

Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010-2011

Item	Total 35-44 years	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)	21,805	479	577	780	944	1,978	2,179	2,099	3,456	9,313
Consumer unit characteristics:										
Income before taxes	\$76,749	-\$84	\$8,020	\$12,684	\$17,564	\$24,980	\$34,726	\$44,571	\$59,394	\$130,852
Income after taxes	74,833	231	8,544	13,276	18,453	26,011	34,997	44,426	58,712	126,180
Age of reference person	39.6	39.8	39.1	39.4	39.6	39.7	39.3	39.6	39.5	39.7
Average number in consumer unit:										
Persons	3.3	2.3	2.5	2.4	2.7	3.1	3.0	3.3	3.4	3.6
Children under 18	1.3	1.0	1.1	1.0	1.2	1.3	1.2	1.3	1.4	1.5
Persons 65 and older	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
Earners	1.6	.5	.6	.8	1.0	1.2	1.3	1.5	1.7	1.9
Vehicles	2.0	.7	.9	1.0	1.1	1.3	1.6	1.9	2.1	2.5
Percent distribution:										
Sex of reference person:										
Male	48	32	33	35	33	40	40	50	51	54
Female	52	68	67	65	67	60	60	50	49	46
Housing tenure:										
Homeowner	63	27	24	25	35	32	52	57	67	83
With mortgage	54	13	8	12	18	20	43	47	58	77
Without mortgage	9	14	16	13	17	12	9	10	10	7
Renter	37	73	76	75	65	68	48	43	33	17
Race of reference person:										
Black or African-American	14	33	22	23	25	22	17	16	13	9
White, Asian, and all other races	86	67	78	77	75	78	83	84	87	91
Hispanic or Latino origin of reference person:										
Hispanic or Latino	17	18	24	23	25	25	24	19	18	11
Not Hispanic or Latino	83	82	76	77	75	75	76	81	82	89
Education of reference person:										
Elementary (1-8)	4	3	8	6	9	8	7	5	3	2
High school (9-12)	31	54	60	57	45	44	42	34	33	17
College	65	44	32	36	45	48	50	60	64	82
Never attended and other	(²)	(³)	1	1	(²)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	90	52	58	70	74	83	91	94	95	97
Average annual expenditures	\$56,629	\$22,520	\$19,766	\$22,551	\$27,733	\$31,119	\$37,987	\$42,841	\$49,980	\$82,038
Food	7,624	3,710	3,567	4,101	5,151	5,167	6,173	6,302	7,186	10,038
Food at home	4,425	2,569	2,677	3,019	3,609	3,542	4,110	3,881	4,254	5,306
Cereals and bakery products	626	348	368	418	500	456	534	520	620	776
Cereals and cereal products	215	135	132	132	188	166	187	179	216	260
Bakery products	411	213	236	286	312	290	347	341	404	516
Meats, poultry, fish, and eggs	951	667	660	711	802	907	995	887	885	1,057
Beef	247	202	146	179	202	253	291	237	215	267
Pork	186	91	105	144	147	202	208	192	184	193
Other meats	147	76	142	105	124	92	124	140	144	179
Poultry	179	176	116	146	156	156	187	147	176	201
Fish and seafood	135	74	108	105	114	144	128	119	112	157
Eggs	57	48	44	33	59	60	57	53	53	61
Dairy products	469	290	217	278	350	342	394	362	453	604
Fresh milk and cream	183	130	105	115	157	142	163	139	176	226
Other dairy products	287	160	111	163	193	200	231	223	276	378
Fruits and vegetables	814	446	454	492	659	612	806	691	770	992
Fresh fruits	282	156	154	171	226	210	280	216	265	350
Fresh vegetables	244	126	130	132	201	183	244	208	219	302
Processed fruits	139	87	87	85	107	100	125	131	134	168
Processed vegetables	150	77	83	103	125	119	158	136	151	172

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, 2010-2011 — Continued

Item	Total 35-44 years	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
Other food at home	\$1,565	\$818	\$978	\$1,121	\$1,298	\$1,226	\$1,381	\$1,420	\$1,526	\$1,877
Sugar and other sweets	167	113	113	107	117	127	139	141	177	202
Fats and oils	123	72	66	80	86	90	148	116	134	134
Miscellaneous foods	816	398	513	602	684	593	684	718	777	1,011
Nonalcoholic beverages	409	218	273	311	398	385	382	420	408	446
Food prepared by consumer unit on out-of-town trips	51	416	414	421	413	30	27	25	29	84
Food away from home	3,199	1,141	890	1,081	1,543	1,625	2,062	2,421	2,932	4,733
Alcoholic beverages	497	4167	487	192	173	220	339	382	391	771
Housing	20,021	10,209	8,331	9,637	11,032	12,326	13,709	15,264	18,098	27,970
Shelter	12,104	6,396	4,869	6,034	6,646	7,466	8,435	9,113	10,887	16,878
Owned dwellings	7,997	2,046	956	1,076	1,751	1,947	4,096	4,854	6,990	13,233
Mortgage interest and charges	5,035	41,125	4494	684	887	1,134	2,595	3,080	4,494	8,345
Property taxes	1,953	791	343	265	383	498	966	1,197	1,663	3,230
Maintenance, repairs, insurance, other expenses	1,009	4130	4119	127	481	316	535	578	832	1,659
Rented dwellings	3,594	4,229	3,906	4,901	4,788	5,422	4,175	4,116	3,645	2,651
Other lodging	513	4122	47	458	4107	97	165	143	252	993
Utilities, fuels, and public services	4,071	2,342	2,473	2,562	2,976	3,027	3,442	3,760	4,146	4,908
Natural gas	477	335	243	281	298	296	393	405	458	615
Electricity	1,561	979	1,125	1,153	1,280	1,273	1,332	1,516	1,567	1,803
Fuel oil and other fuels	109	456	4108	439	451	445	66	97	96	156
Telephone services	1,379	686	712	829	1,016	1,039	1,236	1,301	1,461	1,631
Water and other public services	544	285	285	260	331	375	414	442	564	702
Household operations	1,465	447	223	283	551	490	598	793	1,047	2,502
Personal services	759	4151	417	479	4180	110	201	277	460	1,440
Other household expenses	705	295	207	205	371	381	397	515	587	1,062
Housekeeping supplies	682	369	289	344	288	457	415	476	586	1,001
Laundry and cleaning supplies	177	132	102	139	91	167	126	177	162	217
Other household products	369	180	144	149	165	201	212	211	287	582
Postage and stationery	136	456	443	56	33	89	77	88	137	202
Household furnishings and equipment	1,699	655	477	414	570	885	819	1,122	1,432	2,682
Household textiles	121	438	421	60	49	92	38	99	87	189
Furniture	426	4120	104	128	141	255	198	300	342	665
Floor coverings	33	44	41	411	425	3	6	35	11	59
Major appliances	241	102	134	35	96	73	164	217	242	345
Small appliances, miscellaneous housewares	99	459	25	35	54	59	56	70	69	153
Miscellaneous household equipment	780	331	191	144	206	404	356	402	680	1,270
Apparel and services	2,134	967	1,405	1,178	1,288	1,356	1,609	1,603	1,816	2,963
Men and boys	523	222	309	198	274	302	376	409	430	755
Men, 16 and over	348	4126	4158	4109	177	204	209	258	291	521
Boys, 2 to 15	175	96	151	89	97	98	167	152	139	234
Women and girls	804	296	682	481	304	404	616	547	733	1,146
Women, 16 and over	579	4125	594	339	214	238	480	358	548	830
Girls, 2 to 15	225	171	88	142	90	166	136	189	185	316
Children under 2	110	455	445	481	72	66	74	93	112	145
Footwear	432	4276	4265	305	345	417	375	389	354	527
Other apparel products and services	266	117	104	113	292	167	168	165	186	390
Transportation	9,229	3,209	2,862	2,903	4,338	5,124	7,222	7,188	8,475	13,048
Vehicle purchases (net outlay)	3,168	41,005	4912	4366	4630	1,669	2,399	1,890	2,799	4,835
Cars and trucks, new	1,484	4726	4616	(3)	4173	4453	4853	4496	1,132	2,555
Cars and trucks, used	1,596	4123	4296	4366	458	1,217	1,440	1,336	1,624	2,135
Other vehicles	88	4156	(3)	(3)	(3)	(3)	4105	458	443	145
Gasoline and motor oil	2,861	1,190	1,064	1,428	1,659	2,031	2,436	2,748	2,867	3,599

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, 2010-2011 — Continued

Item	Total 35-44 years	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
Other vehicle expenses	\$2,670	\$832	\$784	\$1,041	\$1,810	\$1,174	\$2,141	\$2,315	\$2,505	\$3,697
Vehicle finance charges	319	⁴ 33	⁴ 26	51	102	117	186	214	321	493
Maintenance and repairs	873	369	346	328	517	458	639	710	828	1,212
Vehicle insurance	997	⁴ 244	⁴ 307	⁴ 588	⁴ 1,041	⁴ 370	998	1,041	927	1,263
Vehicle rental, leases, licenses, and other charges	482	185	105	75	149	228	317	349	430	729
Public and other transportation	529	182	103	68	239	251	247	235	304	917
Health care	2,672	1,120	652	819	1,074	1,267	1,725	2,238	2,692	3,809
Health insurance	1,517	⁴ 398	322	328	409	617	1,043	1,363	1,586	2,171
Medical services	687	424	111	227	374	406	398	467	649	998
Drugs	358	224	192	215	229	199	210	328	357	479
Medical supplies	110	⁴ 74	⁴ 27	50	62	46	74	80	99	160
Entertainment	3,004	1,068	764	1,158	1,251	1,468	1,723	2,000	2,569	4,616
Fees and admissions	830	129	89	237	162	185	299	392	504	1,515
Audio and visual equipment and services	1,099	607	424	552	636	740	831	946	1,138	1,421
Pets, toys, hobbies, and playground equipment	680	294	231	307	303	437	457	506	643	964
Other entertainment supplies, equipment, and services	396	⁴ 38	⁴ 19	⁴ 63	150	106	136	155	284	715
Personal care products and services	709	288	333	342	366	433	482	533	603	1,017
Reading	90	27	18	26	26	39	35	50	85	144
Education	891	⁴ 392	194	82	259	339	400	540	445	1,570
Tobacco products and smoking supplies	350	372	515	570	419	422	387	462	360	261
Miscellaneous	851	172	307	597	677	432	340	1,287	635	1,153
Cash contributions	1,551	457	408	387	637	707	928	1,253	1,197	2,392
Personal insurance and pensions	7,005	363	322	558	1,040	1,818	2,915	3,739	5,427	12,287
Life and other personal insurance	294	⁴ 54	⁴ 31	⁴ 25	76	83	156	137	241	499
Pensions and Social Security	6,711	309	291	533	964	1,735	2,758	3,601	5,186	11,788
Sources of income and personal taxes:										
Money income before taxes	76,749	-84	8,020	12,684	17,564	24,980	34,726	44,571	59,394	130,852
Wages and salaries	69,496	3,392	3,006	6,555	11,293	19,589	29,496	39,741	53,579	120,766
Self-employment income	3,601	⁴ -5,453	⁴ 198	⁴ -102	⁴ 67	957	1,684	1,286	2,737	6,799
Social Security, private and government retirement	1,118	⁴ 278	1,573	2,025	1,894	1,108	1,079	1,342	1,107	943
Interest, dividends, rental income, other property income	582	⁴ 18	⁴ -83	⁴ 56	231	91	49	87	157	1,231
Unemployment and workers' compensation, veterans' benefits	686	⁴ 73	⁴ 248	864	990	1,169	951	866	838	437
Public assistance, supplemental security income, food stamps	559	719	2,365	2,037	1,977	1,376	757	525	244	77
Regular contributions for support	524	⁴ 185	344	850	724	484	597	493	617	469
Other income	182	⁴ 703	⁴ 369	⁴ 399	⁴ 388	206	⁴ 112	⁴ 231	115	130
Personal taxes (missing values not imputed)	1,916	-315	-524	-593	-889	-1,031	-271	145	681	4,672
Federal income taxes	1,204	-268	-542	-606	-921	-1,091	-485	-140	269	3,288
State and local income taxes	605	⁴ -65	7	-7	11	35	170	216	334	1,200
Other taxes	107	⁴ 18	⁴ 11	21	21	25	44	69	78	184
Income after taxes	74,833	231	8,544	13,276	18,453	26,011	34,997	44,426	58,712	126,180

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, 2010-2011 — Continued

Item	Total 35-44 years	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	- \$6,520	- \$1,180	\$6,219	\$2,319	- \$3,065	\$3,223	- \$2,531	- \$10,474	- \$9,228	- \$9,781
Net change in total assets	8,897	3,169	5,713	-667	1,396	6,749	2,383	6,840	5,815	14,538
Net change in total liabilities	15,416	4,349	-506	-2,986	4,460	3,525	4,914	17,314	15,043	24,319
Other financial information:										
Other money receipts	244	4128	428	458	4238	89	546	462	149	318
Mortgage principal paid on owned property	-2,551	4-530	4-232	-348	-575	-479	-1,139	-1,522	-1,928	-4,418
Estimated market value of owned home	149,128	62,174	25,405	27,073	33,765	39,061	75,078	85,553	122,787	248,000
Estimated monthly rental value of owned home	872	297	188	196	279	273	498	577	794	1,371
Gifts of goods and services	724	267	268	274	482	390	530	435	668	1,047
Food	55	80	415	43	18	22	59	48	47	75
Alcoholic beverages	13	(3)	(3)	(2)	48	45	48	411	15	18
Housing	154	85	495	53	267	105	126	98	134	198
Housekeeping supplies	23	(3)	47	411	42	413	19	49	21	37
Household textiles	5	42	(3)	44	(3)	44	42	41	47	7
Appliances and miscellaneous housewares	15	(2)	43	(2)	41	46	44	413	47	26
Major appliances	3	(3)	(3)	(3)	41	(2)	(3)	43	41	6
Small appliances and miscellaneous housewares	11	(2)	43	(2)	(3)	46	44	410	46	20
Miscellaneous household equipment	37	42	416	43	411	13	21	17	35	60
Other housing	75	480	469	435	253	70	80	458	63	68
Apparel and services	196	455	4132	166	90	154	170	155	175	254
Males, 2 and over	44	420	412	44	427	41	67	40	27	55
Females, 2 and over	57	412	474	453	428	27	52	44	67	70
Children under 2	37	49	411	447	421	29	12	36	37	48
Other apparel products and services	58	414	435	461	414	457	439	436	444	81
Jewelry and watches	18	42	(2)	(2)	41	47	414	45	411	33
All other apparel products and services ...	39	412	435	461	413	450	425	431	432	48
Transportation	52	49	42	(2)	18	17	17	19	65	83
Health care	16	(3)	(3)	412	42	45	410	43	434	19
Entertainment	76	417	41	427	443	435	457	452	103	100
Toys, games, arts and crafts, and tricycles	36	44	(3)	413	419	428	437	414	448	47
Other entertainment	40	413	41	415	424	8	21	38	55	54
Personal care products and services	9	42	416	43	41	410	46	45	5	14
Reading	1	(3)	(3)	(3)	42	(3)	41	42	41	1
Education	102	(3)	45	49	49	413	454	415	414	213
All other gifts	50	420	42	(2)	423	22	21	28	75	71

¹ Value is less than or equal to 0.05.

² Value is less than or equal to 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2012