

**Table 27. Consumer units with reference person age 35 to 44 by income before taxes:
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992-93**

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)	18,789	718	1,171	1,365	1,248	2,687	2,805	2,676	3,226	2,892
Consumer unit characteristics:										
Income before taxes ¹	\$44,454	\$2,326	\$7,633	\$12,500	\$17,486	\$24,249	\$34,550	\$44,566	\$58,520	\$109,125
Income after taxes ¹	40,188	2,353	7,513	12,272	16,867	22,737	31,437	40,321	52,581	96,804
Age of reference person	39	39	39	39	39	39	39	39	40	40
Average number in consumer unit:										
Persons	3.2	2.4	2.6	3.0	3.0	3.1	3.2	3.5	3.5	3.6
Children under 18	1.4	0.9	1.1	1.4	1.3	1.3	1.3	1.5	1.5	1.4
Persons 65 and over	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Earners	1.7	0.9	0.8	1.1	1.5	1.6	1.8	2.0	2.0	2.1
Vehicles	2.2	0.9	1.0	1.2	1.7	1.9	2.3	2.7	2.9	2.8
Percent distribution:										
Sex of reference person:										
Male	68	47	40	41	62	63	67	77	80	82
Female	32	53	60	59	38	37	33	23	20	18
Housing tenure:										
Homeowner	64	19	27	33	41	52	68	78	83	92
With mortgage	56	11	17	20	30	41	58	72	77	84
Without mortgage	8	8	10	13	11	10	10	6	6	7
Renter	36	81	73	67	59	48	32	22	17	8
Race of reference person:										
Black	12	23	24	24	20	16	11	7	6	5
White and other	88	77	76	76	80	84	89	93	94	95
Education of reference person:										
Elementary (1-8)	4	13	11	12	6	4	1	1	1	1
High school (9-12)	38	45	55	49	55	48	42	36	29	15
College	58	42	33	39	39	48	56	62	69	85
Never attended and other	0	0	1	0	0	0	0	0	0	0
At least one vehicle owned	90	65	60	74	89	92	95	98	97	96
Average annual expenditures:										
Food	5,482	2,528	3,213	3,394	4,087	4,425	5,015	5,883	6,731	7,967
Food at home	3,352	1,845	2,531	2,386	2,913	2,956	3,097	3,527	3,929	4,301
Cereals and bakery products	532	347	338	361	443	435	490	578	641	707
Cereals and cereal products	198	98	135	158	179	170	178	214	226	266
Bakery products	334	249	203	203	264	266	312	364	415	441
Meats, poultry, fish, and eggs	865	518	800	682	856	907	758	869	915	1,037

See footnotes at end of table.

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Beef	278	155	267	215	268	329	247	276	289	307
Pork	179	126	207	160	206	192	162	172	180	185
Other meats	120	49	101	94	129	103	118	135	133	133
Poultry	157	89	137	133	134	161	122	166	178	194
Fish and seafood	99	75	60	48	87	91	77	89	103	181
Eggs	32	24	28	31	32	31	32	33	33	36
Dairy products	383	217	282	259	300	318	361	422	471	477
Fresh milk and cream	169	117	133	127	142	152	163	198	189	191
Other dairy products	214	101	149	132	157	166	199	223	282	286
Fruits and vegetables	514	267	355	357	455	439	444	553	602	707
Fresh fruits	158	64	102	116	141	135	138	172	177	224
Fresh vegetables	148	88	118	114	151	134	124	141	177	194
Processed fruits	116	55	69	64	93	87	98	129	147	175
Processed vegetables	91	60	67	62	70	83	84	110	102	114
Other food at home	1,059	496	757	727	860	856	1,043	1,106	1,300	1,373
Sugar and other sweets	137	55	95	102	120	107	141	148	165	170
Fats and oils	91	45	67	69	91	88	87	95	99	107
Miscellaneous foods	484	222	318	339	341	378	488	496	629	620
Nonalcoholic beverages	291	166	262	201	282	249	278	304	332	359
Food prep by cu, out-of-town trips	56	8	14	16	26	35	49	64	75	116
Food away from home	2,130	683	681	1,008	1,174	1,469	1,918	2,355	2,802	3,666
Alcoholic beverages	366	119	152	262	210	289	253	334	489	677
Housing	12,258	5,984	5,912	7,352	7,745	8,608	10,715	12,678	14,783	22,170
Shelter	7,192	3,743	3,609	4,485	4,807	5,009	6,243	7,317	8,497	13,182
Owned dwellings	4,929	1,046	1,128	1,466	1,875	2,373	4,125	5,371	6,618	11,244
Mortgage interest and charges	3,415	673	660	872	1,284	1,522	2,827	3,905	4,641	7,836
Property taxes	894	218	222	310	322	461	729	923	1,276	1,964
Maintenance, repairs, insurance, other expenses	620	156	246	284	269	390	569	543	700	1,444
Rented dwellings	1,871	2,549	2,409	2,892	2,788	2,457	1,892	1,550	1,342	927
Other lodging	392	148	72	127	144	178	225	397	538	1,010
Utilities, fuels, and public services	2,269	1,528	1,603	1,773	1,738	1,992	2,124	2,391	2,639	3,060
Natural gas	284	210	219	204	216	220	252	288	342	419
Electricity	906	571	634	708	715	806	838	967	1,054	1,214
Fuel oil and other fuels	95	53	66	64	60	91	91	104	124	116
Telephone services	714	562	535	641	569	681	681	718	781	906
Water and other public services	269	133	149	156	177	194	262	315	337	405
Household operations	680	134	125	189	243	264	362	703	837	1,959
Personal services	421	77	72	106	147	159	229	418	570	1,182
Other household expenses	259	57	53	83	96	105	133	285	267	776
Housekeeping supplies	536	124	198	235	303	364	512	589	727	862
Laundry and cleaning supplies	141	45	74	92	93	112	143	148	173	201
Other household products	251	39	85	87	144	152	225	302	346	427

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Postage and stationery	143	40	39	56	66	100	145	139	208	233
Household furnishings and equipment	1,582	455	377	670	655	980	1,473	1,678	2,082	3,108
Household textiles	128	66	39	35	42	77	104	188	159	230
Furniture	425	182	89	184	200	265	358	411	563	909
Floor coverings	86	30	17	19	47	13	206	58	71	154
Major appliances	170	77	76	89	104	115	216	154	224	258
Small appliances, miscellaneous housewares	107	18	26	45	30	59	76	112	128	269
Miscellaneous household equipment	665	82	130	298	231	451	513	755	938	1,289
Apparel and services	2,146	891	910	1,191	1,192	1,553	1,793	2,269	2,514	4,066
Men and boys	552	257	206	309	257	407	433	683	666	977
Men, 16 and over	394	213	147	247	164	297	258	457	462	786
Boys, 2 to 15	158	44	60	62	93	110	175	225	204	191
Women and girls	889	318	426	432	539	603	774	864	1,091	1,693
Women, 16 and over	687	242	376	297	439	485	621	613	832	1,313
Girls, 2 to 15	202	76	51	135	100	118	153	251	259	379
Children under 2	89	35	42	51	64	61	90	77	103	167
Footwear	286	145	107	229	165	268	283	309	304	430
Other apparel products and services	330	136	128	170	168	214	213	337	350	800
Transportation	6,503	2,411	2,023	3,124	3,400	4,859	6,286	7,346	8,345	11,152
Vehicle purchases (net outlay)	2,707	704	559	1,328	1,017	1,864	2,852	3,099	3,639	4,692
Cars and trucks, new	1,343	263	49	799	52	699	850	1,628	2,004	3,025
Cars and trucks, used	1,331	441	510	524	965	1,142	1,964	1,400	1,628	1,594
Other vehicles	32	0	0	6	0	23	38	71	7	73
Gasoline and motor oil	1,196	623	610	714	932	1,142	1,162	1,371	1,427	1,583
Other vehicle expenses	2,275	913	739	915	1,312	1,661	2,048	2,598	2,824	4,158
Vehicle finance charges	340	50	46	130	197	241	316	469	461	554
Maintenance and repairs	783	314	349	358	525	605	733	973	952	1,223
Vehicle insurance	752	375	236	314	441	576	750	839	984	1,222
Vehicle rental, leases, licenses, other charges	400	174	107	113	149	240	250	317	427	1,158
Public transportation	325	171	116	167	140	191	224	278	455	720
Health care	1,635	614	618	746	942	1,354	1,605	1,964	1,942	2,647
Health insurance	643	210	234	334	435	584	712	749	713	965
Medical services	674	213	247	259	298	530	583	878	818	1,193
Drugs	219	172	118	106	158	168	219	240	272	312
Medical supplies	98	20	18	47	51	71	91	97	139	178
Entertainment	2,113	701	637	836	912	1,301	1,712	2,665	2,774	4,051
Fees and admissions	544	128	89	129	153	227	395	571	780	1,348
Television, radios, sound equipment	670	379	303	422	391	557	594	712	818	1,108
Pets, toys, and playground equipment	392	115	163	211	183	243	358	471	488	701
Other supplies, equipment, and services	506	80	82	73	184	273	365	911	688	893
Personal care products and services	499	286	182	218	310	364	442	568	608	855

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Reading	195	98	76	88	86	127	179	211	256	356
Education	488	315	96	90	281	212	378	528	764	974
Tobacco products and smoking supplies	336	307	393	268	355	371	357	314	350	295
Miscellaneous	985	477	602	526	443	711	862	1,220	1,204	1,616
Cash contributions	946	80	134	226	204	462	600	1,030	1,340	2,418
Personal insurance and pensions	4,604	287	371	872	1,589	2,380	3,717	4,871	6,243	11,304
Life and other personal insurance	449	116	104	99	181	309	382	492	534	1,013
Pensions and Social Security	4,155	171	267	774	1,408	2,071	3,335	4,378	5,709	10,292
Sources of income and taxes: ¹										
Money income before taxes	44,454	2,326	7,633	12,500	17,486	24,249	34,550	44,566	58,520	109,125
Wages and salaries	38,198	1,901	2,757	7,631	13,462	20,848	30,908	41,072	53,341	90,304
Self-employment income	3,748	-947	275	945	1,056	1,257	1,729	1,880	2,763	15,905
Social Security, private and government retirement	466	123	1,103	818	583	417	339	253	479	427
Interest, dividends, rental income, other property income	590	44	98	51	150	195	233	525	874	1,825
Unemployment and workers' compensation, veterans' benefits	428	181	537	545	629	547	621	325	388	146
Public assistance, supplemental security income, food stamps	491	809	2,534	1,958	657	451	81	109	117	28
Regular contributions for support	408	133	234	431	758	469	462	356	383	354
Other income	124	82	94	122	191	66	176	46	174	137
Personal taxes ¹	4,266	-26	119	228	619	1,512	3,112	4,246	5,939	12,321
Federal income taxes	3,202	-49	17	101	391	1,065	2,289	3,074	4,347	9,691
State and local income taxes	909	2	34	69	184	376	720	963	1,329	2,360
Other taxes	154	21	68	59	43	71	103	209	264	270
Income after taxes ¹	40,188	2,353	7,513	12,272	16,867	22,737	31,437	40,321	52,581	96,804
Addenda:										
Net change in total assets and liabilities	-4,048	2,912	-1,723	-4,429	-1,524	-3,408	-8,100	-9,265	-5,815	2,508
Net change in total assets	7,248	3	1,696	205	1,119	2,523	1,400	4,162	9,835	27,296
Net change in total liabilities	11,296	-2,909	3,419	4,634	2,643	5,931	9,500	13,427	15,651	24,789
Other financial information										

See footnotes at end of table.

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Other money receipts	454	663	2,045	172	376	77	472	476	420	272
Mortgage principal paid on owned property	-1,400	-406	-308	-248	-338	-527	-824	-1,216	-1,542	-4,472
Estimated market value of owned home	73,408	13,636	16,584	25,108	27,848	36,768	64,512	76,855	93,513	170,769
Estimated monthly rental value of owned home	486	122	140	177	215	275	434	557	644	984
Gifts of goods and services	917	350	220	591	506	617	757	937	1,073	1,863
Food	66	18	13	24	57	36	67	63	103	105
Housing	297	117	72	151	96	227	234	268	336	678
Housekeeping supplies	50	11	10	29	36	30	45	61	73	73
Household textiles	16	2	5	1	2	21	7	21	19	34
Appliances and miscellaneous housewares	25	1	5	5	3	16	19	35	36	47
Major appliances	6	0	2	1	0	3	3	3	14	14
Small appliances and miscellaneous housewares	19	1	3	4	3	13	16	32	23	33
Miscellaneous household equipment	118	8	9	72	14	101	74	73	140	318
Other housing	89	94	44	44	41	60	90	77	69	206
Apparel and services	244	69	73	194	187	158	207	268	256	475
Males, 2 and over	69	25	30	75	26	31	52	121	72	112
Females, 2 and over	88	31	20	48	116	49	85	76	101	161
Children under 2	39	4	13	12	37	34	43	38	44	64
Other apparel products and services	48	9	10	60	8	44	27	32	38	139
Jewelry and watches	34	6	1	5	8	36	13	20	21	123
All other apparel products and services	15	4	9	55	0	8	14	12	17	15
Transportation	40	19	2	15	14	21	45	53	43	80
Health care	22	11	0	13	12	20	19	15	25	48
Entertainment	84	21	36	63	49	56	77	83	112	143
Toys, games, hobbies, and tricycles	32	7	14	45	16	15	32	37	41	46
Other entertainment	52	14	22	18	32	41	45	46	71	97
Education	65	11	12	16	4	24	35	78	84	181
All other gifts	98	84	11	115	89	74	73	109	114	152

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