

**Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999**

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) ....	18,558	591	870	1,038	1,040	2,528	2,404	2,122	3,433	4,533
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$52,216	\$1,152	\$7,662	\$12,638	\$17,447	\$24,584	\$34,497	\$44,313	\$58,412	\$108,269
Income after taxes <sup>1</sup> .....	48,167	990	7,711	12,787	17,058	23,653	32,664	41,672	53,807	97,974
Age of reference person .....	39.5	39.1	39.4	39.5	39.2	39.3	39.4	39.6	39.6	39.8
Average number in consumer unit:										
Persons .....	3.2	2.8	2.4	3.0	3.0	3.1	3.0	3.2	3.4	3.6
Children under 18 .....	1.3	1.2	.9	1.4	1.4	1.3	1.2	1.3	1.4	1.4
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 .....	1.7	1.2	.9	1.2	1.4	1.5	1.7	1.8	2.0	2.0
Vehicles .....	2.2	1.4	1.1	1.2	1.6	1.8	2.2	2.4	2.6	2.8
Percent distribution:										
Sex of reference person:										
Male .....	59	45	41	41	46	53	57	61	67	69
Female .....	41	55	59	59	54	47	43	39	33	31
Housing tenure:										
Homeowner .....	68	45	30	37	41	57	62	68	81	90
With mortgage .....	57	29	16	23	28	42	51	58	72	82
Without mortgage .....	11	16	13	14	13	15	11	10	9	8
Renter .....	32	55	70	63	59	43	38	32	19	10
Race of reference person:										
Black .....	12	18	25	23	21	16	13	9	8	5
White and other .....	88	82	75	77	79	84	87	91	92	95
Education of reference person:										
Elementary (1-8) .....	3	3	10	10	9	5	4	2	1	( <sup>3</sup> )
High school (9-12) .....	37	53	56	59	54	50	39	37	32	19
College .....	59	44	33	30	36	46	57	61	67	81
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	1	1	1	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	92	73	61	72	86	90	97	96	98	97
Average annual expenditures .....	\$44,920	\$23,949	\$18,379	\$20,390	\$25,450	\$28,479	\$34,910	\$40,994	\$50,010	\$75,542
Food .....	6,179	4,167	4,391	3,538	4,532	4,471	5,003	5,821	6,989	9,017
Food at home .....	3,541	2,778	3,033	2,332	2,947	2,837	2,976	3,518	3,953	4,599
Cereals and bakery products .....	562	427	516	391	438	447	456	528	649	738
Cereals and cereal products .....	205	178	266	163	166	160	178	196	224	247
Bakery products .....	357	249	250	228	272	286	278	332	424	491
Meats, poultry, fish, and eggs .....	894	757	917	672	851	748	776	907	971	1,060
Beef .....	261	171	271	167	228	213	219	272	322	305
Pork .....	182	176	222	131	213	166	181	193	183	185
Other meats .....	116	118	93	95	103	98	103	104	130	141
Poultry .....	174	138	166	155	153	150	141	167	184	220
Fish and seafood .....	122	115	124	90	111	82	92	133	116	171
Eggs .....	38	39	41	35	43	38	40	39	35	39
Dairy products .....	407	282	311	278	319	318	342	396	472	538
Fresh milk and cream .....	161	130	134	131	138	129	140	154	186	196
Other dairy products .....	246	152	178	147	181	190	202	242	286	342
Fruits and vegetables .....	562	480	419	333	441	472	497	568	575	763
Fresh fruits .....	171	160	109	91	128	145	149	163	173	243
Fresh vegetables .....	168	143	157	102	140	144	156	164	166	219
Processed fruits .....	123	101	74	73	86	96	105	126	125	180
Processed vegetables .....	100	75	78	66	86	87	87	115	111	121

See footnotes at end of table.

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Other food at home .....	\$1,115	\$833	\$870	\$658	\$899	\$852	\$906	\$1,119	\$1,287	\$1,500
Sugar and other sweets .....	141	89	125	100	105	112	101	141	182	179
Fats and oils .....	94	76	96	58	102	79	82	106	103	105
Miscellaneous foods .....	518	391	342	290	431	372	414	519	595	729
Nonalcoholic beverages .....	307	248	285	198	243	249	268	308	349	384
Food prepared by consumer unit on out-of-town trips .....	55	<sup>5</sup> 28	<sup>5</sup> 22	<sup>5</sup> 13	18	40	41	45	59	102
Food away from home .....	2,638	1,389	1,359	1,206	1,585	1,634	2,026	2,303	3,035	4,418
Alcoholic beverages .....	397	321	252	119	155	253	283	369	415	707
Housing .....	14,346	8,662	7,031	7,902	8,563	9,952	10,883	12,397	14,998	24,046
Shelter .....	8,479	5,279	4,043	4,823	5,188	5,711	6,541	7,385	8,693	14,261
Owned dwellings .....	6,000	2,655	1,228	1,524	2,095	2,971	3,880	4,724	6,760	12,107
Mortgage interest and charges .....	3,978	1,692	680	761	1,228	1,858	2,656	3,196	4,692	7,984
Property taxes .....	1,181	620	315	436	564	639	734	863	1,245	2,374
Maintenance, repairs, insurance, other expenses .....	841	343	232	327	302	473	490	665	823	1,750
Rented dwellings .....	2,083	2,433	2,767	3,241	2,957	2,611	2,487	2,408	1,533	1,195
Other lodging .....	396	<sup>5</sup> 191	<sup>5</sup> 48	57	137	129	174	254	401	958
Utilities, fuels, and public services .....	2,648	1,970	1,723	1,946	1,963	2,322	2,355	2,574	2,869	3,435
Natural gas .....	288	197	186	191	232	238	240	276	313	395
Electricity .....	990	763	712	839	751	911	920	969	1,077	1,185
Fuel oil and other fuels .....	81	<sup>5</sup> 82	<sup>5</sup> 48	43	42	82	54	93	104	97
Telephone services .....	964	724	623	698	742	848	874	929	1,005	1,269
Water and other public services .....	325	204	154	175	197	243	267	307	370	489
Household operations .....	817	300	272	159	349	285	373	537	743	1,967
Personal services .....	502	214	195	<sup>5</sup> 58	246	169	205	359	444	1,211
Other household expenses .....	316	86	77	101	103	116	168	178	299	756
Housekeeping supplies .....	629	292	334	310	323	382	473	522	810	1,027
Laundry and cleaning supplies .....	153	96	114	108	147	126	130	144	178	195
Other household products .....	310	123	127	133	117	172	195	231	443	541
Postage and stationery .....	166	74	93	69	59	84	149	147	189	291
Household furnishings and equipment .....	1,773	820	659	665	738	1,252	1,140	1,378	1,883	3,356
Household textiles .....	119	55	36	30	108	64	82	71	118	241
Furniture .....	453	254	93	169	179	361	338	277	421	896
Floor coverings .....	50	<sup>5</sup> 61	<sup>5</sup> 24	<sup>5</sup> 22	57	21	42	36	49	100
Major appliances .....	202	122	144	81	94	166	117	144	201	370
Small appliances, miscellaneous housewares .....	103	73	33	24	65	47	75	91	103	204
Miscellaneous household equipment .....	846	256	329	338	286	594	487	759	991	1,546
Apparel and services .....	2,219	1,724	1,065	1,351	1,648	1,411	2,000	2,065	2,172	3,531
Men and boys .....	547	267	231	274	361	345	433	469	598	932
Men, 16 and over .....	367	<sup>5</sup> 124	<sup>5</sup> 121	186	161	212	288	327	426	648
Boys, 2 to 15 .....	180	143	110	88	199	133	145	142	172	284
Women and girls .....	853	1,090	395	426	608	485	798	848	858	1,305
Women, 16 and over .....	640	918	288	335	470	299	646	667	635	966
Girls, 2 to 15 .....	212	172	107	91	138	186	151	180	223	339
Children under 2 .....	92	<sup>5</sup> 87	<sup>5</sup> 39	<sup>5</sup> 104	<sup>5</sup> 48	66	58	91	79	157
Footwear .....	411	<sup>5</sup> 103	272	353	459	322	530	428	339	510
Other apparel products and services .....	317	176	129	194	173	191	181	230	299	627
Transportation .....	8,296	4,308	2,345	3,109	5,027	5,404	6,732	8,124	9,643	13,398
Vehicle purchases (net outlay) .....	3,935	<sup>5</sup> 1,726	1,026	1,226	2,446	2,480	2,889	3,853	4,656	6,599
Cars and trucks, new .....	1,786	<sup>5</sup> 793	<sup>5</sup> 8	( <sup>4</sup> )	<sup>5</sup> 469	710	1,118	1,494	2,038	3,867
Cars and trucks, used .....	2,114	934	1,018	1,226	1,976	1,759	1,731	2,291	2,590	2,670
Other vehicles .....	35	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	<sup>5</sup> 12	<sup>5</sup> 41	<sup>5</sup> 69	<sup>5</sup> 28	<sup>5</sup> 61
Gasoline and motor oil .....	1,260	859	532	639	883	970	1,205	1,356	1,463	1,672

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, 1998-1999 — Continued**

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Other vehicle expenses .....	\$2,704	\$1,532	\$673	\$1,060	\$1,539	\$1,758	\$2,371	\$2,639	\$3,174	\$4,269
Vehicle finance charges .....	407	264	43	100	196	248	363	423	540	619
Maintenance and repairs .....	809	458	230	466	522	572	797	835	925	1,147
Vehicle insurance .....	854	496	235	367	539	636	812	891	1,043	1,186
Vehicle rental, leases, licenses, other charges .....	634	314	165	127	282	301	399	490	666	1,316
Public transportation .....	398	191	114	184	159	197	267	277	350	859
Health care .....	1,728	954	616	834	924	1,250	1,438	1,723	2,097	2,582
Health insurance .....	787	382	278	305	434	607	727	800	896	1,172
Medical services .....	564	335	179	196	257	383	428	525	722	896
Drugs .....	266	193	125	219	200	203	207	307	335	325
Medical supplies .....	112	544	533	114	34	58	77	91	145	188
Entertainment .....	2,419	1,130	938	936	1,020	1,259	1,616	2,227	2,992	4,286
Fees and admissions .....	557	272	182	144	139	241	313	423	597	1,201
Television, radios, sound equipment .....	741	446	346	406	506	573	619	652	919	1,051
Pets, toys, and playground equipment .....	475	230	222	184	256	298	315	489	525	820
Other entertainment supplies, equipment, and services .....	646	182	188	201	119	148	370	663	951	1,214
Personal care products and services .....	499	453	318	269	219	285	458	414	547	818
Reading .....	170	108	45	62	63	114	125	150	199	295
Education .....	614	177	106	180	407	262	345	572	601	1,286
Tobacco products and smoking supplies .....	375	445	405	446	432	372	387	393	449	261
Miscellaneous .....	1,048	488	299	451	605	648	1,015	1,095	1,240	1,578
Cash contributions .....	1,070	522	136	330	390	459	923	755	1,210	2,105
Personal insurance and pensions .....	5,559	491	431	862	1,466	2,339	3,701	4,889	6,458	11,632
Life and other personal insurance .....	429	285	69	88	190	196	301	325	478	861
Pensions and Social Security .....	5,130	206	362	775	1,275	2,143	3,400	4,564	5,981	10,771
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	52,216	1,152	7,662	12,638	17,447	24,584	34,497	44,313	58,412	108,269
Wages and salaries .....	47,066	1,930	3,429	8,240	13,727	21,201	30,949	40,132	54,358	98,550
Self-employment income .....	2,991	-1,749	294	638	1,052	1,527	2,066	2,262	2,636	7,026
Social Security, private and government retirement .....	619	<sup>5</sup> 138	1,530	1,458	692	782	412	775	377	427
Interest, dividends, rental income, other property income .....	354	-12	148	74	42	28	118	160	267	1,041
Unemployment and workers' compensation, veterans' benefits .....	204	<sup>5</sup> 69	<sup>5</sup> 54	124	281	144	338	301	182	186
Public assistance, supplemental security income, food stamps .....	353	493	1,673	1,475	883	398	220	235	67	20
Regular contributions for support .....	385	117	290	368	556	398	300	317	423	442
Other income .....	245	<sup>5</sup> 167	244	260	215	106	95	131	101	576
Personal taxes .....	4,049	162	-49	-150	389	930	1,834	2,640	4,605	10,295
Federal income taxes .....	3,085	51	-127	-184	29	600	1,322	1,968	3,401	8,152
State and local income taxes .....	814	25	40	16	132	234	405	587	1,033	1,884
Other taxes .....	150	86	<sup>5</sup> 38	19	227	96	106	86	171	259
Income after taxes .....	48,167	990	7,711	12,787	17,058	23,653	32,664	41,672	53,807	97,974

See footnotes at end of table.

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Addenda:										
Net change in total assets and liabilities .....	-\$2,353	-\$3,989	-\$1,109	\$219	-\$1,115	-\$981	-\$3,908	-\$4,872	-\$4,062	-\$718
Net change in total assets .....	10,131	-4,727	948	2,957	883	4,871	3,195	5,626	11,511	25,268
Net change in total liabilities .....	12,484	-738	2,057	2,739	1,997	5,852	7,103	10,499	15,573	25,986
Other financial information:										
Other money receipts .....	308	<sup>5</sup> 131	415	<sup>5</sup> 79	73	135	109	195	433	577
Mortgage principal paid on owned property .....	-1,574	-632	-396	-302	-518	-749	-985	-1,267	-1,679	-3,293
Estimated market value of owned home ...	88,710	48,825	25,185	24,696	33,056	47,960	53,884	68,128	96,188	178,680
Estimated monthly rental value of owned home .....	642	357	173	216	286	370	420	532	747	1,188
Gifts of goods and services .....	986	400	280	424	374	504	660	773	1,029	1,993
Food .....	52	<sup>5</sup> 17	<sup>5</sup> 18	<sup>5</sup> 20	<sup>5</sup> 12	23	24	40	82	97
Housing .....	287	132	96	141	117	167	189	269	299	542
Housekeeping supplies .....	60	<sup>5</sup> 21	<sup>5</sup> 40	<sup>5</sup> 19	<sup>5</sup> 14	45	31	41	87	105
Household textiles .....	11	<sup>5</sup> 6	<sup>5</sup> 1	( <sup>4</sup> )	<sup>5</sup> 3	<sup>5</sup> 2	31	<sup>5</sup> 6	12	14
Appliances and miscellaneous housewares .....	29	<sup>5</sup> 8	<sup>5</sup> 3	<sup>5</sup> 3	<sup>5</sup> 2	28	15	43	31	49
Major appliances .....	9	( <sup>4</sup> )	( <sup>4</sup> )	<sup>5</sup> 3	( <sup>4</sup> )	<sup>5</sup> 14	<sup>5</sup> 4	<sup>5</sup> 22	<sup>5</sup> 10	8
Small appliances and miscellaneous housewares .....	20	<sup>5</sup> 8	<sup>5</sup> 3	( <sup>3</sup> )	<sup>5</sup> 2	14	<sup>5</sup> 11	21	21	41
Miscellaneous household equipment .....	69	13	<sup>5</sup> 17	11	16	33	18	97	77	143
Other housing .....	118	86	35	108	81	60	93	83	91	230
Apparel and services .....	220	88	80	121	97	146	151	221	210	405
Males, 2 and over .....	46	<sup>5</sup> 3	<sup>5</sup> 20	<sup>5</sup> 24	12	31	23	40	34	105
Females, 2 and over .....	82	<sup>5</sup> 23	<sup>5</sup> 47	<sup>5</sup> 13	<sup>5</sup> 31	51	52	76	76	168
Children under 2 .....	42	<sup>5</sup> 10	<sup>5</sup> 4	<sup>5</sup> 6	<sup>5</sup> 13	36	29	30	40	87
Other apparel products and services .....	49	<sup>5</sup> 52	<sup>5</sup> 9	<sup>5</sup> 78	<sup>5</sup> 41	28	47	74	60	45
Jewelry and watches .....	21	<sup>5</sup> 15	<sup>5</sup> 4	<sup>5</sup> 8	<sup>5</sup> 5	12	11	54	25	23
All other apparel products and services .....	29	<sup>5</sup> 38	<sup>5</sup> 5	<sup>5</sup> 70	<sup>5</sup> 36	<sup>5</sup> 16	<sup>5</sup> 36	<sup>5</sup> 20	35	23
Transportation .....	39	24	4	3	14	12	17	19	82	65
Health care .....	26	<sup>5</sup> 2	<sup>5</sup> 13	<sup>5</sup> 9	<sup>5</sup> 7	<sup>5</sup> 6	37	<sup>5</sup> 17	23	52
Entertainment .....	88	36	23	<sup>5</sup> 33	42	57	84	50	106	156
Toys, games, hobbies, and tricycles .....	29	<sup>5</sup> 11	<sup>5</sup> 13	<sup>5</sup> 16	9	23	26	17	35	47
Other entertainment .....	59	25	<sup>5</sup> 10	<sup>5</sup> 17	33	33	58	33	71	109
Education .....	120	<sup>5</sup> 5	<sup>5</sup> 9	<sup>5</sup> 5	<sup>5</sup> 29	<sup>5</sup> 16	48	58	83	359
All other gifts .....	153	96	38	90	56	77	110	100	145	317

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

<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.

n.a. Not applicable.