,091	1,613	1,248
Other lodging	415	⁵ 229	⁵ 33	69	147	126	204	367	438	1,098
Utilities, fuels, and public services	2,638	1,754	1,805	2,064	2,131	2,247	2,497	2,612	2,916	3,451
Natural gas	317	210	249	214	219	257	299	314	351	439
Electricity	1,003	710	728	827	822	851	944	1,003	1,112	1,272
Fuel oil and other fuels	112	⁵ 75	71	74	89	77	121	106	124	155
Telephone services	890	602	584	744	776	807	872	841	960	1,129
Water and other public services	316	156	173	204	225	254	262	348	369	456
Household operations	741	316	125	228	272	318	372	522	813	1,894
Personal services	473	⁵ 130	⁵ 23	127	190	216	244	332	559	1,184
Other household expenses	268	186	102	101	82	103	127	190	254	710
Housekeeping supplies	550	301	221	316	303	368	479	539	681	857
Laundry and cleaning supplies	149	88	101	93	109	145	133	175	154	186
Other household products	254	102	95	142	118	154	213	245	346	401
Postage and stationery	147	111	25	81	75	69	133	120	181	270
Household furnishings and equipment	1,687	986	445	685	880	1,211	1,160	1,266	2,191	3,139
Household textiles	80	34	24	29	32	53	68	67	105	145
Furniture	388	175	89	173	205	191	252	257	453	868
Floor coverings	134	⁵ 44	⁵ 9	⁵ 30	⁵ 8	⁵ 271	28	39	246	175
Major appliances	187	⁵ 89	103	74	151	147	148	175	251	274
Small appliances, miscellaneous housewares	109	401	41	49	82	46	94	62	90	214
Miscellaneous household equipment	789	243	179	330	402	504	570	667	1,046	1,463
Apparel and services	2,171	1,618	592	940	1,457	1,718	1,847	1,855	2,625	3,507
Men and boys	538	318	104	256	339	367	454	515	682	874
Men, 16 and over	367	218	⁵ 40	124	223	237	334	339	477	607
Boys, 2 to 15	171	101	64	132	116	130	119	176	205	267
Women and girls	855	608	218	325	534	683	681	687	1,053	1,446
Women, 16 and over	629	442	172	235	358	525	530	447	744	1,104
Girls, 2 to 15	225	166	46	90	176	158	151	241	309	342
Children under 2	91	⁵ 19	⁵ 43	⁵ 39	56	56	73	91	116	150
Footwear	408	⁵ 386	⁵ 120	216	402	412	394	324	475	535
Other apparel products and services	280	287	107	105	126	199	246	237	298	502
Transportation	7,629	4,065	2,858	3,741	4,614	5,318	7,173	8,055	8,546	12,475
Vehicle purchases (net outlay)	3,361	⁵ 2,059	1,434	1,484	2,073	2,321	3,500	3,680	3,436	5,487
Cars and trucks, new	1,529	⁵ 788	⁵ 417	⁵ 563	⁵ 494	750	1,223	1,525	1,673	3,208
Cars and trucks, used	1,717	1,263	1,017	870	1,540	1,478	2,187	2,092	1,718	1,937
Other vehicles	115	⁵ 8	(⁴)	⁵ 51	⁵ 39	⁵ 93	⁵ 90	⁵ 63	⁵ 45	342
Gasoline and motor oil	1,309	707	516	859	939	1,010	1,248	1,491	1,589	1,745

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, 1996-97 — Continued

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Other vehicle expenses	\$2,545	\$1,046	\$706	\$1,260	\$1,393	\$1,721	\$2,168	\$2,595	\$3,070	\$4,341
Vehicle finance charges	356	79	51	135	165	249	360	444	471	521
Maintenance and repairs	822	358	308	478	480	584	748	769	990	1,332
Vehicle insurance	811	335	201	471	529	595	761	935	968	1,206
Vehicle rental, leases, licenses, other charges	555	274	146	176	219	292	298	447	641	1,281
Public transportation	415	254	202	138	209	265	258	289	452	903
Health care	1,679	803	696	1,021	1,098	1,340	1,522	1,782	2,025	2,412
Health insurance	747	433	204	304	456	576	709	869	959	1,046
Medical services	599	263	330	498	407	481	492	548	672	927
Drugs	228	76	126	179	191	207	220	260	250	280
Medical supplies	105	⁵ 32	36	40	45	75	101	105	144	159
Entertainment	2,386	1,006	688	776	948	1,329	1,682	2,259	2,925	4,764
Fees and admissions	614	230	94	121	183	291	371	544	770	1,391
Television, radios, sound equipment	693	303	357	384	510	537	604	732	818	1,025
Pets, toys, and playground equipment	424	265	166	168	137	296	342	359	496	782
Other entertainment supplies, equipment, and services	656	208	72	102	118	204	365	624	841	1,565
Personal care products and services	613	219	277	334	299	456	633	647	661	961
Reading	170	91	49	64	83	99	130	161	211	320
Education	580	444	137	246	212	360	359	632	786	1,022
Tobacco products and smoking supplies	328	329	321	361	401	331	404	337	316	247
Miscellaneous	959	588	547	444	620	675	919	982	1,142	1,435
Cash contributions	1,052	264	133	217	463	773	719	1,025	1,144	2,242
Personal insurance and pensions	5,087	551	394	954	1,488	2,431	3,459	4,786	6,456	11,353
Life and other personal insurance	404	160	62	117	150	244	273	376	530	804
Pensions and Social Security	4,682	391	332	837	1,339	2,187	3,185	4,410	5,926	10,549
Sources of income and personal taxes: ¹										
Money income before taxes	48,582	1,419	7,661	12,578	17,356	24,777	34,701	44,418	58,617	107,320
Wages and salaries	42,995	2,896	2,885	8,274	14,273	20,959	31,285	40,439	54,149	94,409
Self-employment income	3,256	⁵ 2,996	⁵ 271	344	633	1,575	1,611	2,205	2,449	10,566
Social Security, private and government retirement	633	234	1,200	1,200	682	643	474	586	521	581
Interest, dividends, rental income, other property income	475	86	⁵ 25	22	125	162	283	226	809	1,070
Unemployment and workers' compensation, veterans' benefits	252	⁵ 103	289	339	227	344	270	232	225	204
Public assistance, supplemental security income, food stamps	452	814	2,531	1,781	866	466	204	96	⁵ 73	⁵ 9
Regular contributions for support	345	⁵ 63	157	413	386	435	430	498	257	283
Other income	174	⁵ 219	302	205	163	192	144	136	132	197
Personal taxes	4,233	-115	438	-100	189	1,358	2,705	3,801	5,358	10,856
Federal income taxes	3,219	-151	288	-102	-12	997	1,973	2,788	4,102	8,451
State and local income taxes	887	(³)	140	-26	152	303	660	875	1,128	2,093
Other taxes	127	⁵ 36	⁵ 10	28	50	58	72	138	128	312
Income after taxes	44,349	1,534	7,224	12,678	17,167	23,418	31,996	40,617	53,259	96,464

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, 1996-97 — Continued

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
Addenda:										
Net change in total assets and liabilities	\$704	\$-1,065	\$-2,270	\$-541	\$908	\$-321	\$-1,903	\$-433	\$-2,057	\$8,072
Net change in total assets	7,703	4,161	90	571	2,227	3,370	5,113	7,692	6,320	20,679
Net change in total liabilities	6,998	5,226	2,360	1,112	1,319	3,691	7,016	8,125	8,377	12,606
Other financial information:										
Other money receipts	377	⁵ 262	99	288	43	150	218	265	760	549
Mortgage principal paid on owned property	-1,370	-479	-164	-358	-305	-545	-795	-1,146	-1,846	-3,131
Estimated market value of owned home ...	79,891	38,044	16,061	31,744	26,755	40,387	54,612	73,350	96,759	168,396
Estimated monthly rental value of owned home	564	264	142	214	226	326	410	568	698	1,085
Gifts of goods and services	951	627	202	370	622	591	802	858	1,090	1,740
Food	60	⁵ 21	⁵ 9	⁵ 19	36	26	34	39	76	140
Housing	252	107	67	139	252	168	187	189	270	478
Housekeeping supplies	44	⁵ 20	⁵ 8	⁵ 9	46	25	30	37	52	84
Household textiles	6	⁵ 1	3	4	3	3	4	7	6	11
Appliances and miscellaneous housewares	22	⁵ 3	⁵ 3	⁵ 2	⁵ 31	⁵ 8	24	14	15	55
Major appliances	3	(⁴)	(⁴)	(⁴)	⁵ 4	⁵ 2	⁵ 4	⁵ 6	3	6
Small appliances and miscellaneous housewares	19	⁵ 3	⁵ 3	⁵ 2	⁵ 27	⁵ 6	20	8	12	50
Miscellaneous household equipment	70	17	11	24	55	53	53	47	102	117
Other housing	110	65	42	100	117	78	76	85	96	211
Apparel and services	264	276	74	108	174	212	202	223	323	429
Males, 2 and over	48	⁵ 30	⁵ 9	35	45	45	42	42	46	79
Females, 2 and over	103	⁵ 164	37	⁵ 18	61	82	68	87	132	166
Children under 2	38	⁵ 10	⁵ 28	⁵ 23	⁵ 23	24	34	39	48	55
Other apparel products and services	75	⁵ 71	(⁴)	⁵ 32	⁵ 44	⁵ 62	⁵ 59	⁵ 55	97	129
Jewelry and watches	40	⁵ 71	(⁴)	⁵ 1	⁵ 26	⁵ 25	⁵ 46	⁵ 28	⁵ 43	⁵ 73
All other apparel products and services	35	(⁴)	(⁴)	⁵ 30	⁵ 18	⁵ 37	⁵ 13	⁵ 27	54	57
Transportation	41	49	5	7	14	10	33	75	60	57
Health care	19	⁵ 6	⁵ 7	⁵ 5	⁵ 12	17	18	32	13	29
Entertainment	105	⁵ 72	⁵ 15	⁵ 32	⁵ 30	73	90	125	111	192
Toys, games, hobbies, and tricycles	46	⁵ 57	⁵ 1	⁵ 19	⁵ 8	⁵ 31	30	61	47	85
Other entertainment	59	15	14	13	22	41	60	64	65	107
Education	93	⁵ 17	⁵ 10	⁵ 28	⁵ 26	⁵ 37	42	64	138	216
All other gifts	117	79	14	32	78	49	196	113	98	198

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

² Value less than 0.05.

³ Value less than 0.5.

⁴ No data reported.

⁵ Data are likely to have large sampling errors.