

Table 3224. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020

Item	Total 35-44 years	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 and more
Number of consumer units (in thousands) ¹	22,318	1,512	1,741	1,611	1,845	3,122	3,887	8,601
Consumer unit characteristics:								
Income before taxes.....	\$103,696	\$6,234	\$22,860	\$34,730	\$44,848	\$59,775	\$84,038	\$187,547
Income after taxes.....	91,088	7,745	27,214	37,996	46,188	57,898	78,331	156,046
Age of reference person.....	39.4	39.6	39.6	39.6	39.3	39.5	39.2	39.4
Average number in consumer unit:								
People.....	3.4	2.4	3.0	3.2	3.3	3.2	3.4	3.7
Children under 18.....	1.4	1.0	1.3	1.4	1.5	1.3	1.4	1.6
Adults 65 and older.....	(²)	(²)	(²)	(²)	(²)	.1	(²)	(²)
Earners.....	1.7	.7	1.2	1.4	1.4	1.6	1.8	2.0
Vehicles.....	2.0	1.0	1.3	1.5	1.6	1.8	2.1	2.4
Percent distribution:								
Reference person:								
Men.....	50	38	42	37	47	47	53	56
Women.....	50	62	58	63	53	53	47	44
Housing tenure:								
Homeowner.....	61	31	33	40	40	53	66	81
With mortgage.....	51	19	17	24	31	41	57	73
Without mortgage.....	10	12	17	16	9	12	9	8
Renter.....	39	69	67	60	60	47	34	19
Race of reference person:								
Black or African-American.....	14	25	20	23	22	17	14	7
White, Asian, and all other races.....	86	75	80	77	78	83	86	93
Hispanic or Latino origin of reference person:								
Hispanic or Latino.....	20	21	37	31	27	25	18	11
Not Hispanic or Latino.....	80	79	63	69	73	75	82	89
Education of reference person:								
Elementary (1-8).....	3	5	5	5	7	4	2	1
High school (9-12).....	24	45	48	42	33	31	19	9
College.....	73	50	46	53	59	65	79	90
Never attended and other.....	(²)	1	2	1	1	(²)	(³)	(²)
At least one vehicle owned or leased.....	92	65	79	90	91	95	96	97
Average annual expenditures.....	\$74,528	\$33,464	\$33,618	\$42,985	\$46,230	\$54,968	\$69,714	\$110,029
Food.....	9,551	5,183	4,680	7,759	6,610	7,452	9,449	12,537
Food at home.....	5,833	3,593	3,260	5,204	4,214	4,500	6,163	7,256
Cereals and bakery products.....	782	506	518	686	547	576	843	962
Cereals and cereal products.....	264	187	145	223	190	201	275	330
Bakery products.....	518	319	373	463	357	375	568	632
Meats, poultry, fish, and eggs.....	1,214	711	628	1,104	1,000	985	1,402	1,432
Beef.....	361	174	137	297	253	277	553	403
Pork.....	216	122	108	181	183	209	201	265
Other meats.....	167	112	99	150	136	143	183	196
Poultry.....	220	133	153	211	226	192	222	250
Fish and seafood.....	178	103	89	213	141	102	177	229
Eggs.....	72	67	43	52	60	62	65	89
Dairy products.....	565	359	332	445	357	424	596	722
Fresh milk and cream.....	179	121	115	158	121	143	193	217
Other dairy products.....	386	238	218	287	236	281	403	505
Fruits and vegetables.....	1,105	648	638	960	822	870	1,111	1,391
Fresh fruits.....	396	259	237	363	281	310	377	503
Fresh vegetables.....	355	201	182	284	268	303	350	451
Processed fruits.....	148	78	90	130	132	111	154	182
Processed vegetables.....	206	112	129	183	141	145	230	256
Other food at home.....	2,167	1,369	1,143	2,009	1,487	1,645	2,211	2,748
Sugar and other sweets.....	206	118	107	177	163	163	208	259
Fats and oils.....	146	113	74	119	126	106	153	181
Miscellaneous foods.....	1,209	734	538	1,231	762	876	1,224	1,562
Nonalcoholic beverages.....	543	383	389	455	401	464	570	645

See footnotes at end of table.

Table 3224. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020 — Continued

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Food prepared by consumer unit on out-of-town trips	62	⁴ 21	⁴ 37	⁴ 28	⁴ 30	36	55	101
Food away from home	3,718	1,590	1,420	2,555	2,396	2,952	3,286	5,281
Alcoholic beverages	548	184	101	194	258	296	429	918
Housing	25,524	16,064	14,088	15,755	18,542	18,891	22,633	36,304
Shelter	14,932	10,626	8,395	9,289	11,660	11,011	13,232	20,962
Owned dwellings	8,558	2,856	1,700	2,478	3,839	4,768	7,300	15,044
Mortgage interest and charges	4,378	950	627	1,212	1,824	2,417	3,998	7,765
Property taxes	2,347	693	447	622	974	1,201	1,830	4,291
Maintenance, repairs, insurance, other expenses	1,833	1,213	626	644	1,042	1,151	1,472	2,988
Rented dwellings	5,533	6,727	6,536	6,613	7,563	5,953	5,404	4,388
Other lodging	841	⁴ 1,043	⁴ 159	199	258	290	528	1,530
Utilities, fuels, and public services	4,501	3,079	3,213	3,637	3,893	4,287	4,546	5,361
Natural gas	447	309	290	371	371	347	411	586
Electricity	1,619	1,315	1,319	1,468	1,504	1,534	1,614	1,819
Fuel oil and other fuels	80	⁴ 21	⁴ 28	⁴ 29	⁴ 70	61	104	109
Telephone services	1,634	993	1,154	1,249	1,443	1,691	1,675	1,919
Residential phone service, VOIP, and phone cards	108	109	130	62	98	87	104	124
Cellular phone service	1,526	884	1,023	1,188	1,345	1,604	1,571	1,795
Water and other public services	721	441	422	520	505	654	741	929
Household operations	2,278	697	717	810	994	1,171	1,868	4,008
Personal services	1,127	⁴ 136	⁴ 164	⁴ 160	⁴ 229	337	770	2,318
Other household expenses	1,151	561	553	650	765	835	1,099	1,690
Housekeeping supplies	801	631	510	604	458	706	730	1,028
Laundry and cleaning supplies	197	228	185	185	143	170	173	227
Other household products	498	365	282	370	238	417	467	660
Postage and stationery	106	⁴ 38	43	49	77	119	90	141
Household furnishings and equipment	3,012	1,032	1,253	1,415	1,537	1,717	2,258	4,945
Household textiles	143	50	44	68	75	141	194	181
Furniture	721	439	432	377	385	477	629	1,096
Floor coverings	36	⁴ 10	⁴ 5	⁴ 8	⁴ 8	11	17	75
Major appliances	420	136	256	305	379	330	368	586
Small appliances, miscellaneous housewares	144	76	45	80	67	129	107	217
Miscellaneous household equipment	1,548	321	471	577	623	628	942	2,790
Apparel and services	2,247	1,167	1,126	1,467	1,290	1,637	1,910	3,245
Men and boys	536	283	390	334	321	400	391	782
Men, 16 and over	317	⁴ 179	⁴ 286	⁴ 123	152	195	210	491
Boys, 2 to 15	219	105	105	211	169	205	181	292
Women and girls	872	418	223	556	389	607	781	1,308
Women, 16 and over	675	293	159	374	302	443	558	1,052
Girls, 2 to 15	197	125	64	182	87	163	223	256
Children under 2	115	⁴ 42	⁴ 60	⁴ 123	⁴ 25	⁴ 76	144	150
Footwear	503	⁴ 278	⁴ 335	273	335	434	442	675
Other apparel products and services	221	147	117	181	221	120	152	329
Transportation	13,139	5,354	7,241	7,659	8,565	10,742	14,180	18,093
Vehicle purchases (net outlay)	6,248	⁴ 2,241	3,390	2,680	3,386	4,599	7,131	9,012
Cars and trucks, new	2,740	⁴ 572	⁴ 1,317	⁴ 391	⁴ 1,057	⁴ 1,199	3,566	4,396
Cars and trucks, used	3,441	1,669	2,073	2,248	2,152	3,303	3,554	4,529
Other vehicles	66	⁽³⁾	⁽³⁾	⁴ 42	⁴ 177	⁴ 97	⁴ 11	86
Gasoline, other fuels, and motor oil	2,260	1,240	1,539	1,960	2,034	2,137	2,417	2,664
Other vehicle expenses	4,037	1,632	2,172	2,840	2,871	3,616	4,118	5,419
Vehicle finance charges	335	111	88	176	166	270	347	509
Maintenance and repairs	978	444	592	773	708	925	1,027	1,235
Vehicle rental, leases, licenses, and other charges	964	216	269	403	429	610	842	1,640
Vehicle insurance	1,760	861	1,223	1,488	1,568	1,811	1,902	2,035
Public and other transportation	594	241	140	179	274	389	513	998
Healthcare	4,700	1,623	1,399	1,961	2,493	3,829	5,115	7,007
Health insurance	3,252	1,055	969	1,313	1,724	2,673	3,596	4,845
Medical services	943	262	237	338	461	748	1,041	1,448
Drugs	364	266	116	241	235	306	349	495
Medical supplies	142	⁴ 41	78	69	74	102	128	219
Entertainment	3,657	1,129	1,202	2,781	1,421	2,354	3,023	5,837
Fees and admissions	951	255	105	280	272	453	676	1,782
Audio and visual equipment and services	1,068	543	635	650	631	919	994	1,491
Pets, toys, hobbies, and playground equipment	1,087	213	333	1,663	360	706	1,074	1,506
Pets	802	141	261	1,577	287	578	802	1,029

See footnotes at end of table.

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Toys, hobbies, and playground equipment	285	472	472	486	472	129	272	477
Other entertainment supplies, equipment, and services	551	4118	128	188	158	275	278	1,058
Personal care products and services	824	321	315	604	591	603	826	1,151
Reading	96	425	416	425	31	83	107	149
Education.....	1,174	380	166	637	489	978	928	1,940
Tobacco products and smoking supplies.....	354	434	391	423	376	402	435	260
Miscellaneous.....	961	605	708	430	903	811	933	1,236
Cash contributions.....	2,029	475	431	533	815	1,142	1,690	3,641
Personal insurance and pensions	9,722	519	1,755	2,757	3,847	5,747	8,056	17,713
Life and other personal insurance	472	82	128	120	166	255	364	869
Pensions and Social Security	9,251	437	1,627	2,637	3,680	5,492	7,692	16,844
Sources of income and personal taxes:								
Income before taxes.....	\$103,696	\$6,234	\$22,860	\$34,730	\$44,848	\$59,775	\$84,038	\$187,547
Wages and salaries.....	93,248	4,246	16,856	29,070	38,863	54,024	77,782	169,259
Self-employment income	6,891	-1,627	1,332	1,756	3,183	2,820	3,821	14,134
Social Security, private and government retirement.....	1,158	1,083	2,107	1,489	853	1,351	994	986
Interest, dividends, rental income, other property income.....	786	4137	4126	199	202	218	228	1,728
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	526	1,796	1,641	822	746	418	326	104
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	859	272	570	1,201	502	764	713	1,134
Other income.....	228	4326	4229	4194	4497	179	174	201
Personal taxes (contains some imputed values)	12,608	-1,512	-4,354	-3,266	-1,340	1,877	5,706	31,501
Federal income taxes.....	10,273	-604	-3,270	-2,780	-909	1,692	4,527	25,480
Stimulus payment (new UCC Q2020)2#	-1,043	-819	-1,013	-815	-1,188	-1,090	-1,058	-1,077
State and local income taxes	3,325	-101	-85	282	718	1,247	2,175	7,021
Other taxes.....	53	412	413	447	439	427	62	76
Income after taxes.....	91,088	7,745	27,214	37,996	46,188	57,898	78,331	156,046
Addenda:								
Net change in total assets and liabilities	\$3,995	\$8,400	\$3,035	-\$421	\$1,329	\$1,313	\$651	\$7,297
Net change in total assets.....	33,044	7,957	5,309	3,699	8,939	13,511	20,638	66,427
Net change in total liabilities	29,049	-443	2,274	4,120	7,609	12,198	19,986	59,130
Other financial information:								
Other money receipts.....	529	4333	4331	482	4663	4756	4519	580
Mortgage principal paid on owned property	-2,925	-638	-463	-808	-1,117	-1,571	-2,449	-5,317
Estimated market value of owned home.....	208,865	54,954	47,734	64,288	83,250	114,280	168,779	374,986
Estimated monthly rental value of owned home.....	1,146	400	345	447	558	725	1,023	1,904

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

³ No data reported.

⁴ Data are likely to have large sampling errors.

Data collection for this item began in June 2020. Stimulus payments delivered to respondents interviewed in April and May of 2020 were not included in estimation.