

Table 3223. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015

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)	21,624	679	481	787	843	1,774	1,964	1,755	3,406	9,936
Consumer unit characteristics:										
Income before taxes	\$84,725	\$2,769	\$8,155	\$12,574	\$17,607	\$24,921	\$34,963	\$44,634	\$59,538	\$141,667
Income after taxes	72,891	3,056	8,856	14,349	19,880	27,781	36,049	43,352	55,386	116,449
Age of reference person	39.6	39.7	39.1	39.4	39.9	39.6	39.5	39.3	39.4	39.7
Average number in consumer unit:										
People	3.3	2.2	2.5	2.6	2.8	3.1	3.1	3.1	3.4	3.6
Children under 18	1.4	.8	1.1	1.1	1.2	1.4	1.3	1.3	1.4	1.5
Adults 65 and older	(¹)	(¹)	(¹)	(¹)	² .1	² .1	(¹)	(¹)	(¹)	(¹)
Earners	1.6	.7	.7	.8	1.0	1.2	1.4	1.5	1.7	1.9
Vehicles	1.9	.9	.8	.9	1.0	1.2	1.5	1.7	2.0	2.4
Percent distribution:										
Reference person:										
Men	46	44	27	28	40	35	42	47	47	52
Women	54	56	73	72	60	65	58	53	53	48
Housing tenure:										
Homeowner	58	27	27	31	30	30	38	45	56	77
With mortgage	47	15	11	12	16	15	26	32	46	69
Without mortgage	11	12	16	19	15	15	12	13	10	8
Renter	42	73	73	69	70	70	62	55	44	23
Race of reference person:										
Black or African-American	15	33	24	25	18	21	19	20	15	9
White, Asian, and all other races	85	67	76	75	82	79	81	80	85	91
Hispanic or Latino origin of reference person:										
Hispanic or Latino	20	18	18	26	32	34	31	24	23	12
Not Hispanic or Latino	80	82	82	74	68	66	69	76	77	88
Education of reference person:										
Elementary (1-8)	3	2	4	7	6	5	4	3	3	1
High school (9-12)	29	37	54	48	56	51	45	37	31	15
College	68	60	42	44	38	44	50	59	66	84
Never attended and other	(¹)	(³)	(³)	1	(¹)	(¹)	1	(¹)	(¹)	(¹)
At least one vehicle owned or leased	90	61	63	66	67	81	89	92	96	97
Average annual expenditures	\$63,901	\$29,454	\$24,714	\$24,390	\$28,164	\$32,782	\$39,966	\$43,947	\$52,146	\$91,959
Food	8,451	4,904	3,944	4,287	5,182	4,695	6,414	6,046	7,023	11,417
Food at home	4,808	3,604	2,758	3,055	3,347	3,182	4,227	3,868	4,203	5,991
Cereals and bakery products	632	472	288	461	396	411	510	531	541	800
Cereals and cereal products	225	246	86	207	162	143	166	181	192	281
Bakery products	407	227	203	254	234	268	344	350	349	519
Meats, poultry, fish, and eggs	1,080	1,024	587	844	790	764	1,048	932	989	1,265
Beef	274	251	164	252	201	186	247	246	271	317
Pork	196	243	126	108	158	183	190	168	183	219
Other meats	157	121	76	72	99	103	158	137	154	189
Poultry	218	189	101	241	170	176	226	187	180	251
Fish and seafood	159	142	² 84	² 110	98	64	149	122	137	205
Eggs	75	77	37	61	64	52	78	72	64	85
Dairy products	505	353	287	251	318	328	402	411	452	643
Fresh milk and cream	183	139	131	116	144	128	160	157	166	220
Other dairy products	322	214	156	135	174	201	242	254	287	422
Fruits and vegetables	935	720	529	532	598	548	847	718	818	1,185
Fresh fruits	346	213	183	175	200	199	313	262	286	452
Fresh vegetables	295	248	167	194	207	168	288	234	272	360
Processed fruits	130	89	73	59	73	73	103	95	111	172
Processed vegetables	165	171	107	105	118	108	143	128	149	202
Other food at home	1,657	1,035	1,065	966	1,245	1,131	1,420	1,276	1,402	2,098
Sugar and other sweets	161	103	121	113	111	100	128	118	128	209
Fats and oils	133	84	75	81	90	98	124	85	126	165
Miscellaneous foods	871	486	494	502	680	575	674	663	731	1,127
Nonalcoholic beverages	440	354	361	259	360	331	468	387	390	508
Food prepared by consumer unit on out-of-town trips	52	² 8	² 14	² 11	² 5	² 27	25	24	27	88

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, 2014-2015 — 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	3,643	1,300	1,187	1,232	1,835	1,513	2,186	2,178	2,820	5,426
Alcoholic beverages	600	195	² 197	² 187	213	218	260	271	436	953
Housing	21,720	11,050	11,063	11,059	11,098	12,664	14,391	15,601	18,426	29,965
Shelter	13,061	7,200	6,939	6,577	6,541	7,787	8,532	9,485	10,916	18,027
Owned dwellings	7,724	1,871	1,797	1,477	1,571	1,795	2,598	3,693	5,349	13,026
Mortgage interest and charges	4,605	1,033	² 886	² 535	749	1,024	1,556	2,209	3,303	7,791
Property taxes	1,922	409	403	515	485	436	692	870	1,246	3,259
Maintenance, repairs, insurance, other expenses	1,197	428	² 508	428	337	336	350	615	800	1,976
Rented dwellings	4,729	5,205	5,057	5,014	4,863	5,883	5,698	5,590	5,248	3,918
Other lodging	608	² 125	² 85	² 86	² 107	108	236	202	318	1,083
Utilities, fuels, and public services	4,300	2,632	2,812	2,902	2,958	3,256	3,489	3,703	4,333	5,151
Natural gas	478	288	245	280	284	299	347	392	479	607
Electricity	1,596	1,200	1,291	1,298	1,326	1,364	1,433	1,468	1,561	1,793
Fuel oil and other fuels	87	² 10	² 26	² 45	² 38	² 39	² 36	² 43	86	129
Telephone services	1,565	846	878	957	993	1,184	1,278	1,336	1,640	1,883
Residential phone service, VOIP, and phone cards	281	169	214	204	255	188	205	208	261	351
Cellular phone service	1,284	677	664	753	738	996	1,073	1,128	1,380	1,532
Water and other public services	574	289	371	322	316	371	395	464	567	739
Household operations	1,848	537	640	405	494	473	750	866	1,120	3,110
Personal services	941	² 172	² 276	² 86	² 134	² 102	245	323	420	1,738
Other household expenses	907	364	364	319	360	371	505	544	700	1,373
Housekeeping supplies	639	250	268	364	366	430	490	548	543	835
Laundry and cleaning supplies	171	79	103	80	138	122	143	166	153	210
Other household products	355	139	133	171	182	265	242	302	291	472
Postage and stationery	113	² 32	² 32	114	45	42	104	79	99	153
Household furnishings and equipment	1,873	430	405	811	739	719	1,130	999	1,514	2,842
Household textiles	102	² 47	² 45	² 120	85	61	40	42	65	151
Furniture	568	121	69	144	123	231	303	335	524	862
Floor coverings	16	² 1	² 2	² 1	² 7	² 4	² 5	12	15	25
Major appliances	266	90	108	222	74	98	190	102	184	407
Small appliances, miscellaneous housewares	122	42	² 20	30	50	56	149	80	88	170
Miscellaneous household equipment	799	129	161	294	399	269	444	428	638	1,227
Apparel and services	2,417	1,420	1,018	923	1,399	1,206	2,033	1,706	1,556	3,438
Men and boys	596	509	199	192	388	366	427	390	373	850
Men, 16 and over	373	² 422	² 161	² 118	308	198	246	216	226	537
Boys, 2 to 15	223	87	39	74	80	168	181	175	147	313
Women and girls	805	561	438	411	476	386	744	667	591	1,073
Women, 16 and over	595	476	318	293	420	252	597	445	418	798
Girls, 2 to 15	210	86	120	118	56	134	148	222	173	276
Children under 2	101	² 25	² 14	² 29	² 55	² 68	² 88	² 96	61	140
Footwear	529	² 220	² 275	² 209	326	223	624	371	326	730
Other apparel products and services	386	104	92	83	154	163	150	181	206	645
Transportation	10,730	5,925	3,411	3,740	4,165	6,986	7,323	8,447	9,882	14,538
Vehicle purchases (net outlay)	4,281	² 603	² 1,017	² 1,260	² 1,393	2,994	2,915	3,347	4,090	5,769
Cars and trucks, new	1,662	² 823	² 871	(³)	² 348	² 753	² 1,159	² 495	1,230	2,616
Cars and trucks, used	2,537	1,780	² 146	1,260	1,045	2,184	1,756	2,846	2,723	3,031
Other vehicles	83	(³)	(³)	(³)	(³)	² 57	(³)	² 6	² 137	122
Gasoline and motor oil	2,757	1,418	1,266	1,366	1,466	1,884	2,181	2,500	2,800	3,440
Other vehicle expenses	2,956	1,618	911	1,000	1,080	1,819	1,984	2,250	2,585	4,088
Vehicle finance charges	282	² 67	² 86	79	76	141	168	210	272	403
Maintenance and repairs	905	332	248	360	382	631	624	752	766	1,241
Vehicle insurance	1,083	² 695	² 417	² 444	² 434	² 787	² 781	935	1,016	1,391
Vehicle rental, leases, licenses, and other charges	686	524	160	116	187	259	411	354	530	1,053
Public and other transportation	735	286	217	114	226	289	243	349	408	1,241
Healthcare	3,958	1,284	763	859	1,122	1,327	2,096	2,687	3,452	6,014
Health insurance	2,697	936	459	531	616	925	1,381	1,887	2,398	4,096
Medical services	805	161	² 149	170	251	202	390	470	670	1,273
Drugs	332	137	120	130	187	153	251	250	300	455
Medical supplies	124	² 49	² 35	² 28	67	48	75	79	85	190
Entertainment	3,290	1,307	1,132	1,105	1,302	1,459	1,759	1,865	2,388	5,046
Fees and admissions	999	227	115	120	107	231	237	319	482	1,820
Audio and visual equipment and services	1,185	696	697	578	673	813	988	917	1,077	1,519

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, 2014-2015 — 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
Pets, toys, hobbies, and playground equipment	673	327	199	322	395	327	369	398	488	996
Pets	486	191	² 132	164	199	272	278	319	379	712
Toys, hobbies, and playground equipment	187	² 136	² 67	² 157	² 195	² 55	² 92	² 79	110	285
Other entertainment supplies, equipment, and services	433	² 56	² 121	² 86	² 128	87	164	231	341	710
Personal care products and services	780	403	354	510	362	420	568	464	609	1,103
Reading	95	² 16	² 30	² 26	² 50	37	59	56	78	142
Education	1,218	² 807	² 859	333	212	550	510	734	626	1,966
Tobacco products and smoking supplies	350	360	442	318	408	440	338	455	366	305
Miscellaneous	1,007	1,083	943	139	1,170	326	561	673	587	1,469
Cash contributions	1,612	555	261	290	401	667	732	1,013	1,244	2,532
Personal insurance and pensions	7,675	144	297	615	1,079	1,788	2,924	3,929	5,471	13,072
Life and other personal insurance	326	² 25	² 29	² 20	² 29	45	73	162	193	586
Pensions and Social Security	7,349	119	268	595	1,050	1,743	2,851	3,766	5,278	12,487
Sources of income and personal taxes:										
Money income before taxes	\$84,725	\$2,769	\$8,155	\$12,574	\$17,607	\$24,921	\$34,963	\$44,634	\$59,538	\$141,667
Wages and salaries	76,122	1,092	2,702	6,681	10,698	19,842	29,872	40,676	54,459	128,728
Self-employment income	5,560	² -275	² 158	² 57	² 699	1,044	2,191	1,770	2,904	10,120
Social Security, private and government retirement	930	² 182	1,231	2,490	2,089	1,630	1,102	731	823	657
Interest, dividends, rental income, other property income	735	² 16	² 104	² 38	² 171	² 6	159	139	186	1,454
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	663	1,065	2,661	2,098	2,913	1,696	1,040	620	396	75
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	490	² 133	² 400	820	587	469	493	480	523	478
Other income	225	² 554	² 898	² 389	² 451	233	² 106	² 218	246	154
Personal taxes (contains some imputed values)	11,834	-287	-701	-1,775	-2,274	-2,860	-1,086	1,282	4,152	25,218
Federal income taxes	9,176	-173	-618	-1,722	-2,225	-2,920	-1,435	448	2,813	20,099
State and local income taxes	2,625	-133	-98	-78	-66	24	340	824	1,305	5,073
Other taxes	34	² 19	² 16	² 25	² 17	² 36	² 10	² 10	34	46
Income after taxes	72,891	3,056	8,856	14,349	19,880	27,781	36,049	43,352	55,386	116,449
Addenda:										
Net change in total assets and liabilities	\$6,058	- \$236	- \$1,974	\$1,591	\$1,216	- \$3,461	\$1,121	\$1,181	\$1,939	\$12,589
Net change in total assets	20,403	-70	-2,026	3,323	3,237	1,031	4,002	4,118	7,905	39,557
Net change in total liabilities	14,345	165	-52	1,732	2,021	4,492	2,880	2,937	5,966	26,968
Other financial information:										
Other money receipts	678	² 253	² 522	² 537	² 306	² 214	² 766	² 85	457	1,003
Mortgage principal paid on owned property	-2,101	-465	² -326	-330	-327	-416	-753	-943	-1,453	-3,583
Estimated market value of owned home	159,091	32,171	30,515	39,786	35,845	41,543	55,634	71,120	99,057	271,445
Estimated monthly rental value of owned home	908	261	245	281	294	290	406	483	687	1,447
Gifts of goods and services, total	736	467	682	273	485	221	533	421	619	1,043
Food	58	² 2	² 8	² 10	² 55	² 6	39	20	38	94
Alcoholic beverages	18	(³)	² 2	(¹)	(¹)	(¹)	² 5	² 1	6	35
Housing	166	² 146	² 358	² 53	² 96	² 55	169	97	111	223
Housekeeping supplies	24	² 1	² 3	² 20	² 11	² 4	² 4	² 20	16	38
Household textiles	23	(³)	(³)	² 1	(³)	(¹)	(¹)	(¹)	² 1	² 5
Appliances and miscellaneous housewares	17	(³)	² 2	(³)	² 1	(¹)	² 1	² 3	² 20	29
Major appliances	6	(³)	² 2	(³)	(¹)	(³)	(³)	² 3	² 3	12
Small appliances and miscellaneous housewares	10	(³)	(¹)	(³)	² 1	(¹)	² 1	(¹)	² 17	16
Miscellaneous household equipment	22	² 1	(³)	² 3	² 10	² 2	² 3	10	29	35

See footnotes at end of table.

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Other housing	101	2144	2353	230	274	49	161	63	45	117
Apparel and services	191	2213	2135	257	2133	75	177	117	119	266
Males, 2 and over	54	287	216	222	227	238	272	234	13	75
Females, 2 and over	53	278	2111	217	258	218	227	237	57	64
Children under 2	35	210	24	217	216	27	221	237	29	56
Other apparel products and services	49	237	24	21	233	212	257	210	240	72
Jewelry and watches	12	(1)	(3)	(3)	213	21	21	28	23	23
All other apparel products and services ...	37	237	24	21	220	211	256	22	237	49
Transportation	87	260	27	6	23	43	83	84	127	102
Healthcare	11	(3)	(3)	(3)	(3)	214	22	21	229	11
Entertainment	80	232	23	285	2187	210	221	47	71	113
Toys, games, arts and crafts, and tricycles	29	229	(3)	284	275	27	23	227	215	38
Other entertainment	51	23	23	21	2112	24	18	19	56	75
Personal care products and services	11	(3)	215	238	210	(3)	22	27	3	18
Reading	5	(3)	(3)	21	(3)	(1)	22	25	25	8
Education	67	(3)	2137	212	(3)	215	228	25	294	98
All other gifts	42	215	216	210	(1)	23	7	37	16	75

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, August, 2016