

**Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002**

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) ....	19,847	526	729	938	1,033	2,222	2,320	2,231	3,641	6,208
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$60,233	-\$1,154	\$7,857	\$12,572	\$17,182	\$24,698	\$34,414	\$44,680	\$59,019	\$114,611
Income after taxes <sup>1</sup> .....	56,911	-1,046	8,108	12,781	17,491	24,381	33,280	42,605	56,103	106,861
Age of reference person .....	39.6	39.6	39.8	39.5	39.7	39.7	39.4	39.4	39.6	39.7
Average number in consumer unit:										
Persons .....	3.2	2.7	2.6	2.9	3.0	2.8	3.0	3.2	3.4	3.6
Children under 18 .....	1.3	1.1	1.1	1.3	1.3	1.1	1.2	1.3	1.4	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	1.0	.8	1.1	1.3	1.4	1.6	1.7	1.9	2.0
Vehicles .....	2.2	1.5	1.0	1.2	1.4	1.6	1.9	2.2	2.5	2.9
Percent distribution:										
Sex of reference person:										
Male .....	52	41	38	33	36	45	50	55	56	60
Female .....	48	59	62	67	64	55	50	45	44	40
Housing tenure:										
Homeowner .....	68	42	29	33	36	47	60	69	79	88
With mortgage .....	57	28	14	15	25	33	47	59	69	80
Without mortgage .....	11	14	15	18	12	14	13	10	10	7
Renter .....	32	58	71	67	64	53	40	31	21	12
Race of reference person:										
Black .....	13	22	32	21	22	19	15	13	10	7
White and other .....	87	78	68	79	78	81	85	87	90	93
Education of reference person:										
Elementary (1-8) .....	3	8	12	8	8	6	4	3	1	1
High school (9-12) .....	37	52	66	58	57	48	44	41	32	19
College .....	60	41	22	34	34	45	52	55	67	80
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	1	1	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	92	69	64	71	82	88	94	97	97	98
Average annual expenditures .....	\$50,477	\$28,545	\$18,958	\$22,955	\$26,494	\$28,558	\$34,448	\$43,446	\$53,201	\$79,369
Food .....	6,728	4,867	3,675	4,831	4,715	4,650	4,910	6,145	7,440	9,271
Food at home .....	3,827	2,912	2,294	3,393	3,221	2,996	3,068	3,655	4,048	4,842
Cereals and bakery products .....	578	459	342	487	487	449	441	531	610	754
Cereals and cereal products .....	203	177	138	196	195	165	159	191	203	255
Bakery products .....	375	281	205	291	292	284	282	340	407	500
Meats, poultry, fish, and eggs .....	988	810	645	1,112	956	828	861	911	1,064	1,127
Beef .....	292	253	185	315	277	262	291	225	321	323
Pork .....	208	153	176	266	209	171	169	190	233	230
Other meats .....	133	101	88	152	108	117	115	117	136	161
Poultry .....	182	144	91	180	182	147	136	195	209	207
Fish and seafood .....	133	113	77	160	141	90	110	143	124	165
Eggs .....	40	46	28	38	40	42	39	42	42	40
Dairy products .....	423	319	250	306	338	333	340	398	438	556
Fresh milk and cream .....	169	137	112	138	152	150	150	165	176	200
Other dairy products .....	253	182	138	169	186	183	191	232	262	357
Fruits and vegetables .....	622	474	366	521	585	481	502	622	627	793
Fresh fruits .....	192	174	108	155	151	152	146	194	191	253
Fresh vegetables .....	190	124	109	164	182	155	158	200	187	237
Processed fruits .....	139	116	84	121	145	101	108	121	144	182
Processed vegetables .....	100	59	65	81	107	73	90	108	104	120

See footnotes at end of table.

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Other food at home .....	\$1,215	\$850	\$690	\$966	\$855	\$904	\$924	\$1,192	\$1,309	\$1,612
Sugar and other sweets .....	152	125	94	117	117	114	108	145	155	206
Fats and oils .....	98	84	52	119	85	89	85	103	103	106
Miscellaneous foods .....	588	368	333	445	398	443	429	594	629	796
Nonalcoholic beverages .....	329	257	192	273	247	234	268	317	376	417
Food prepared by consumer unit on out-of-town trips .....	48	<sup>5</sup> 17	<sup>5</sup> 18	<sup>5</sup> 12	<sup>5</sup> 7	24	34	34	47	87
Food away from home .....	2,902	1,955	1,382	1,438	1,494	1,654	1,842	2,490	3,392	4,429
Alcoholic beverages .....	445	456	140	189	258	294	279	474	401	696
Housing .....	16,452	10,271	7,423	7,993	9,384	9,959	11,396	13,848	16,610	25,617
Shelter .....	9,801	6,777	4,072	4,753	5,699	6,000	6,742	8,302	9,790	15,224
Owned dwellings .....	6,967	3,998	1,400	1,269	2,155	2,562	3,728	5,432	7,369	12,636
Mortgage interest and charges .....	4,583	2,695	751	594	1,179	1,532	2,422	3,631	4,869	8,437
Property taxes .....	1,422	658	468	283	578	585	761	1,001	1,463	2,585
Maintenance, repairs, insurance, other expenses .....	962	645	181	392	398	446	544	801	1,036	1,614
Rented dwellings .....	2,348	2,446	2,563	3,425	3,400	3,252	2,853	2,624	2,036	1,549
Other lodging .....	486	332	108	<sup>5</sup> 59	144	185	161	246	385	1,039
Utilities, fuels, and public services .....	3,063	1,998	2,101	2,018	2,205	2,416	2,701	2,890	3,302	3,857
Natural gas .....	409	296	247	239	276	295	348	390	434	542
Electricity .....	1,112	797	955	774	887	948	1,034	1,063	1,175	1,315
Fuel oil and other fuels .....	93	<sup>5</sup> 25	<sup>5</sup> 40	67	<sup>5</sup> 26	75	106	87	115	111
Telephone services .....	1,080	670	647	750	782	848	928	993	1,166	1,385
Water and other public services .....	369	209	212	187	234	250	285	356	413	504
Household operations .....	1,004	145	441	253	369	330	621	561	791	2,030
Personal services .....	578	<sup>5</sup> 26	<sup>5</sup> 118	125	177	164	387	287	425	1,227
Other household expenses .....	426	119	324	127	192	166	234	274	366	803
Housekeeping supplies .....	660	406	304	423	374	386	424	600	837	942
Laundry and cleaning supplies .....	166	134	76	159	138	116	133	171	203	195
Other household products .....	347	198	189	176	172	175	210	296	472	510
Postage and stationery .....	147	75	39	88	64	95	81	133	162	236
Household furnishings and equipment .....	1,924	946	504	547	737	826	908	1,495	1,891	3,565
Household textiles .....	158	76	57	109	58	65	100	136	118	295
Furniture .....	502	105	75	156	168	183	188	357	460	1,002
Floor coverings .....	49	<sup>5</sup> 12	<sup>5</sup> 6	<sup>5</sup> 16	<sup>5</sup> 6	10	17	25	45	104
Major appliances .....	238	169	97	78	93	124	123	189	261	396
Small appliances, miscellaneous housewares .....	108	40	24	45	72	44	39	128	89	197
Miscellaneous household equipment .....	870	544	246	143	341	401	440	660	918	1,570
Apparel and services .....	2,284	1,545	1,083	1,431	1,701	1,093	1,658	2,001	2,190	3,608
Men and boys .....	581	336	307	340	295	259	384	508	566	968
Men, 16 and over .....	396	212	240	174	169	161	262	353	367	689
Boys, 2 to 15 .....	186	124	67	165	127	98	122	155	199	279
Women and girls .....	889	667	397	568	766	388	691	794	800	1,407
Women, 16 and over .....	624	508	314	377	506	235	451	560	573	1,016
Girls, 2 to 15 .....	264	160	82	190	261	153	240	234	227	391
Children under 2 .....	105	<sup>5</sup> 16	32	79	56	56	97	71	98	171
Footwear .....	408	368	<sup>5</sup> 243	298	417	212	295	386	479	540
Other apparel products and services .....	301	158	104	147	167	177	190	242	247	522
Transportation .....	9,711	6,106	3,227	3,718	5,079	5,417	6,745	9,152	10,872	14,643
Vehicle purchases (net outlay) .....	4,761	3,781	1,529	1,733	2,525	2,401	3,097	4,380	5,406	7,278
Cars and trucks, new .....	2,318	<sup>5</sup> 1,538	<sup>5</sup> 422	<sup>5</sup> 614	<sup>5</sup> 999	711	1,120	2,202	2,548	4,013
Cars and trucks, used .....	2,365	2,243	1,108	1,119	1,526	1,689	1,962	2,103	2,732	3,122
Other vehicles .....	78	<sup>(4)</sup>	<sup>(4)</sup>	<sup>(4)</sup>	<sup>(4)</sup>	<sup>5</sup> 1	<sup>5</sup> 14	<sup>5</sup> 75	125	143
Gasoline and motor oil .....	1,532	766	653	787	955	1,144	1,293	1,463	1,703	2,061

See footnotes at end of table.

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Other vehicle expenses .....	\$2,988	\$1,413	\$928	\$1,042	\$1,378	\$1,638	\$2,119	\$3,054	\$3,376	\$4,506
Vehicle finance charges .....	503	161	149	133	142	263	398	509	622	744
Maintenance and repairs .....	900	465	328	315	484	513	577	1,073	985	1,332
Vehicle insurance .....	958	435	319	441	535	649	843	948	1,119	1,287
Vehicle rental, leases, licenses, other charges .....	627	353	132	153	217	214	302	523	650	1,142
Public transportation .....	430	146	117	156	222	234	236	255	387	799
Health care .....	1,994	1,043	794	1,088	1,029	1,327	1,718	1,820	2,357	2,708
Health insurance .....	984	565	349	487	435	632	878	983	1,181	1,312
Medical services .....	588	281	235	250	250	392	477	461	728	838
Drugs .....	326	162	178	255	307	261	276	295	342	416
Medical supplies .....	96	534	532	596	37	42	88	82	106	142
Entertainment .....	2,724	1,259	793	1,021	979	1,204	1,631	2,070	2,792	4,789
Fees and admissions .....	746	261	124	140	153	214	327	468	685	1,533
Television, radios, sound equipment .....	828	497	417	359	480	513	658	833	908	1,162
Pets, toys, and playground equipment .....	484	206	119	233	199	294	303	396	527	784
Other entertainment supplies, equipment, and services .....	665	294	133	290	147	183	343	373	672	1,310
Personal care products and services .....	613	439	286	422	390	391	461	538	615	904
Reading .....	142	46	31	51	46	64	89	113	160	240
Education .....	722	454	194	279	286	311	333	541	878	1,216
Tobacco products and smoking supplies .....	398	442	375	435	477	489	425	439	434	301
Miscellaneous .....	863	507	322	358	492	591	686	812	845	1,292
Cash contributions .....	1,324	543	206	238	314	610	785	1,084	1,394	2,356
Personal insurance and pensions .....	6,077	568	408	901	1,344	2,158	3,333	4,407	6,212	11,727
Life and other personal insurance .....	426	189	141	87	136	226	267	316	433	744
Pensions and Social Security .....	5,651	378	267	814	1,208	1,932	3,066	4,092	5,780	10,983
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	60,233	-1,154	7,857	12,572	17,182	24,698	34,414	44,680	59,019	114,611
Wages and salaries .....	54,627	2,031	2,882	8,060	13,062	20,948	30,886	40,916	55,026	104,725
Self-employment income .....	2,982	-3,973	153	88	941	951	1,411	1,663	2,193	6,931
Social Security, private and government retirement .....	868	279	1,874	1,650	1,155	1,044	1,084	738	648	666
Interest, dividends, rental income, other property income .....	574	-226	65	101	47	93	163	314	334	1,420
Unemployment and workers' compensation, veterans' benefits .....	261	591	5120	301	467	290	261	286	313	201
Public assistance, supplemental security income, food stamps .....	399	397	2,318	1,611	956	740	174	164	121	109
Regular contributions for support .....	381	5132	337	510	374	513	357	497	291	362
Other income .....	141	5116	5108	252	179	118	78	104	94	197
Personal taxes .....	3,322	-108	-251	-208	-309	317	1,134	2,076	2,916	7,750
Federal income taxes .....	2,514	-193	-249	-273	-372	120	737	1,379	2,111	6,134
State and local income taxes .....	674	37	-13	52	36	149	322	540	676	1,375
Other taxes .....	134	548	511	12	27	48	76	157	129	240
Income after taxes .....	56,911	-1,046	8,108	12,781	17,491	24,381	33,280	42,605	56,103	106,861

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Addenda:										
Net change in total assets and liabilities .....	-\$7,425	-\$2,084	\$3,959	-\$348	-\$3,379	-\$4,349	-\$2,429	-\$8,082	-\$10,663	-\$11,790
Net change in total assets .....	7,042	4,481	6,139	2,328	-200	4,408	4,366	1,643	2,452	15,855
Net change in total liabilities .....	14,467	6,564	2,180	2,676	3,178	8,758	6,794	9,725	13,115	27,645
Other financial information:										
Other money receipts .....	447	5466	5257	5563	181	254	215	507	723	468
Mortgage principal paid on owned property .....	-1,853	-1,117	-256	-380	-629	-599	-923	-1,365	-1,713	-3,584
Estimated market value of owned home ...	111,588	57,906	38,404	29,676	35,985	42,953	66,706	81,173	112,112	201,638
Estimated monthly rental value of owned home .....	775	397	222	234	267	370	502	632	834	1,303
Gifts of goods and services .....	957	850	432	520	468	578	638	813	1,081	1,426
Food .....	59	89	51	527	44	24	18	25	89	95
Alcoholic beverages .....	18	548	55	53	511	11	55	10	16	33
Housing .....	248	229	108	68	88	156	139	250	284	377
Housekeeping supplies .....	48	533	514	59	18	36	22	51	72	67
Household textiles .....	10	518	(3)	51	(3)	52	52	17	6	21
Appliances and miscellaneous housewares .....	22	53	514	57	55	515	58	38	18	36
Major appliances .....	6	(4)	52	54	(3)	54	54	517	6	5
Small appliances and miscellaneous housewares .....	16	53	512	53	55	510	54	21	12	31
Miscellaneous household equipment .....	70	561	515	518	54	42	31	69	88	112
Other housing .....	97	114	65	34	60	61	76	75	99	142
Apparel and services .....	238	328	169	85	129	83	297	151	264	335
Males, 2 and over .....	61	126	570	31	33	25	62	41	65	81
Females, 2 and over .....	83	156	566	517	528	15	111	39	93	123
Children under 2 .....	45	516	26	18	519	33	52	35	48	63
Other apparel products and services .....	50	530	56	519	548	510	71	35	58	69
Jewelry and watches .....	21	55	56	517	53	57	26	14	10	38
All other apparel products and services .....	29	525	(3)	52	546	52	545	521	47	31
Transportation .....	73	54	92	168	13	119	25	189	74	32
Health care .....	28	56	52	575	5105	47	514	518	14	22
Entertainment .....	81	520	534	42	37	42	66	63	102	122
Toys, games, hobbies, and tricycles .....	30	511	513	523	512	22	31	16	33	44
Other entertainment .....	51	59	520	19	26	20	35	47	69	78
Personal care products and services .....	25	579	55	519	516	22	8	19	21	36
Reading .....	1	(4)	(3)	(3)	(4)	(3)	(3)	(3)	1	2
Education .....	116	540	513	522	510	39	30	43	117	252
All other gifts .....	70	56	55	510	13	34	36	45	97	120

<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.