

Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003

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)	20,356	605	768	872	961	2,216	2,353	2,141	3,800	6,639
Consumer unit characteristics:										
Income before taxes ¹	\$61,309	- \$17	\$7,859	\$12,508	\$17,479	\$24,681	\$34,355	\$44,539	\$59,222	\$114,217
Income after taxes ¹	58,365	282	8,136	12,888	17,792	24,600	33,429	43,047	56,941	107,178
Age of reference person	39.7	39.8	39.9	40.1	39.9	39.7	39.5	39.5	39.7	39.7
Average number in consumer unit:										
Persons	3.2	2.7	2.5	2.7	3.1	2.8	3.0	3.2	3.3	3.6
Children under 18	1.3	1.2	1.1	1.2	1.4	1.2	1.2	1.3	1.3	1.4
Persons 65 and over	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Earners	1.7	1.1	.7	1.1	1.2	1.4	1.6	1.7	1.9	2.0
Vehicles	2.2	1.2	1.0	1.2	1.4	1.5	1.9	2.2	2.5	2.8
Percent distribution:										
Sex of reference person:										
Male	52	38	40	36	43	46	49	53	57	58
Female	48	62	60	64	57	54	51	47	43	42
Housing tenure:										
Homeowner	68	39	33	34	36	45	59	68	79	88
With mortgage	57	25	14	16	23	32	47	57	68	80
Without mortgage	11	13	19	17	13	12	11	11	10	8
Renter	32	61	67	66	64	55	41	32	21	12
Race of reference person:										
Black or African American	13	29	29	26	18	18	14	13	10	8
White, Asian, and All Other Races	87	71	71	74	82	82	86	87	90	92
Education of reference person:										
Elementary (1-8)	4	6	11	10	13	8	5	4	1	1
High school (9-12)	36	58	61	60	49	48	45	41	34	20
College	59	36	28	29	36	43	51	55	65	80
Never attended and other	(³)	(⁴)	(⁴)	(³)	1	1	(³)	(³)	(⁴)	(³)
At least one vehicle owned or leased	92	64	62	74	84	85	94	97	98	98
Average annual expenditures	\$50,141	\$25,937	\$18,639	\$23,217	\$25,099	\$28,832	\$34,183	\$42,678	\$52,508	\$76,970
Food	6,687	4,591	3,572	4,882	4,218	4,781	4,989	5,991	7,040	9,091
Food at home	3,787	3,107	2,073	3,650	2,952	3,118	2,986	3,534	3,803	4,748
Cereals and bakery products	565	481	286	513	416	450	427	517	575	727
Cereals and cereal products	199	180	128	198	154	157	166	181	200	246
Bakery products	366	300	158	315	262	294	260	336	375	481
Meats, poultry, fish, and eggs	959	813	585	1,244	814	888	785	873	1,007	1,081
Beef	279	219	187	342	239	293	264	234	295	300
Pork	198	209	108	334	195	178	159	185	219	203
Other meats	128	97	98	195	101	122	87	107	130	151
Poultry	175	132	104	169	162	144	127	179	185	211
Fish and seafood	135	112	52	163	79	101	109	126	138	172
Eggs	43	44	35	42	38	50	39	42	39	45
Dairy products	415	336	215	356	323	330	319	399	413	532
Fresh milk and cream	165	130	107	161	143	149	138	154	161	198
Other dairy products	250	207	109	195	180	181	181	245	253	334
Fruits and vegetables	621	520	325	523	519	512	519	590	569	798
Fresh fruits	199	188	96	160	141	164	168	184	165	269
Fresh vegetables	193	144	105	172	148	162	172	187	180	243
Processed fruits	132	103	66	106	123	112	95	117	125	173
Processed vegetables	97	85	58	86	107	74	83	103	99	112

See footnotes at end of table.

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Other food at home	\$1,228	\$957	\$662	\$1,013	\$880	\$938	\$937	\$1,155	\$1,239	\$1,609
Sugar and other sweets	156	132	71	131	120	122	111	147	147	211
Fats and oils	97	87	55	101	78	87	83	96	97	112
Miscellaneous foods	598	452	293	446	455	439	445	569	591	805
Nonalcoholic beverages	331	274	218	317	220	267	272	314	363	399
Food prepared by consumer unit on out-of-town trips	46	⁵ 12	⁵ 24	⁵ 18	⁵ 7	22	27	29	42	83
Food away from home	2,900	1,484	1,498	1,232	1,266	1,662	2,003	2,458	3,237	4,344
Alcoholic beverages	454	375	164	183	223	290	279	430	481	672
Housing	16,507	9,297	7,015	7,971	9,208	10,275	11,462	14,002	16,254	25,261
Shelter	9,857	5,906	4,038	4,653	5,766	6,401	6,964	8,469	9,518	14,986
Owned dwellings	7,045	2,842	1,171	1,264	2,072	2,621	3,816	5,551	7,126	12,644
Mortgage interest and charges	4,577	1,953	655	616	1,094	1,637	2,487	3,653	4,719	8,234
Property taxes	1,460	564	246	310	609	531	708	1,096	1,427	2,667
Maintenance, repairs, insurance, other expenses	1,008	324	270	338	369	452	621	802	980	1,742
Rented dwellings	2,365	2,884	2,815	3,325	3,579	3,662	3,038	2,622	1,996	1,422
Other lodging	446	⁵ 180	52	⁵ 64	115	119	110	296	396	920
Utilities, fuels, and public services	3,088	2,035	1,904	2,082	2,120	2,375	2,642	2,972	3,308	3,902
Natural gas	391	244	213	229	249	302	328	363	377	537
Electricity	1,117	820	808	827	874	877	1,003	1,101	1,190	1,337
Fuel oil and other fuels	99	⁵ 26	46	⁵ 64	46	70	95	103	115	124
Telephone services	1,113	743	671	781	741	879	931	1,035	1,231	1,394
Water and other public services	369	202	167	182	210	247	285	371	396	510
Household operations	1,006	185	209	274	319	323	490	547	806	2,041
Personal services	570	⁵ 45	94	151	164	139	265	255	428	1,223
Other household expenses	435	140	115	123	156	184	225	292	378	819
Housekeeping supplies	669	391	325	420	348	379	430	576	754	980
Laundry and cleaning supplies	165	112	112	148	146	124	143	152	191	194
Other household products	345	191	168	183	142	177	210	271	388	537
Postage and stationery	158	88	⁵ 44	88	60	79	76	153	175	249
Household furnishings and equipment	1,886	781	540	542	656	796	936	1,438	1,868	3,351
Household textiles	141	61	73	61	68	53	85	126	117	245
Furniture	518	84	213	65	133	189	220	357	449	1,016
Floor coverings	53	⁵ 3	57	⁵ 29	55	16	12	10	52	115
Major appliances	244	125	65	116	73	115	145	172	272	405
Small appliances, miscellaneous housewares	99	28	13	55	77	49	53	129	109	140
Miscellaneous household equipment	830	480	170	216	300	374	423	644	869	1,430
Apparel and services	2,223	2,122	1,273	1,523	1,694	1,266	1,593	1,594	2,005	3,384
Men and boys	568	388	252	302	287	296	479	430	518	891
Men, 16 and over	386	242	184	157	159	191	349	307	346	613
Boys, 2 to 15	181	146	68	145	129	105	130	123	171	278
Women and girls	853	740	402	602	685	473	562	643	713	1,346
Women, 16 and over	599	565	306	396	405	297	406	433	524	954
Girls, 2 to 15	255	175	95	206	280	177	157	210	189	392
Children under 2	106	⁵ 47	24	54	105	61	85	84	98	161
Footwear	423	808	484	398	456	259	323	277	443	515
Other apparel products and services	273	138	112	167	161	177	144	161	234	470
Transportation	9,385	5,202	2,973	4,158	4,822	5,345	6,776	8,804	11,358	13,185
Vehicle purchases (net outlay)	4,536	⁵ 2,920	1,307	2,084	2,471	2,404	3,139	4,371	5,932	6,138
Cars and trucks, new	2,338	⁵ 1,255	⁵ 563	⁵ 894	⁵ 745	690	1,185	1,905	2,857	3,862
Cars and trucks, used	2,113	1,664	743	1,189	1,726	1,713	1,872	2,358	2,888	2,185
Other vehicles	86	(⁴)	(⁴)	(⁴)	(⁴)	⁵ 1	⁵ 81	⁵ 109	187	91
Gasoline and motor oil	1,547	802	653	895	918	1,081	1,328	1,513	1,720	2,040

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, 2002-2003 — 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	\$2,884	\$1,336	\$863	\$1,041	\$1,277	\$1,622	\$2,071	\$2,648	\$3,308	\$4,274
Vehicle finance charges	515	195	105	126	107	233	378	499	648	773
Maintenance and repairs	801	329	204	286	449	505	559	710	920	1,177
Vehicle insurance	1,018	516	398	471	588	684	883	984	1,171	1,353
Vehicle rental, leases, licenses, other charges	549	297	155	158	132	200	252	454	568	971
Public transportation	419	145	151	138	156	238	238	271	398	733
Health care	2,117	812	782	1,036	836	1,256	1,723	2,021	2,473	2,972
Health insurance	1,085	318	280	446	409	655	902	1,048	1,327	1,511
Medical services	601	274	258	264	234	336	456	521	666	895
Drugs	327	194	212	216	164	218	278	338	367	417
Medical supplies	104	526	532	111	28	46	87	115	112	148
Entertainment	2,708	933	780	1,025	1,037	1,256	1,432	2,171	2,609	4,719
Fees and admissions	716	188	121	107	152	251	277	502	632	1,422
Television, radios, sound equipment	863	469	407	387	493	577	637	811	946	1,214
Pets, toys, and playground equipment	480	195	148	200	268	250	279	463	529	736
Other entertainment supplies, equipment, and services	650	81	104	331	124	179	238	396	503	1,347
Personal care products and services	660	308	345	429	331	371	470	584	666	993
Reading	131	46	45	53	42	60	70	100	140	221
Education	730	300	272	331	220	295	297	505	623	1,382
Tobacco products and smoking supplies	363	320	435	404	360	444	389	436	406	270
Miscellaneous	782	611	251	230	353	469	653	702	899	1,103
Cash contributions	1,318	481	282	222	414	647	808	989	1,438	2,232
Personal insurance and pensions	6,076	539	451	771	1,342	2,079	3,240	4,349	6,117	11,485
Life and other personal insurance	396	146	91	69	136	158	240	339	415	678
Pensions and Social Security	5,679	393	359	703	1,206	1,921	3,000	4,010	5,702	10,807
Sources of income and personal taxes: ¹										
Money income before taxes	61,309	-17	7,859	12,508	17,479	24,681	34,355	44,539	59,222	114,217
Wages and salaries	55,717	1,763	2,904	7,383	13,145	21,182	31,278	40,667	55,236	104,573
Self-employment income	2,805	-3,041	205	640	846	799	1,097	1,645	1,887	6,382
Social Security, private and government retirement	852	241	1,540	1,574	983	889	819	860	686	805
Interest, dividends, rental income, other property income	623	-19	56	40	34	58	142	243	441	1,494
Unemployment and workers' compensation, veterans' benefits	313	5104	430	579	421	276	341	298	345	257
Public assistance, supplemental security income, food stamps	376	519	2,105	1,548	1,273	590	224	214	109	66
Regular contributions for support	453	231	411	549	472	727	385	502	401	410
Other income	170	5183	209	194	306	160	69	110	117	230
Personal taxes	2,944	-299	-277	-380	-314	82	926	1,492	2,281	7,039
Federal income taxes	2,122	-305	-290	-412	-382	-96	546	939	1,525	5,339
State and local income taxes	669	-32	-6	20	42	142	286	448	592	1,414
Other taxes	153	538	519	12	26	36	94	105	164	286
Income after taxes	58,365	282	8,136	12,888	17,792	24,600	33,429	43,047	56,941	107,178

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, 2002-2003 — 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
Addenda:										
Net change in total assets and liabilities	- \$15,031	- \$3,902	\$2,221	- \$1,555	- \$4,393	- \$9,619	- \$8,588	- \$16,805	- \$19,977	- \$22,036
Net change in total assets	8,809	7,527	5,416	1,827	155	1,986	4,951	777	1,884	21,687
Net change in total liabilities	23,840	11,429	3,195	3,383	4,548	11,605	13,539	17,582	21,861	43,724
Other financial information:										
Other money receipts	490	⁵ 91	⁵ 190	⁵ 142	⁵ 161	246	514	501	712	597
Mortgage principal paid on owned property	-2,000	-696	-412	-200	-506	-542	-888	-1,312	-1,866	-3,936
Estimated market value of owned home ...	123,097	50,726	24,218	30,503	38,383	47,295	67,473	87,334	117,515	225,297
Estimated monthly rental value of owned home	819	341	226	238	279	367	495	632	847	1,396
Gifts of goods and services	857	690	159	582	345	385	519	721	1,005	1,303
Food	55	⁹ 1	⁵ 3	52	⁵ 31	22	14	28	83	79
Alcoholic beverages	17	⁵ 38	(³)	⁵ 9	⁵ 10	12	8	⁵ 9	25	21
Housing	237	180	41	86	96	115	153	272	214	375
Housekeeping supplies	58	⁵ 28	⁵ 7	⁵ 18	⁵ 16	37	25	52	73	91
Household textiles	12	⁵ 18	⁵ 2	⁵ 2	(³)	⁵ 4	⁵ 4	⁵ 19	6	24
Appliances and miscellaneous housewares	25	⁵ 9	⁵ 5	⁵ 3	⁵ 13	⁵ 5	⁵ 26	33	19	39
Major appliances	9	⁵ 6	⁵ 2	⁵ 1	⁵ 7	⁵ 3	⁵ 12	⁵ 15	⁵ 2	16
Small appliances and miscellaneous housewares	15	⁵ 3	⁵ 3	⁵ 2	⁵ 6	⁵ 3	⁵ 14	17	17	24
Miscellaneous household equipment	61	⁵ 72	⁵ 9	⁵ 17	20	21	19	75	51	105
Other housing	80	⁵ 53	⁵ 18	⁵ 47	46	47	79	94	66	115
Apparel and services	219	288	55	125	127	93	195	169	261	303
Males, 2 and over	61	180	⁵ 18	⁵ 35	⁵ 15	28	42	39	76	85
Females, 2 and over	68	⁵ 50	⁵ 18	⁵ 28	50	26	76	40	75	101
Children under 2	48	⁵ 18	⁵ 12	26	56	24	41	45	42	70
Other apparel products and services	42	⁵ 39	⁵ 6	⁵ 36	⁵ 7	⁵ 15	36	44	69	47
Jewelry and watches	15	⁵ 5	⁵ 6	⁵ 15	⁵ 1	⁵ 5	7	10	27	21
All other apparel products and services	26	⁵ 34	(³)	⁵ 21	⁵ 6	⁵ 10	⁵ 29	⁵ 35	42	26
Transportation	40	⁵ 7	⁵ 8	178	⁵ 11	13	10	12	100	27
Health care	24	⁵ 7	⁵ 7	⁵ 64	⁵ 7	⁵ 10	⁵ 15	⁵ 29	38	24
Entertainment	80	⁵ 25	⁵ 24	⁵ 37	⁵ 23	40	57	61	105	118
Toys, games, hobbies, and tricycles	26	⁵ 11	⁵ 13	⁵ 18	⁵ 10	17	24	13	31	37
Other entertainment	54	⁵ 14	⁵ 11	19	⁵ 13	24	33	48	74	81
Personal care products and services	25	⁵ 25	⁵ 4	⁵ 10	⁵ 13	⁵ 18	8	41	19	37
Reading	1	(⁴)	(³)	(³)	(⁴)	(³)	(³)	(³)	2	1
Education	102	⁵ 25	⁵ 4	⁵ 18	⁵ 13	⁵ 29	33	58	85	216
All other gifts	59	⁵ 4	⁵ 27	⁵ 3	13	32	25	41	72	102

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.

n.a. Not applicable.