

Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000-2001

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)	18,771	465	801	927	994	2,271	2,272	2,202	3,456	5,382
Consumer unit characteristics:										
Income before taxes ¹	\$57,755	-\$639	\$7,808	\$12,562	\$17,302	\$24,624	\$34,382	\$44,363	\$58,867	\$114,100
Income after taxes ¹	54,036	-538	7,995	12,725	17,610	24,189	32,912	42,005	55,200	105,134
Age of reference person	39.5	39.6	39.5	39.4	39.4	39.5	39.4	39.3	39.5	39.8
Average number in consumer unit:										
Persons	3.3	2.7	2.5	2.9	3.0	3.0	3.0	3.1	3.4	3.7
Children under 18	1.3	1.1	.9	1.4	1.3	1.2	1.2	1.2	1.4	1.5
Persons 65 and over	(²)	(²)	(²)	(²)	^{3.1}	(²)	(²)	(²)	(²)	(²)
Earners	1.7	1.1	.9	1.1	1.3	1.5	1.6	1.7	1.9	2.1
Vehicles	2.2	1.5	1.0	1.2	1.4	1.6	1.9	2.3	2.5	2.8
Percent distribution:										
Sex of reference person:										
Male	53	47	35	35	38	45	51	60	56	62
Female	47	53	65	65	62	55	49	40	44	38
Housing tenure:										
Homeowner	68	44	27	36	38	48	61	70	81	88
With mortgage	57	29	14	20	26	33	47	60	72	81
Without mortgage	11	15	14	17	12	15	14	10	9	8
Renter	32	56	73	64	62	52	39	30	19	12
Race of reference person:										
Black	13	19	26	21	24	19	16	11	10	7
White and other	87	81	74	79	76	81	84	89	90	93
Education of reference person:										
Elementary (1-8)	3	7	10	7	6	5	4	2	1	(⁴)
High school (9-12)	38	49	66	57	61	51	42	44	33	20
College	59	44	24	36	33	44	54	54	66	80
Never attended and other	(⁴)	(⁵)	(⁵)	(⁴)	(⁴)	(⁴)	(⁵)	(⁵)	(⁵)	(⁵)
At least one vehicle owned or leased	92	70	66	72	82	90	95	96	96	98
Average annual expenditures	\$48,883	\$27,989	\$18,835	\$22,837	\$25,216	\$28,962	\$36,333	\$43,073	\$51,383	\$78,720
Food	6,620	4,922	3,613	4,469	4,658	4,515	5,345	6,649	7,213	9,083
Food at home	3,752	2,908	2,645	3,027	3,176	2,954	3,203	3,722	3,964	4,703
Cereals and bakery products	570	434	379	460	494	443	481	544	605	726
Cereals and cereal products	201	159	169	191	188	172	173	211	198	239
Bakery products	369	276	210	269	307	271	308	333	407	487
Meats, poultry, fish, and eggs	977	934	795	850	960	862	892	981	1,005	1,101
Beef	285	302	235	232	264	266	269	258	297	320
Pork	201	173	220	183	217	187	174	181	208	222
Other meats	132	113	79	107	103	110	129	149	137	154
Poultry	187	179	126	178	168	162	168	199	198	211
Fish and seafood	133	128	99	113	163	98	115	157	128	152
Eggs	39	38	36	37	44	38	37	37	38	42
Dairy products	417	296	272	296	328	329	372	388	459	530
Fresh milk and cream	171	135	125	147	144	140	172	164	181	198
Other dairy products	247	161	147	150	184	189	199	224	278	332
Fruits and vegetables	597	452	454	495	550	477	529	600	586	745
Fresh fruits	181	136	141	133	152	139	148	188	170	245
Fresh vegetables	178	141	125	150	170	155	169	179	165	216
Processed fruits	139	119	125	122	129	102	120	129	146	172
Processed vegetables	99	56	63	90	100	81	93	105	105	113

See footnotes at end of table.

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Other food at home	\$1,191	\$792	\$744	\$927	\$843	\$843	\$929	\$1,210	\$1,309	\$1,600
Sugar and other sweets	156	112	84	112	117	115	112	151	157	226
Fats and oils	96	64	56	110	90	90	84	98	99	109
Miscellaneous foods	560	366	326	422	379	372	412	591	630	770
Nonalcoholic beverages	328	216	267	259	245	243	284	333	370	405
Food prepared by consumer unit on out-of-town trips	50	³ 34	³ 10	³ 23	12	23	38	38	52	90
Food away from home	2,868	2,013	968	1,442	1,482	1,561	2,142	2,927	3,249	4,380
Alcoholic beverages	482	513	97	194	242	260	282	474	516	805
Housing	15,734	10,711	7,216	7,943	9,143	9,807	11,561	13,126	16,126	25,106
Shelter	9,222	7,025	3,923	4,658	5,451	5,776	6,811	7,727	9,476	14,602
Owned dwellings	6,583	4,320	1,179	1,542	2,001	2,585	3,883	5,041	7,318	12,283
Mortgage interest and charges	4,420	2,708	624	881	1,097	1,507	2,579	3,449	5,023	8,372
Property taxes	1,297	850	479	309	345	616	809	878	1,336	2,445
Maintenance, repairs, insurance, other expenses	866	762	76	352	559	462	495	713	959	1,466
Rented dwellings	2,183	2,219	2,621	3,063	3,313	3,025	2,742	2,434	1,734	1,349
Other lodging	456	485	³ 124	³ 54	137	166	187	252	424	971
Utilities, fuels, and public services	2,955	2,102	2,123	2,024	2,255	2,395	2,671	2,758	3,118	3,775
Natural gas	403	314	249	244	293	281	358	351	460	537
Electricity	1,065	805	957	775	881	951	986	1,016	1,094	1,270
Fuel oil and other fuels	98	³ 33	³ 44	68	³ 45	97	90	102	98	130
Telephone services	1,034	740	675	729	801	812	960	966	1,067	1,339
Water and other public services	355	211	197	209	235	253	277	323	399	499
Household operations	943	165	400	211	324	300	552	546	865	1,982
Personal services	556	³ 68	³ 99	³ 80	168	150	337	272	503	1,235
Other household expenses	387	97	301	131	156	150	216	274	362	746
Housekeeping supplies	650	363	278	397	400	417	491	593	749	955
Laundry and cleaning supplies	168	154	96	177	150	123	134	180	172	211
Other household products	338	181	125	147	194	187	269	305	410	506
Postage and stationery	144	³ 29	57	72	57	107	88	108	167	238
Household furnishings and equipment	1,964	1,055	492	653	712	919	1,036	1,502	1,918	3,792
Household textiles	141	58	36	116	59	60	87	121	101	278
Furniture	499	155	123	271	186	174	265	314	458	1,020
Floor coverings	57	³ 11	³ 1	³ 6	³ 7	11	20	39	64	123
Major appliances	217	183	95	87	103	120	157	200	224	351
Small appliances, miscellaneous housewares	109	44	31	24	42	48	43	75	100	230
Miscellaneous household equipment	941	604	205	149	314	506	464	754	970	1,791
Apparel and services	2,419	1,705	974	1,128	1,707	1,275	1,784	2,217	2,466	3,881
Men and boys	577	353	194	260	430	304	403	464	638	932
Men, 16 and over	392	243	143	114	320	167	274	289	440	656
Boys, 2 to 15	185	109	51	146	110	137	128	175	198	275
Women and girls	970	803	381	404	659	473	725	883	989	1,581
Women, 16 and over	713	536	273	280	505	341	500	670	735	1,171
Girls, 2 to 15	257	267	108	123	154	132	225	213	254	410
Children under 2	112	³ 20	70	118	74	65	78	101	107	179
Footwear	427	407	³ 224	213	384	261	354	516	466	549
Other apparel products and services	333	123	104	134	160	173	224	253	266	640
Transportation	9,252	4,620	3,504	4,276	4,000	5,789	7,771	8,918	9,596	14,361
Vehicle purchases (net outlay)	4,382	³ 2,088	1,729	2,190	1,417	2,659	3,872	4,167	4,375	6,934
Cars and trucks, new	2,022	³ 559	³ 336	³ 505	³ 384	731	1,482	1,649	2,107	3,835
Cars and trucks, used	2,291	1,529	1,393	1,685	1,033	1,927	2,386	2,417	2,163	2,972
Other vehicles	68	(⁵)	(⁵)	(⁵)	(⁵)	³ 1	³ 4	³ 102	106	127
Gasoline and motor oil	1,591	930	733	813	1,056	1,229	1,381	1,595	1,786	2,122

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, 2000-2001 — Continued

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	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
Other vehicle expenses	\$2,835	\$1,342	\$901	\$1,061	\$1,310	\$1,676	\$2,227	\$2,919	\$3,056	\$4,433
Vehicle finance charges	443	164	129	106	188	271	368	414	547	668
Maintenance and repairs	831	448	366	357	437	496	629	1,073	855	1,226
Vehicle insurance	902	378	268	431	474	656	819	920	1,056	1,236
Vehicle rental, leases, licenses, other charges	658	352	138	168	210	254	412	513	597	1,302
Public transportation	445	259	140	212	218	224	292	237	379	873
Health care	1,869	1,184	703	1,004	1,003	1,278	1,614	1,805	2,202	2,579
Health insurance	886	669	301	423	413	603	810	953	1,051	1,177
Medical services	574	325	187	264	239	369	468	479	713	848
Drugs	321	153	188	279	315	253	275	301	333	410
Medical supplies	88	³ 37	³ 27	³ 38	36	54	61	72	105	144
Entertainment	2,606	1,368	787	879	951	1,257	1,857	1,962	2,893	4,559
Fees and admissions	722	255	122	159	181	221	387	418	720	1,526
Television, radios, sound equipment	832	471	399	367	435	540	700	813	862	1,251
Pets, toys, and playground equipment	471	212	138	209	180	302	377	389	497	769
Other entertainment supplies, equipment, and services	582	430	128	145	155	194	393	341	814	1,013
Personal care products and services	619	541	304	372	424	402	483	645	626	893
Reading	151	54	35	52	47	80	105	115	169	264
Education	648	447	251	232	226	280	386	423	849	1,105
Tobacco products and smoking supplies	430	563	523	513	544	467	425	487	410	344
Miscellaneous	870	528	277	588	600	652	684	904	879	1,244
Cash contributions	1,229	382	109	324	362	534	718	909	1,125	2,490
Personal insurance and pensions	5,955	451	441	863	1,308	2,366	3,318	4,441	6,313	12,005
Life and other personal insurance	430	198	140	100	165	229	278	289	441	799
Pensions and Social Security	5,525	253	301	763	1,143	2,137	3,040	4,152	5,871	11,207
Sources of income and personal taxes: ¹										
Money income before taxes	57,755	-639	7,808	12,562	17,302	24,624	34,382	44,363	58,867	114,100
Wages and salaries	52,291	2,089	2,893	7,902	13,361	21,257	31,038	40,744	54,969	103,887
Self-employment income	2,863	-3,336	³ 254	-103	549	964	1,327	1,563	2,298	7,070
Social Security, private and government retirement	846	³ 226	2,029	1,790	1,546	865	980	642	542	644
Interest, dividends, rental income, other property income	573	-253	³ 52	163	63	77	146	247	185	1,660
Unemployment and workers' compensation, veterans' benefits	257	³ 122	³ 87	229	250	393	300	372	290	154
Public assistance, supplemental security income, food stamps	394	364	2,041	1,920	954	511	192	134	98	118
Regular contributions for support	411	³ 85	282	444	412	479	324	546	360	437
Other income	121	³ 64	168	218	167	80	73	115	125	130
Personal taxes	3,719	-101	-187	-163	-308	436	1,470	2,359	3,667	8,966
Federal income taxes	2,890	-154	-206	-229	-358	212	1,031	1,677	2,729	7,264
State and local income taxes	700	36	-5	51	45	167	362	533	806	1,462
Other taxes	129	³ 17	³ 23	15	5	56	77	148	132	241
Income after taxes	54,036	-538	7,995	12,725	17,610	24,189	32,912	42,005	55,200	105,134

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, 2000-2001 — Continued

Item	Complete reporting of income									
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Addenda:										
Net change in total assets and liabilities	- \$4,186	\$4,930	\$2,366	\$882	\$255	- \$1,797	- \$2,781	- \$6,180	- \$6,551	- \$6,910
Net change in total assets	6,293	5,121	2,019	2,254	1,374	3,835	4,284	2,434	3,066	14,170
Net change in total liabilities	10,479	191	-348	1,372	1,120	5,632	7,065	8,615	9,617	21,080
Other financial information:										
Other money receipts	522	³ 526	³ 256	854	183	288	1,118	393	535	459
Mortgage principal paid on owned property	-1,675	-1,128	-235	-424	-499	-496	-991	-1,291	-1,792	-3,238
Estimated market value of owned home ...	102,630	55,188	34,520	31,046	29,260	41,557	63,819	77,169	109,312	191,027
Estimated monthly rental value of owned home	721	407	175	245	257	353	487	598	798	1,250
Gifts of goods and services	1,035	954	549	279	775	583	755	1,020	993	1,646
Food	67	³ 6	³ 21	³ 17	24	15	31	26	69	150
Alcoholic beverages	21	³ 38	³ 13	³ 1	³ 15	34	7	11	9	51
Housing	273	156	155	68	112	158	177	250	304	449
Housekeeping supplies	50	³ 23	³ 21	³ 15	36	24	23	44	61	82
Household textiles	12	³ 2	³ 20	(⁵)	³ 1	³ 2	³ 3	38	7	17
Appliances and miscellaneous housewares	29	³ 4	³ 8	³ 5	³ 7	³ 17	³ 15	17	31	58
Major appliances	4	(⁵)	(⁵)	³ 3	(⁵)	³ 2	³ 10	³ 4	9	³ 2
Small appliances and miscellaneous housewares	25	³ 4	³ 8	³ 1	³ 7	³ 15	³ 5	³ 12	22	56
Miscellaneous household equipment	76	³ 7	³ 26	³ 9	12	54	50	54	107	122
Other housing	107	120	81	40	55	60	86	96	99	169
Apparel and services	287	536	226	96	346	97	272	327	256	389
Males, 2 and over	63	³ 98	³ 101	³ 20	175	13	45	33	56	81
Females, 2 and over	110	356	³ 63	³ 17	89	32	111	124	109	148
Children under 2	53	³ 18	³ 21	35	39	37	41	56	49	81
Other apparel products and services	61	³ 65	³ 41	³ 24	³ 44	15	75	114	41	79
Jewelry and watches	23	³ 4	(⁴)	³ 9	³ 5	³ 7	29	25	9	46
All other apparel products and services	37	³ 61	³ 41	³ 15	³ 39	³ 8	³ 46	³ 88	33	33
Transportation	72	³ 5	76	8	14	124	51	192	26	67
Health care	23	³ 5	³ 1	³ 17	³ 92	43	³ 27	³ 14	11	13
Entertainment	90	³ 95	³ 39	³ 23	41	52	86	65	95	144
Toys, games, hobbies, and tricycles	28	³ 19	³ 6	³ 10	³ 11	20	39	17	24	42
Other entertainment	62	³ 76	33	12	30	32	47	48	70	102
Personal care products and services	28	³ 84	(⁴)	³ 17	49	12	9	43	25	36
Reading	1	(⁵)	(⁵)	(⁴)	(⁵)	1	(⁴)	1	1	2
Education	100	³ 17	³ 14	³ 15	³ 17	15	26	43	99	242
All other gifts	74	13	4	18	65	62	69	47	98	103

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

² Value less than 0.05.

³ Data are likely to have large sampling errors.

⁴ Value less than 0.5.

⁵ No data reported.

n.a. Not applicable.