

Table 3223. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014

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)	21,518	632	538	889	711	1,870	2,012	1,963	3,552	9,352
Consumer unit characteristics:										
Income before taxes	\$81,265	\$2,172	\$7,990	\$12,823	\$17,727	\$25,013	\$34,841	\$44,478	\$59,486	\$139,388
Income after taxes	70,851	2,440	8,715	14,428	20,169	27,740	35,577	43,267	55,446	116,113
Age of reference person	39.7	39.8	39.4	39.4	39.5	39.6	39.7	39.3	39.5	39.8
Average number in consumer unit:										
People	3.3	2.4	2.6	2.5	2.9	3.1	3.0	3.3	3.4	3.7
Children under 18	1.4	.9	1.1	1.0	1.3	1.3	1.2	1.4	1.4	1.5
Adults 65 and older	(¹)	(¹)	(¹)	(¹)	² .1	² .1	(¹)	(¹)	(¹)	(¹)
Earners	1.6	.6	.7	.7	1.0	1.2	1.4	1.5	1.7	2.0
Vehicles	1.9	1.0	1.0	.9	1.1	1.3	1.5	1.7	2.1	2.5
Percent distribution:										
Reference person:										
Men	46	43	33	35	36	35	42	46	46	52
Women	54	57	67	65	64	65	58	54	54	48
Housing tenure:										
Homeowner	60	36	27	32	30	31	42	49	60	80
With mortgage	50	22	14	14	17	20	30	38	50	72
Without mortgage	11	14	13	18	13	12	12	11	10	9
Renter	40	64	73	68	70	69	58	51	40	20
Race of reference person:										
Black or African-American	15	32	29	25	17	22	20	20	12	9
White, Asian, and all other races	85	68	71	75	83	78	80	80	88	91
Hispanic or Latino origin of reference person:										
Hispanic or Latino	19	19	21	22	35	32	29	24	22	11
Not Hispanic or Latino	81	81	79	78	65	68	71	76	78	89
Education of reference person:										
Elementary (1-8)	4	7	11	10	12	7	5	4	5	2
High school (9-12)	29	37	46	45	50	46	42	37	28	16
College	67	56	44	44	38	47	53	58	67	82
Never attended and other	(¹)	(³)	(³)	1	(³)	(³)	(¹)	(³)	(¹)	(¹)
At least one vehicle owned or leased	90	63	65	64	72	85	87	93	95	97
Average annual expenditures	\$60,662	\$24,999	\$24,126	\$23,746	\$26,670	\$31,976	\$38,762	\$42,850	\$52,435	\$88,388
Food	7,992	3,526	4,299	4,349	5,104	5,463	6,001	6,279	7,131	10,595
Food at home	4,658	2,626	2,868	2,801	3,632	3,704	3,860	3,975	4,372	5,707
Cereals and bakery products	634	372	327	433	419	466	503	550	617	785
Cereals and cereal products	227	179	122	176	163	166	188	193	222	275
Bakery products	407	193	205	257	255	301	315	356	395	510
Meats, poultry, fish, and eggs	1,020	688	800	751	884	923	900	923	1,003	1,153
Beef	272	149	194	240	268	254	217	256	297	295
Pork	192	169	174	108	160	184	196	162	186	212
Other meats	143	85	86	76	107	102	123	129	145	172
Poultry	216	124	171	207	195	202	217	197	197	239
Fish and seafood	133	129	133	² 68	96	123	86	117	117	162
Eggs	64	31	40	52	57	59	60	61	61	73
Dairy products	496	249	278	291	371	385	416	413	472	614
Fresh milk and cream	188	84	130	147	172	180	175	174	174	213
Other dairy products	309	165	147	144	199	205	241	239	299	402
Fruits and vegetables	874	492	496	453	685	661	681	771	787	1,101
Fresh fruits	319	178	183	156	225	236	233	306	274	408
Fresh vegetables	263	152	135	125	238	196	222	234	248	322
Processed fruits	129	58	48	77	85	103	97	98	119	167
Processed vegetables	163	105	130	95	137	125	129	132	146	204
Other food at home	1,634	825	968	873	1,273	1,269	1,360	1,319	1,493	2,053
Sugar and other sweets	157	59	79	112	79	128	147	136	137	196
Fats and oils	131	74	100	60	112	122	114	96	118	160
Miscellaneous foods	864	448	478	450	733	588	679	645	803	1,115
Nonalcoholic beverages	438	234	301	243	345	419	406	418	395	509
Food prepared by consumer unit on out-of-town trips	44	² 10	² 10	² 8	² 4	² 12	14	24	39	73

See footnotes at end of table.

Table 3223. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014 — 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
Food away from home	3,334	899	1,431	1,548	1,473	1,758	2,140	2,304	2,759	4,888
Alcoholic beverages	474	272	² 226	153	144	171	262	288	353	746
Housing	20,945	10,951	9,827	10,298	11,145	12,365	14,072	15,689	18,157	29,349
Shelter	12,595	6,951	6,056	6,162	6,431	7,650	8,417	9,563	10,568	17,726
Owned dwellings	7,822	2,397	1,486	1,608	1,612	2,037	3,210	4,265	5,667	13,329
Mortgage interest and charges	4,852	1,618	² 895	701	793	1,267	2,027	2,697	3,617	8,248
Property taxes	1,920	583	327	503	475	460	813	951	1,353	3,296
Maintenance, repairs, insurance, other expenses	1,049	195	² 263	404	344	310	370	617	697	1,785
Rented dwellings	4,229	4,489	4,522	4,518	4,794	5,563	5,031	5,104	4,532	3,386
Other lodging	544	² 66	² 48	² 36	² 26	² 50	176	194	369	1,011
Utilities, fuels, and public services	4,304	2,910	2,666	2,771	3,084	3,104	3,487	3,834	4,410	5,206
Natural gas	465	275	204	273	319	256	326	409	481	600
Electricity	1,626	1,263	1,208	1,212	1,353	1,329	1,495	1,588	1,631	1,827
Fuel oil and other fuels	107	² 30	² 25	² 28	² 54	² 29	² 38	² 47	142	159
Telephone services	1,529	977	918	913	1,037	1,142	1,205	1,315	1,607	1,859
Residential phone service, VOIP, and phone cards	299	234	236	217	252	206	198	235	277	380
Cellular phone service	1,230	743	682	697	786	936	1,007	1,080	1,330	1,480
Water and other public services	577	364	310	346	321	348	423	474	550	760
Household operations	1,668	497	358	385	440	439	665	776	1,022	2,932
Personal services	853	² 101	² 36	² 56	² 85	² 80	212	258	386	1,680
Other household expenses	815	396	322	329	355	359	453	518	636	1,252
Housekeeping supplies	651	209	238	329	341	435	458	583	598	868
Laundry and cleaning supplies	168	53	² 75	72	136	158	118	148	151	212
Other household products	357	128	129	161	164	213	236	369	358	467
Postage and stationery	126	² 28	² 34	96	40	64	105	65	89	189
Household furnishings and equipment	1,726	384	508	650	849	737	1,044	933	1,558	2,617
Household textiles	102	² 44	² 46	² 55	² 40	116	52	62	67	145
Furniture	464	144	200	164	62	199	304	288	355	726
Floor coverings	16	² 2	² 3	² 5	² 8	² 2	² 12	13	15	25
Major appliances	240	² 29	² 30	133	² 47	74	117	110	233	381
Small appliances, miscellaneous housewares	103	² 18	² 48	67	50	40	54	73	81	155
Miscellaneous household equipment	801	147	180	227	643	305	504	387	807	1,184
Apparel and services	2,111	770	1,018	876	1,093	1,432	1,917	1,629	1,538	2,921
Men and boys	565	185	194	248	206	408	631	442	424	758
Men, 16 and over	363	² 149	² 134	² 174	² 112	199	446	270	293	486
Boys, 2 to 15	202	36	60	74	94	209	184	173	131	272
Women and girls	731	389	376	300	394	446	473	597	530	1,047
Women, 16 and over	530	286	² 295	204	272	329	334	435	355	769
Girls, 2 to 15	201	102	81	95	123	118	139	163	175	278
Children under 2	98	² 30	² 17	² 80	² 78	115	² 96	² 119	65	112
Footwear	455	² 76	² 330	² 157	281	324	570	313	345	595
Other apparel products and services	261	90	101	91	133	139	147	157	173	409
Transportation	10,568	4,937	4,733	3,835	3,888	6,168	6,901	8,045	9,919	14,865
Vehicle purchases (net outlay)	3,995	² 1,934	² 1,125	² 1,185	² 950	2,222	2,214	2,853	3,594	5,871
Cars and trucks, new	1,608	⁽³⁾	² 1,517	⁽³⁾	⁽³⁾	² 437	² 456	² 554	1,459	2,756
Cars and trucks, used	2,327	² 1,934	² 608	1,185	950	1,766	1,757	2,299	1,999	3,030
Other vehicles	61	⁽³⁾	⁽³⁾	⁽³⁾	⁽³⁾	219	21	⁽³⁾	² 136	84
Gasoline and motor oil	3,101	1,750	1,394	1,385	1,856	2,019	2,435	2,856	3,257	3,899
Other vehicle expenses	2,854	1,104	1,051	1,101	984	1,731	2,014	2,045	2,662	4,021
Vehicle finance charges	283	² 54	² 126	75	80	120	203	208	266	414
Maintenance and repairs	857	336	263	230	245	561	564	591	856	1,209
Vehicle insurance	1,081	² 422	² 526	² 663	² 524	² 786	890	863	1,008	1,403
Vehicle rental, leases, licenses, and other charges	633	292	136	133	135	263	358	383	533	994
Public and other transportation	618	149	² 163	165	98	196	237	291	406	1,074
Healthcare	3,587	1,254	712	944	1,165	1,284	2,040	2,334	3,623	5,386
Health insurance	2,289	951	492	567	613	833	1,311	1,536	2,184	3,474
Medical services	824	162	² 94	219	275	219	371	384	995	1,255
Drugs	356	116	110	123	236	186	277	328	338	480
Medical supplies	118	² 26	² 16	² 35	² 41	45	81	86	105	177
Entertainment	3,166	948	1,118	1,069	1,091	1,211	1,835	1,811	2,727	4,914
Fees and admissions	885	120	69	82	125	159	235	301	539	1,653
Audio and visual equipment and services	1,155	563	595	527	619	659	1,012	859	1,100	1,538

See footnotes at end of table.

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Pets, toys, hobbies, and playground equipment	662	228	385	374	316	304	406	438	608	954
Pets	489	118	² 359	178	209	269	295	306	461	704
Toys, hobbies, and playground equipment	173	² 110	² 26	² 196	² 107	² 34	² 110	132	147	250
Other entertainment supplies, equipment, and services	464	² 38	² 70	² 86	² 31	89	183	213	480	769
Personal care products and services	707	209	410	261	276	428	502	541	563	1,017
Reading	95	² 31	² 20	² 23	² 49	35	54	66	93	141
Education	1,098	² 888	² 460	297	332	373	399	432	670	1,880
Tobacco products and smoking supplies	328	327	526	329	417	372	355	426	349	266
Miscellaneous	723	297	253	196	530	226	530	490	526	1,106
Cash contributions	1,517	452	210	331	402	573	944	961	1,308	2,369
Personal insurance and pensions	7,352	137	312	787	1,034	1,876	2,950	3,859	5,479	12,835
Life and other personal insurance	313	² 31	² 27	² 254	² 16	59	97	159	216	544
Pensions and Social Security	7,039	106	285	533	1,018	1,817	2,853	3,700	5,263	12,292
Sources of income and personal taxes:										
Money income before taxes	\$81,265	\$2,172	\$7,990	\$12,823	\$17,727	\$25,013	\$34,841	\$44,478	\$59,486	\$139,388
Wages and salaries	73,031	1,104	2,708	5,845	11,376	20,715	30,105	40,437	54,123	126,728
Self-employment income	5,296	² -802	² 187	² 32	² 764	1,013	2,027	1,616	3,175	9,984
Social Security, private and government retirement	949	² 76	1,297	3,349	1,744	1,044	923	1,079	899	678
Interest, dividends, rental income, other property income	597	² 43	² 1	² 39	² 93	² 16	197	143	258	1,187
Public assistance, supplemental security income, food stamps	597	975	2,520	2,264	2,762	1,489	825	349	307	73
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	593	² 214	² 669	938	² 476	611	622	594	599	579
Other income	201	² 562	² 607	² 357	² 512	² 126	² 142	² 260	126	159
Personal taxes (contains some imputed values)	10,414	-268	-725	-1,605	-2,442	-2,727	-736	1,211	4,040	23,274
Federal income taxes	8,077	-138	-673	-1,548	-2,441	-2,816	-1,138	460	2,730	18,640
State and local income taxes	2,302	-140	-65	-70	-24	84	389	718	1,281	4,582
Other taxes	35	² 10	² 14	² 13	² 23	² 5	² 13	² 34	30	53
Income after taxes	70,851	2,440	8,715	14,428	20,169	27,740	35,577	43,267	55,446	116,113
Addenda:										
Net change in total assets and liabilities	\$3,573	-\$9,005	-\$2,369	\$4,558	\$1,696	-\$3,075	\$856	\$2,926	-\$577	\$8,441
Net change in total assets	17,891	-459	-1,161	9,568	3,541	407	2,446	4,840	6,215	36,101
Net change in total liabilities	14,317	8,546	1,208	5,010	1,844	3,483	1,590	1,913	6,792	27,660
Other financial information:										
Other money receipts	424	² 53	² 24	² 478	² 163	² 176	² 777	² 65	282	589
Mortgage principal paid on owned property	-2,301	-672	² -320	-380	-371	-549	-920	-1,268	-1,818	-3,902
Estimated market value of owned home	160,340	40,882	29,944	41,282	37,127	37,530	59,608	77,078	108,246	280,086
Estimated monthly rental value of owned home	910	343	227	284	301	303	453	542	729	1,459
Gifts of goods and services, total	632	277	258	285	155	290	413	424	632	904
Food	57	² 6	² 12	² 32	² 8	² 35	45	18	43	88
Alcoholic beverages	14	(³)	² 1	² 26	(³)	² 1	² 7	(¹)	² 2	28
Housing	153	² 76	92	58	² 78	31	179	81	121	221
Housekeeping supplies	21	² 10	² 8	² 9	² 2	² 8	² 5	² 20	16	34
Household textiles	4	(³)	² 1	(³)	(³)	(¹)	² 2	² 1	² 2	² 7
Appliances and miscellaneous housewares	13	² 1	² 2	² 1	(¹)	² 1	² 1	² 2	² 8	26
Major appliances	5	(³)	² 1	(³)	(³)	(³)	(³)	² 1	² 4	9
Small appliances and miscellaneous housewares	8	² 1	² 1	² 1	(¹)	² 1	² 1	² 1	² 4	17
Miscellaneous household equipment	34	² 1	² 2	² 1	² 8	² 7	² 48	7	46	47
Other housing	80	² 64	² 79	² 47	² 68	² 15	122	² 51	50	107

See footnotes at end of table.

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Apparel and services	156	2126	2126	264	264	159	99	133	122	202
Males, 2 and over	38	(3)	244	216	23	226	217	33	26	58
Females, 2 and over	48	287	213	27	29	248	228	37	53	58
Children under 2	35	27	24	218	216	275	223	241	27	44
Other apparel products and services	34	232	265	223	237	29	232	222	236	42
Jewelry and watches	12	(1)	(3)	(3)	211	21	23	29	24	22
All other apparel products and services ...	22	231	265	223	225	28	229	213	232	20
Transportation	64	264	(3)	5	(3)	8	15	53	110	83
Healthcare	9	(3)	28	(3)	(3)	211	22	26	25	14
Entertainment	66	23	216	279	21	219	234	42	42	107
Toys, games, arts and crafts, and tricycles	27	(3)	(3)	275	(3)	29	214	223	222	37
Other entertainment	39	23	216	24	21	211	20	19	20	70
Personal care products and services	8	(3)	(3)	25	(3)	(3)	28	213	5	11
Reading	4	(3)	(3)	22	(3)	(1)	22	26	21	6
Education	72	(3)	(3)	22	23	215	217	228	156	94
All other gifts	32	21	23	211	(1)	11	5	44	24	50

1 Value is too small to display.

2 Data are likely to have large sampling errors.

3 No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2015