

**Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004**

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 more
Number of consumer units (in thousands) .....	22,669	631	760	923	884	2,347	2,628	2,448	4,320	7,729
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$63,597	-\$1,579	\$7,880	\$12,623	\$17,517	\$24,777	\$34,485	\$44,499	\$59,500	\$115,779
Income after taxes <sup>1</sup> .....	61,086	-1,269	8,211	13,027	17,764	25,003	33,889	43,754	57,636	109,693
Age of reference person .....	39.7	40.0	39.6	40.0	39.8	39.7	39.5	39.7	39.5	39.8
Average number in consumer unit:										
Persons .....	3.2	2.6	2.5	2.6	3.0	2.8	3.0	3.2	3.3	3.6
Children under 18 .....	1.3	1.1	1.1	1.1	1.3	1.2	1.2	1.3	1.3	1.5
Persons 65 and over .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Earners .....	1.6	.9	.7	1.0	1.1	1.3	1.5	1.7	1.8	2.0
Vehicles .....	2.1	1.0	.9	1.1	1.2	1.5	1.8	2.2	2.4	2.7
Percent distribution:										
Sex of reference person:										
Male .....	50	37	36	39	45	42	46	53	56	54
Female .....	50	63	64	61	55	58	54	47	44	46
Housing tenure:										
Homeowner .....	69	36	30	33	34	44	60	69	77	89
With mortgage .....	58	21	15	18	22	30	49	57	66	81
Without mortgage .....	11	15	15	15	11	14	11	12	11	8
Renter .....	31	64	70	67	66	56	40	31	23	11
Race of reference person:										
Black or African-American .....	14	27	34	28	23	20	14	12	12	7
White, Asian, and All Other Races .....	86	73	66	72	77	80	86	88	88	93
Education of reference person:										
Elementary (1-8) .....	4	7	7	8	13	9	6	3	1	1
High school (9-12) .....	36	57	59	60	51	48	43	45	36	20
College .....	60	37	34	31	36	43	51	52	62	79
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	1	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
At least one vehicle owned or leased .....	91	61	57	74	81	84	93	95	97	97
Average annual expenditures .....	\$49,826	\$23,357	\$17,320	\$21,899	\$22,415	\$28,181	\$33,901	\$40,466	\$49,589	\$76,493
Food .....	6,711	4,495	3,191	4,601	3,706	4,603	5,308	5,862	6,681	9,124
Food at home .....	3,844	3,165	2,035	3,413	2,549	3,053	3,166	3,604	3,707	4,852
Cereals and bakery products .....	552	481	305	468	411	430	458	516	530	692
Cereals and cereal products .....	194	195	119	190	170	139	173	181	183	234
Bakery products .....	358	286	187	278	240	290	285	335	346	458
Meats, poultry, fish, and eggs .....	991	883	601	1,058	730	878	820	997	952	1,165
Beef .....	296	236	178	269	207	270	256	305	275	351
Pork .....	198	223	103	298	188	197	153	189	200	214
Other meats .....	126	116	82	139	84	106	94	119	123	155
Poultry .....	180	150	104	174	131	149	158	182	175	214
Fish and seafood .....	146	115	97	134	83	110	116	158	136	182
Eggs .....	45	42	37	43	37	47	42	44	43	49
Dairy products .....	429	377	201	367	292	318	359	394	419	547
Fresh milk and cream .....	173	166	92	188	130	137	154	164	168	206
Other dairy products .....	256	210	108	179	162	181	204	230	251	341
Fruits and vegetables .....	616	504	306	498	384	487	553	593	559	787
Fresh fruits .....	200	136	84	149	110	156	174	209	164	266
Fresh vegetables .....	197	167	96	166	119	148	188	186	188	246
Processed fruits .....	125	99	69	91	80	107	105	111	115	162
Processed vegetables .....	95	102	57	92	74	77	86	87	92	113

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, 2003-2004 — Continued**

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Other food at home .....	\$1,256	\$921	\$621	\$1,022	\$733	\$940	\$975	\$1,103	\$1,247	\$1,660
Sugar and other sweets .....	152	137	76	123	95	117	114	136	151	199
Fats and oils .....	98	85	56	91	71	74	80	100	94	119
Miscellaneous foods .....	622	459	264	494	366	436	477	522	588	859
Nonalcoholic beverages .....	340	234	214	298	195	298	280	325	362	407
Food prepared by consumer unit on out-of-town trips .....	44	56	512	515	57	15	23	19	52	76
Food away from home .....	2,867	1,330	1,156	1,188	1,156	1,549	2,142	2,258	2,975	4,272
Alcoholic beverages .....	516	338	112	211	184	204	288	529	578	762
Housing .....	16,561	9,144	7,137	8,296	8,865	10,175	11,611	13,519	15,451	25,116
Shelter .....	9,781	5,755	4,355	4,948	5,553	6,324	7,113	8,015	8,955	14,682
Owned dwellings .....	6,978	2,434	1,166	1,290	1,549	2,469	3,972	5,256	6,458	12,447
Mortgage interest and charges .....	4,543	1,668	633	772	1,003	1,532	2,647	3,416	4,330	8,053
Property taxes .....	1,515	475	307	347	350	515	756	1,021	1,343	2,805
Maintenance, repairs, insurance, other expenses .....	920	291	226	171	196	422	569	820	786	1,589
Rented dwellings .....	2,405	3,219	3,156	3,576	3,918	3,787	3,015	2,532	2,159	1,421
Other lodging .....	399	5102	533	581	586	67	126	227	337	814
Utilities, fuels, and public services .....	3,230	2,154	1,918	2,206	2,192	2,448	2,715	3,071	3,326	4,096
Natural gas .....	449	200	247	274	267	346	370	407	431	613
Electricity .....	1,176	876	826	899	916	905	1,038	1,147	1,205	1,421
Fuel oil and other fuels .....	108	546	553	75	552	60	79	121	101	154
Telephone services .....	1,126	840	639	777	742	899	925	1,048	1,200	1,404
Water and other public services .....	370	192	153	181	215	238	303	349	390	504
Household operations .....	977	190	194	228	271	286	370	487	759	1,982
Personal services .....	551	567	594	5106	136	119	138	202	401	1,201
Other household expenses .....	426	123	100	122	134	167	231	285	358	780
Housekeeping supplies .....	678	257	291	405	303	394	496	510	669	1,014
Laundry and cleaning supplies .....	169	76	119	150	124	136	152	161	183	196
Other household products .....	345	121	122	192	130	179	247	238	314	552
Postage and stationery .....	164	61	550	63	49	79	97	111	171	266
Household furnishings and equipment .....	1,896	788	379	509	548	723	918	1,436	1,743	3,342
Household textiles .....	158	539	32	61	66	55	126	91	110	285
Furniture .....	532	138	162	61	138	181	211	335	506	994
Floor coverings .....	56	53	52	519	58	18	6	40	58	107
Major appliances .....	232	93	543	102	71	91	126	297	240	344
Small appliances, miscellaneous housewares .....	96	520	24	37	35	50	57	61	86	164
Miscellaneous household equipment .....	823	496	116	228	230	328	391	611	743	1,449
Apparel and services .....	2,157	1,690	1,091	1,283	1,510	1,250	1,651	1,271	1,938	3,299
Men and boys .....	532	303	151	265	282	288	449	337	514	815
Men, 16 and over .....	357	216	90	140	197	140	315	216	373	546
Boys, 2 to 15 .....	176	87	62	125	85	148	134	121	141	269
Women and girls .....	817	486	374	454	495	445	552	454	737	1,311
Women, 16 and over .....	591	293	287	298	346	273	428	310	552	955
Girls, 2 to 15 .....	225	193	87	156	149	171	124	144	185	356
Children under 2 .....	94	544	542	52	89	64	52	80	82	139
Footwear .....	423	5734	5420	382	478	304	427	257	376	511
Other apparel products and services .....	292	122	104	129	166	149	171	142	228	524
Transportation .....	9,097	3,815	2,499	3,415	3,417	5,208	6,431	7,848	10,358	13,281
Vehicle purchases (net outlay) .....	4,239	51,717	5931	1,398	1,071	2,334	2,818	3,465	5,208	6,236
Cars and trucks, new .....	2,244	5784	5421	5354	5155	759	1,264	1,103	2,734	3,880
Cars and trucks, used .....	1,913	5932	510	1,044	916	1,575	1,484	2,305	2,268	2,276
Other vehicles .....	81	(4)	(4)	(4)	(4)	(4)	570	557	206	80
Gasoline and motor oil .....	1,739	866	718	930	1,032	1,182	1,455	1,708	1,902	2,274

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, 2003-2004 — Continued**

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Other vehicle expenses .....	\$2,691	\$1,074	\$695	\$926	\$1,187	\$1,500	\$1,936	\$2,426	\$2,900	\$3,984
Vehicle finance charges .....	458	166	<sup>5</sup> 46	102	97	224	318	443	536	686
Maintenance and repairs .....	695	286	187	270	376	437	498	611	723	1,021
Vehicle insurance .....	1,044	443	339	440	600	628	875	998	1,165	1,417
Vehicle rental, leases, licenses, other charges .....	493	179	123	114	115	212	244	373	476	860
Public transportation .....	428	158	156	161	126	193	223	249	347	787
Health care .....	2,212	757	577	862	879	1,337	1,672	2,142	2,415	3,160
Health insurance .....	1,163	266	239	364	415	662	913	1,207	1,379	1,612
Medical services .....	631	259	154	235	245	404	447	484	605	994
Drugs .....	321	207	146	209	195	228	248	359	319	413
Medical supplies .....	97	<sup>5</sup> 26	<sup>5</sup> 38	<sup>5</sup> 55	<sup>5</sup> 25	43	64	93	112	141
Entertainment .....	2,547	720	633	771	869	1,258	1,484	2,005	2,469	4,244
Fees and admissions .....	658	117	92	77	109	213	301	473	556	1,264
Television, radios, sound equipment .....	910	424	364	402	480	594	662	831	969	1,284
Pets, toys, hobbies, and playground equipment .....	464	121	103	147	206	283	348	410	458	703
Other entertainment supplies, equipment, and services .....	514	58	74	144	74	168	173	290	485	993
Personal care products and services .....	658	274	311	337	322	355	460	558	615	1,002
Reading .....	120	45	50	47	34	54	69	91	115	203
Education .....	750	242	242	316	139	232	262	350	566	1,512
Tobacco products and smoking supplies .....	342	317	409	397	350	355	381	436	369	267
Miscellaneous .....	715	729	383	339	379	505	410	640	830	954
Cash contributions .....	1,286	326	237	241	452	571	764	1,072	1,283	2,151
Personal insurance and pensions .....	6,155	465	450	784	1,308	2,075	3,110	4,144	5,921	11,419
Life and other personal insurance .....	386	153	70	62	136	127	196	279	360	694
Pensions and Social Security .....	5,770	312	380	722	1,171	1,948	2,914	3,865	5,562	10,725
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	63,597	-1,579	7,880	12,623	17,517	24,777	34,485	44,499	59,500	115,779
Wages and salaries .....	57,767	2,435	2,936	7,562	13,422	21,529	31,325	40,934	54,954	105,641
Self-employment income .....	2,991	-5,411	<sup>5</sup> 131	<sup>5</sup> 705	<sup>5</sup> 715	834	925	1,202	2,277	6,814
Social Security, private and government retirement .....	794	<sup>5</sup> 182	1,560	1,414	975	663	730	952	735	717
Interest, dividends, rental income, other property income .....	629	<sup>5</sup> .58	<sup>5</sup> 27	<sup>5</sup> 23	<sup>5</sup> 23	57	265	130	336	1,505
Unemployment and workers' compensation, veterans' benefits .....	327	<sup>5</sup> 121	452	526	<sup>5</sup> 263	406	400	370	310	261
Public assistance, supplemental security income, food stamps .....	354	615	1,948	1,540	1,228	443	316	212	116	99
Regular contributions for support .....	570	268	533	643	653	721	459	569	624	544
Other income .....	165	<sup>5</sup> 269	<sup>5</sup> 292	<sup>5</sup> 210	<sup>5</sup> 237	125	64	128	149	198
Personal taxes .....	2,511	-311	-331	-403	-247	-226	595	745	1,865	6,087
Federal income taxes .....	1,732	-278	-335	-423	-330	-369	252	380	1,187	4,466
State and local income taxes .....	617	-41	-19	7	56	101	251	269	500	1,327
Other taxes .....	162	<sup>5</sup> 9	<sup>5</sup> 23	<sup>5</sup> 12	27	42	92	96	178	293
Income after taxes .....	61,086	-1,269	8,211	13,027	17,764	25,003	33,889	43,754	57,636	109,693

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**Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004 — 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 more
Addenda:										
Net change in total assets and liabilities .....	- \$15,857	-\$1,217	\$3,006	\$435	-\$670	-\$7,537	-\$7,752	-\$16,371	-\$19,079	-\$25,907
Net change in total assets .....	12,345	7,380	2,646	2,673	1,844	2,087	7,265	7,161	7,484	25,261
Net change in total liabilities .....	28,201	8,597	-360	2,238	2,514	9,624	15,016	23,532	26,564	51,168
Other financial information:										
Other money receipts .....	478	587	5107	547	5164	131	520	264	518	770
Mortgage principal paid on owned property ...	-2,226	-623	-441	-227	-368	-498	-1,072	-1,275	-1,865	-4,403
Estimated market value of owned home .....	138,182	43,276	23,711	27,568	37,500	49,862	74,511	96,913	123,940	251,412
Estimated monthly rental value of owned home .....	851	300	211	220	258	352	525	633	819	1,453
Gifts of goods and services .....	965	408	173	378	470	311	609	684	1,042	1,559
Food .....	51	56	543	31	511	17	25	37	49	87
Alcoholic beverages .....	23	517	(4)	514	522	53	13	12	25	37
Housing .....	268	5169	545	72	88	88	159	173	221	483
Housekeeping supplies .....	79	512	58	518	28	29	43	34	72	147
Household textiles .....	16	(4)	52	51	57	55	512	58	12	30
Appliances and miscellaneous housewares .....	30	59	51	51	515	53	523	510	15	63
Major appliances .....	11	56	(4)	(3)	56	(4)	58	55	52	26
Small appliances and miscellaneous housewares .....	19	53	51	51	59	53	515	55	13	37
Miscellaneous household equipment .....	81	5143	53	53	523	20	20	41	78	152
Other housing .....	62	54	532	49	514	31	62	81	44	90
Apparel and services .....	292	163	56	211	207	105	256	181	334	418
Males, 2 and over .....	82	5103	513	59	525	18	44	41	110	128
Females, 2 and over .....	99	59	52	74	50	28	74	51	122	155
Children under 2 .....	44	512	533	516	546	25	25	44	34	67
Other apparel products and services .....	66	539	58	561	586	534	113	44	68	68
Jewelry and watches .....	18	52	58	54	51	54	12	55	42	21
All other apparel products and services .....	48	537	(4)	557	584	530	101	540	26	47
Transportation .....	38	56	52	53	58	6	21	87	45	47
Health care .....	29	56	59	(4)	516	55	510	520	75	31
Entertainment .....	71	523	58	516	519	34	50	53	77	115
Toys, games, arts and crafts, and tricycles ..	22	58	56	54	56	12	21	15	23	34
Other entertainment .....	49	515	52	512	514	22	29	38	54	80
Personal care products and services .....	34	58	(3)	58	12	8	27	43	22	55
Reading .....	1	(4)	(4)	(4)	(4)	(3)	(3)	(3)	1	1
Education .....	100	55	52	53	58	513	22	40	84	219
All other gifts .....	59	57	527	520	79	33	25	38	108	67

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only through 2003; (see glossary). Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.

<sup>2</sup> Value less than 0.05.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> No data reported.

<sup>5</sup> Data are likely to have large sampling errors.