

**Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000**

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) ....	18,103	504	821	880	1,023	2,320	2,256	2,048	3,398	4,853
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$55,026	\$765	\$7,654	\$12,488	\$17,494	\$24,570	\$34,365	\$44,233	\$58,794	\$110,392
Income after taxes <sup>1</sup> .....	51,107	589	7,740	12,633	17,593	23,855	32,691	41,782	54,661	100,777
Age of reference person .....	39.5	39.1	39.5	39.6	39.2	39.3	39.5	39.2	39.5	39.9
Average number in consumer unit:										
Persons .....	3.2	2.6	2.5	2.9	3.0	3.1	3.0	3.0	3.3	3.6
Children under 18 .....	1.3	1.1	.9	1.3	1.2	1.3	1.2	1.2	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 .....	1.7	1.2	.9	1.1	1.4	1.5	1.7	1.7	1.9	2.1
Vehicles .....	2.2	1.4	1.0	1.2	1.5	1.8	2.1	2.3	2.5	2.8
Percent distribution:										
Sex of reference person:										
Male .....	56	50	38	40	45	52	53	60	61	64
Female .....	44	50	62	60	55	48	47	40	39	36
Housing tenure:										
Homeowner .....	67	42	28	39	40	51	61	67	80	89
With mortgage .....	56	27	13	21	26	36	47	57	71	80
Without mortgage .....	12	15	16	18	14	16	14	10	9	9
Renter .....	33	58	72	61	60	49	39	33	20	11
Race of reference person:										
Black .....	12	19	21	24	23	17	14	9	9	6
White and other .....	88	81	79	76	77	83	86	91	91	94
Education of reference person:										
Elementary (1-8) .....	3	4	12	9	7	5	4	3	1	( <sup>3</sup> )
High school (9-12) .....	38	48	59	57	57	51	41	38	33	21
College .....	59	48	30	33	35	44	54	58	66	79
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	1	1	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
At least one vehicle owned or leased .....	92	74	65	71	86	90	96	96	97	98
Average annual expenditures .....	\$46,786	\$24,376	\$17,769	\$20,886	\$25,344	\$29,178	\$36,118	\$42,259	\$50,386	\$75,911
Food .....	6,443	4,543	3,715	3,474	4,754	4,408	5,378	6,653	6,985	8,959
Food at home .....	3,666	3,187	2,745	2,380	3,167	2,802	3,155	3,794	3,989	4,580
Cereals and bakery products .....	573	476	439	387	474	427	499	548	653	721
Cereals and cereal products .....	209	199	224	163	168	167	199	208	225	241
Bakery products .....	364	277	216	223	306	259	300	340	428	480
Meats, poultry, fish, and eggs .....	930	1,039	865	674	882	817	824	983	1,007	1,023
Beef .....	271	242	274	173	252	246	231	282	308	299
Pork .....	189	160	226	154	202	177	178	200	204	187
Other meats .....	125	165	69	118	103	108	116	140	134	137
Poultry .....	176	221	152	108	143	153	157	193	174	211
Fish and seafood .....	130	208	105	84	138	97	101	135	151	146
Eggs .....	39	43	38	36	43	37	41	34	35	43
Dairy products .....	418	322	284	267	334	306	371	413	486	525
Fresh milk and cream .....	166	146	125	125	137	126	172	150	187	196
Other dairy products .....	252	176	158	142	198	180	200	263	298	329
Fruits and vegetables .....	583	534	430	344	518	457	519	617	575	749
Fresh fruits .....	177	178	127	93	147	129	153	179	164	246
Fresh vegetables .....	171	170	134	109	145	140	159	172	169	214
Processed fruits .....	134	103	104	75	115	103	116	137	137	175
Processed vegetables .....	102	83	65	67	111	84	91	130	106	115

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, 1999-2000 — 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 food at home .....	\$1,161	\$817	\$727	\$708	\$958	\$796	\$941	\$1,231	\$1,269	\$1,562
Sugar and other sweets .....	151	112	96	110	127	108	105	150	158	215
Fats and oils .....	95	65	67	58	101	84	83	105	100	110
Miscellaneous foods .....	544	403	265	306	463	341	418	589	610	755
Nonalcoholic beverages .....	318	197	284	207	253	232	297	335	352	390
Food prepared by consumer unit on out-of-town trips .....	52	<sup>5</sup> 39	17	<sup>5</sup> 27	15	31	38	52	49	92
Food away from home .....	2,777	1,355	969	1,094	1,587	1,606	2,223	2,859	2,996	4,378
Alcoholic beverages .....	458	414	138	152	157	254	287	474	517	769
Housing .....	14,836	8,725	6,814	7,764	8,742	9,591	11,061	12,765	15,257	24,213
Shelter .....	8,701	5,256	3,963	4,701	5,112	5,629	6,606	7,646	8,912	14,081
Owned dwellings .....	6,212	2,506	1,039	1,797	2,122	2,657	3,833	4,933	6,864	12,024
Mortgage interest and charges .....	4,106	1,473	624	947	1,126	1,616	2,570	3,369	4,695	7,974
Property taxes .....	1,214	675	268	485	435	608	744	884	1,278	2,329
Maintenance, repairs, insurance, other expenses .....	892	359	148	365	562	434	519	679	890	1,721
Rented dwellings .....	2,093	2,472	2,821	2,841	2,891	2,841	2,613	2,453	1,635	1,195
Other lodging .....	396	<sup>5</sup> 277	104	63	99	131	160	260	413	863
Utilities, fuels, and public services .....	2,700	1,978	1,784	1,984	2,090	2,254	2,412	2,553	2,853	3,490
Natural gas .....	310	230	170	206	229	222	280	278	347	422
Electricity .....	981	705	750	812	830	901	886	934	1,034	1,177
Fuel oil and other fuels .....	84	<sup>5</sup> 60	<sup>5</sup> 41	46	57	78	55	85	91	117
Telephone services .....	992	786	657	719	755	816	929	951	1,015	1,285
Water and other public services .....	333	197	165	201	219	238	262	305	367	489
Household operations .....	899	282	270	198	340	278	443	540	873	1,994
Personal services .....	554	186	<sup>5</sup> 175	<sup>5</sup> 75	230	143	269	289	526	1,272
Other household expenses .....	345	96	95	122	110	135	174	251	347	722
Housekeeping supplies .....	655	370	261	302	385	389	515	547	805	999
Laundry and cleaning supplies .....	165	165	123	118	166	128	140	164	154	215
Other household products .....	337	139	84	121	169	176	270	264	461	525
Postage and stationery .....	153	66	54	63	50	84	105	119	190	259
Household furnishings and equipment .....	1,882	839	535	580	816	1,041	1,086	1,479	1,814	3,648
Household textiles .....	124	55	39	30	79	53	83	135	94	240
Furniture .....	475	253	155	223	200	222	344	257	394	987
Floor coverings .....	47	<sup>5</sup> 41	51	54	<sup>5</sup> 9	16	24	23	67	92
Major appliances .....	212	100	71	93	122	135	123	171	194	389
Small appliances, miscellaneous housewares .....	105	91	24	23	62	48	59	87	100	203
Miscellaneous household equipment .....	919	299	245	207	343	567	453	806	966	1,738
Apparel and services .....	2,394	1,811	1,102	1,064	1,846	1,523	1,808	2,124	2,439	3,776
Men and boys .....	585	358	270	173	454	378	426	459	659	933
Men, 16 and over .....	394	189	187	78	282	226	275	306	463	652
Boys, 2 to 15 .....	191	169	84	95	172	152	151	152	196	281
Women and girls .....	933	901	382	418	713	532	664	838	968	1,492
Women, 16 and over .....	694	754	259	304	586	351	502	663	702	1,110
Girls, 2 to 15 .....	238	147	123	114	127	181	162	175	266	382
Children under 2 .....	110	101	65	83	75	58	75	124	106	168
Footwear .....	429	<sup>5</sup> 327	257	183	444	353	450	472	417	519
Other apparel products and services .....	337	123	129	206	161	202	193	232	289	665
Transportation .....	8,671	3,596	2,584	4,004	4,504	6,084	7,788	8,529	9,472	13,096
Vehicle purchases (net outlay) .....	4,057	<sup>5</sup> 888	953	2,026	2,039	2,990	3,815	4,203	4,393	6,032
Cars and trucks, new .....	1,797	( <sup>4</sup> )	<sup>5</sup> 100	<sup>5</sup> 392	<sup>5</sup> 542	825	1,341	1,545	2,043	3,401
Cars and trucks, used .....	2,208	888	853	1,634	1,497	2,152	2,435	2,559	2,282	2,552
Other vehicles .....	52	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	<sup>5</sup> 14	<sup>5</sup> 40	<sup>5</sup> 99	<sup>5</sup> 69	79
Gasoline and motor oil .....	1,459	946	672	748	983	1,130	1,378	1,526	1,650	1,906

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, 1999-2000 — Continued**

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Other vehicle expenses .....	\$2,727	\$1,516	\$809	\$1,001	\$1,341	\$1,755	\$2,294	\$2,521	\$3,035	\$4,319
Vehicle finance charges .....	414	237	86	95	214	248	346	374	545	623
Maintenance and repairs .....	780	441	306	366	454	535	651	799	865	1,147
Vehicle insurance .....	882	461	284	422	488	687	825	899	1,023	1,208
Vehicle rental, leases, licenses, other charges .....	652	376	134	118	184	284	472	449	602	1,342
Public transportation .....	427	246	150	229	141	209	301	278	394	838
Health care .....	1,757	933	670	902	843	1,256	1,480	1,687	2,099	2,532
Health insurance .....	803	429	240	352	389	611	698	844	940	1,135
Medical services .....	555	318	225	226	218	380	464	469	649	860
Drugs .....	297	157	182	208	211	207	260	288	379	372
Medical supplies .....	102	528	522	116	25	57	58	86	130	165
Entertainment .....	2,564	1,304	822	897	1,037	1,265	1,738	2,038	3,081	4,473
Fees and admissions .....	685	330	124	190	195	252	366	453	719	1,439
Television, radios, sound equipment .....	799	480	374	418	463	566	661	701	899	1,190
Pets, toys, and playground equipment .....	487	264	197	165	248	287	382	503	540	769
Other entertainment supplies, equipment, and services .....	594	231	128	124	130	159	330	381	923	1,075
Personal care products and services .....	670	455	320	313	406	442	545	666	706	1,012
Reading .....	165	87	47	57	54	104	114	129	191	287
Education .....	602	296	174	258	141	317	398	443	622	1,148
Tobacco products and smoking supplies .....	424	475	563	468	504	436	432	479	443	324
Miscellaneous .....	982	620	264	542	649	670	917	1,056	1,024	1,410
Cash contributions .....	1,040	622	136	194	361	381	784	518	1,130	2,125
Personal insurance and pensions .....	5,780	495	420	796	1,347	2,448	3,387	4,697	6,420	11,787
Life and other personal insurance .....	422	272	84	94	183	201	299	287	468	791
Pensions and Social Security .....	5,358	224	336	702	1,164	2,247	3,088	4,411	5,952	10,996
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	55,026	765	7,654	12,488	17,494	24,570	34,365	44,233	58,794	110,392
Wages and salaries .....	49,732	1,910	3,180	7,462	13,493	21,148	31,237	40,697	55,124	100,188
Self-employment income .....	2,905	-1,972	348	531	549	1,488	1,495	1,628	2,184	7,150
Social Security, private and government retirement .....	733	5178	1,816	1,802	1,428	808	592	656	454	524
Interest, dividends, rental income, other property income .....	509	56	167	141	74	43	140	166	167	1,555
Unemployment and workers' compensation, veterans' benefits .....	239	5127	553	176	213	277	369	379	251	152
Public assistance, supplemental security income, food stamps .....	333	326	1,681	1,850	1,012	321	182	109	54	52
Regular contributions for support .....	421	125	230	331	542	402	296	467	455	498
Other income .....	155	566	180	195	184	84	54	129	104	273
Personal taxes .....	3,919	176	-86	-145	-99	715	1,675	2,451	4,133	9,615
Federal income taxes .....	3,026	100	-147	-190	-244	446	1,252	1,824	3,060	7,680
State and local income taxes .....	766	33	26	21	95	206	343	538	939	1,684
Other taxes .....	127	543	534	24	50	63	80	90	133	250
Income after taxes .....	51,107	589	7,740	12,633	17,593	23,855	32,691	41,782	54,661	100,777

See footnotes at end of table.

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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 .....	-\$2,663	\$497	\$2,062	\$1,232	-\$932	-\$399	-\$3,427	-\$7,648	-\$3,344	-\$3,009
Net change in total assets .....	7,740	-1,783	1,680	2,291	254	3,718	5,363	-403	9,131	17,811
Net change in total liabilities .....	10,403	-2,280	-381	1,060	1,187	4,117	8,790	7,246	12,476	20,820
Other financial information:										
Other money receipts .....	484	<sup>5</sup> 179	527	<sup>5</sup> 438	121	287	1,047	252	440	555
Mortgage principal paid on owned property .....	-1,541	-579	-256	-303	-432	-585	-979	-1,301	-1,747	-2,993
Estimated market value of owned home ...	95,310	41,568	21,913	31,058	30,864	46,490	53,992	73,498	99,704	187,233
Estimated monthly rental value of owned home .....	673	322	157	262	284	358	435	552	765	1,201
Gifts of goods and services .....	1,084	728	395	405	725	510	761	968	1,054	1,925
Food .....	68	<sup>5</sup> 28	<sup>5</sup> 25	<sup>5</sup> 17	13	20	34	34	84	140
Alcoholic beverages .....	22	<sup>5</sup> 21	<sup>5</sup> 15	<sup>5</sup> 13	<sup>5</sup> 8	<sup>5</sup> 8	15	17	12	44
Housing .....	309	145	104	130	153	150	208	276	303	565
Housekeeping supplies .....	56	<sup>5</sup> 23	<sup>5</sup> 18	<sup>5</sup> 8	29	42	26	33	72	98
Household textiles .....	15	<sup>(4)</sup>	<sup>5</sup> 18	<sup>(4)</sup>	<sup>5</sup> 1	<sup>5</sup> 3	<sup>5</sup> 14	<sup>5</sup> 41	12	18
Appliances and miscellaneous housewares .....	30	<sup>5</sup> 5	<sup>5</sup> 2	<sup>(3)</sup>	<sup>5</sup> 5	<sup>5</sup> 14	<sup>5</sup> 16	23	32	62
Major appliances .....	6	<sup>(4)</sup>	<sup>(4)</sup>	<sup>(4)</sup>	<sup>(4)</sup>	<sup>5</sup> 3	<sup>5</sup> 12	<sup>5</sup> 6	13	4
Small appliances and miscellaneous housewares .....	24	<sup>5</sup> 5	<sup>5</sup> 2	<sup>(3)</sup>	<sup>5</sup> 5	<sup>5</sup> 11	<sup>5</sup> 5	17	20	58
Miscellaneous household equipment .....	79	<sup>5</sup> 10	<sup>5</sup> 28	12	22	41	39	77	84	152
Other housing .....	130	107	39	110	95	50	112	102	102	236
Apparel and services .....	260	369	164	109	319	131	151	346	226	379
Males, 2 and over .....	55	<sup>5</sup> 33	<sup>5</sup> 53	<sup>5</sup> 8	161	14	18	37	46	92
Females, 2 and over .....	90	220	<sup>5</sup> 63	<sup>5</sup> 22	98	61	50	111	77	126
Children under 2 .....	59	<sup>5</sup> 28	<sup>5</sup> 11	37	38	31	39	58	56	102
Other apparel products and services .....	56	<sup>5</sup> 88	<sup>5</sup> 37	<sup>5</sup> 42	<sup>5</sup> 22	26	44	140	47	60
Jewelry and watches .....	24	<sup>5</sup> 3	<sup>5</sup> 1	<sup>5</sup> 7	<sup>5</sup> 6	11	12	66	19	33
All other apparel products and services .....	32	<sup>5</sup> 84	<sup>5</sup> 36	<sup>5</sup> 34	<sup>5</sup> 16	<sup>5</sup> 15	<sup>5</sup> 32	<sup>5</sup> 74	29	27
Transportation .....	48	4	4	7	14	20	43	23	63	90
Health care .....	22	<sup>(3)</sup>	<sup>5</sup> 13	<sup>5</sup> 1	<sup>5</sup> 9	<sup>5</sup> 9	45	25	18	28
Entertainment .....	119	100	41	24	47	66	108	71	129	210
Toys, games, hobbies, and tricycles .....	28	<sup>5</sup> 16	<sup>5</sup> 14	<sup>5</sup> 8	<sup>5</sup> 12	21	32	17	32	42
Other entertainment .....	91	84	27	16	35	45	76	54	97	169
Personal care products and services .....	32	<sup>5</sup> 28	<sup>5</sup> 3	<sup>5</sup> 1	<sup>5</sup> 47	<sup>5</sup> 14	30	37	31	45
Reading .....	1	<sup>(3)</sup>	<sup>(4)</sup>	<sup>5</sup> 1	<sup>(3)</sup>	<sup>5</sup> 1	1	2	2	2
Education .....	108	<sup>5</sup> 3	<sup>5</sup> 14	<sup>5</sup> 14	<sup>5</sup> 23	14	42	57	84	282
All other gifts .....	97	29	12	90	92	77	85	80	102	139

<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.