

**Table 3224. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021**

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) <sup>1</sup> .....	22,614	1,586	1,850	1,426	1,696	3,021	3,731	9,304
Consumer unit characteristics:								
Income before taxes.....	\$106,176	\$6,245	\$22,785	\$34,860	\$44,780	\$59,374	\$83,622	\$186,148
Income after taxes.....	95,339	9,530	29,342	39,945	48,262	60,710	80,319	157,423
Age of reference person.....	39.4	39.5	39.5	39.5	39.2	39.4	39.3	39.4
Average number in consumer unit:								
People.....	3.3	2.5	3.0	3.0	3.1	3.2	3.4	3.7
Children under 18.....	1.4	1.1	1.3	1.3	1.4	1.4	1.4	1.6
Adults 65 and older.....	( <sup>2</sup> )	( <sup>2</sup> )	<sup>3</sup> 1	<sup>3</sup> 1	( <sup>2</sup> )	.1	( <sup>2</sup> )	( <sup>2</sup> )
Earners.....	1.6	.6	1.0	1.3	1.3	1.6	1.7	2.0
Vehicles.....	1.9	.9	1.2	1.4	1.5	1.8	2.1	2.4
Percent distribution:								
Reference person:								
Men.....	49	42	43	41	43	44	50	55
Women.....	51	58	57	59	57	56	50	45
Housing tenure:								
Homeowner.....	61	29	31	37	43	48	68	81
With mortgage.....	51	20	17	23	36	38	58	72
Without mortgage.....	10	9	14	15	7	9	10	10
Renter.....	39	71	69	63	57	52	32	19
Race of reference person:								
Black or African-American.....	15	25	22	23	25	19	15	7
White, Asian, and all other races, not including Black or African-American.....	85	75	78	77	75	81	85	93
Hispanic or Latino origin of reference person:								
Hispanic or Latino.....	19	29	35	27	22	25	18	11
Not Hispanic or Latino.....	81	71	65	73	78	75	82	89
Education of reference person:								
Elementary (1-8).....	3	8	5	4	5	3	2	1
High school (9-12).....	24	48	51	43	33	29	20	9
College.....	74	44	44	52	61	68	79	90
Never attended and other.....	( <sup>2</sup> )	1	( <sup>2</sup> )	2	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>4</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased.....	92	67	76	89	89	95	95	97
Average annual expenditures.....	\$77,019	\$35,686	\$35,212	\$44,145	\$47,614	\$56,719	\$68,601	\$112,320
Food.....								
Food at home.....	6,198	4,887	3,901	5,611	3,830	4,977	6,008	7,770
Cereals and bakery products.....	831	615	596	697	476	656	845	1,039
Cereals and cereal products.....	279	212	204	259	160	221	279	344
Bakery products.....	552	403	392	439	316	435	567	695
Meats, poultry, fish, and eggs.....	1,290	1,143	985	1,184	904	998	1,244	1,563
Beef.....	357	319	255	388	233	273	359	422
Pork.....	247	226	181	220	189	202	231	298
Other meats.....	177	151	147	178	127	133	167	212
Poultry.....	235	208	225	199	184	182	238	273
Fish and seafood.....	192	155	121	132	121	137	171	259
Eggs.....	82	84	56	67	50	71	78	101
Dairy products.....	580	438	308	518	358	460	573	738
Fresh milk and cream.....	189	160	123	186	137	161	181	227
Other dairy products.....	390	279	184	332	221	299	392	511
Fruits and vegetables.....	1,205	954	734	1,102	761	1,016	1,148	1,503
Fresh fruits.....	437	348	246	431	289	350	379	560
Fresh vegetables.....	369	284	236	301	259	308	352	463
Processed fruits.....	160	140	103	156	96	154	158	189
Processed vegetables.....	239	182	150	215	117	204	258	291
Other food at home.....	2,291	1,737	1,278	2,110	1,332	1,846	2,199	2,927
Sugar and other sweets.....	212	158	131	177	145	201	216	253
Fats and oils.....	152	106	111	126	97	121	153	188
Miscellaneous foods.....	1,256	842	594	1,259	710	967	1,208	1,635

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, 2020-2021 — Continued**

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
Nonalcoholic beverages .....	595	604	402	517	347	515	567	724
Food prepared by consumer unit on out of town trips .....	77	<sup>3</sup> 27	<sup>3</sup> 40	<sup>3</sup> 30	<sup>3</sup> 32	42	54	127
Food away from home .....	3,376	1,231	1,751	2,110	1,976	2,384	2,959	4,921
Alcoholic beverages .....	574	123	218	278	213	303	477	941
Housing .....	26,398	17,456	15,425	16,477	18,925	20,395	22,685	36,361
Shelter .....	15,349	11,116	9,309	9,803	11,739	11,978	13,177	20,745
Owned dwellings .....	8,887	2,588	1,879	2,593	4,101	4,719	7,648	15,041
Mortgage interest and charges .....	4,334	1,156	830	1,276	2,009	2,321	3,823	7,323
Property taxes .....	2,514	671	541	704	1,168	1,214	1,981	4,380
Maintenance, repairs, insurance, and other expenses .....	2,039	761	508	613	924	1,183	1,845	3,338
Rented dwellings .....	5,622	7,526	7,224	7,013	7,393	6,993	5,072	4,219
Other lodging .....	840	1,003	<sup>3</sup> 206	<sup>3</sup> 197	244	266	457	1,485
Utilities, fuels, and public services .....	4,543	3,099	3,249	3,599	3,864	4,242	4,656	5,367
Natural gas .....	463	325	317	357	353	375	423	597
Electricity .....	1,636	1,306	1,313	1,439	1,515	1,509	1,669	1,837
Fuel oil and other fuels .....	84	<sup>3</sup> 13	<sup>3</sup> 34	<sup>3</sup> 27	<sup>3</sup> 94	49	100	119
Telephone services .....	1,621	979	1,185	1,253	1,404	1,665	1,710	1,863
Residential phone service, VOIP, and phone cards .....	97	94	106	60	84	68	89	117
Cellular phone service .....	1,523	885	1,079	1,193	1,319	1,596	1,621	1,746
Water and other public services .....	738	476	399	523	498	644	754	951
Household operations .....	2,304	837	709	854	1,078	1,240	1,649	3,923
Personal services .....	1,043	<sup>3</sup> 148	<sup>3</sup> 126	<sup>3</sup> 116	<sup>3</sup> 226	292	575	2,101
Other household expenses .....	1,260	690	583	738	852	948	1,074	1,822
Housekeeping supplies .....	811	560	535	609	521	686	760	1,041
Laundry and cleaning supplies .....	192	209	154	171	169	141	228	207
Other household products .....	513	301	335	372	251	439	467	686
Postage and stationery .....	106	50	45	66	101	105	65	148
Household furnishings and equipment .....	3,391	1,843	1,623	1,612	1,723	2,250	2,443	5,285
Household textiles .....	133	54	70	65	86	147	151	164
Furniture .....	813	851	490	333	366	651	608	1,159
Floor coverings .....	43	<sup>3</sup> 17	<sup>3</sup> 9	<sup>3</sup> 10	13	16	20	83
Major appliances .....	457	358	337	284	383	415	392	577
Small appliances and miscellaneous housewares .....	154	85	89	119	97	127	116	217
Miscellaneous household equipment .....	1,791	478	629	801	778	894	1,156	3,084
Apparel and services .....	2,146	1,172	1,630	1,172	1,565	1,805	1,689	2,936
Men and boys .....	551	386	484	303	337	510	428	729
Men, 16 and over .....	330	<sup>3</sup> 235	349	<sup>3</sup> 148	133	267	201	479
Boys, 2 to 15 .....	220	<sup>3</sup> 150	135	155	204	244	227	250
Women and girls .....	815	399	508	491	548	717	687	1,112
Women, 16 and over .....	593	223	325	291	436	536	492	830
Girls, 2 to 15 .....	222	<sup>3</sup> 176	183	199	<sup>3</sup> 112	181	195	282
Children under 2 .....	111	<sup>3</sup> 54	<sup>3</sup> 29	<sup>3</sup> 152	<sup>3</sup> 135	<sup>3</sup> 97	98	131
Footwear .....	431	<sup>3</sup> 128	469	<sup>3</sup> 95	391	343	309	608
Other apparel products and services .....	238	206	140	131	155	137	167	356
Transportation .....	13,471	4,140	6,068	7,646	9,814	11,683	14,035	18,438
Vehicle purchases (net outlay) .....	6,791	<sup>3</sup> 1,010	2,460	2,822	4,939	5,687	7,294	9,740
Cars and trucks, new .....	3,167	<sup>3</sup> 11	<sup>3</sup> 950	<sup>3</sup> 517	<sup>3</sup> 1,416	2,058	2,613	5,453
Cars and trucks, used .....	3,547	999	1,510	2,305	3,330	3,614	4,482	4,220
Other vehicles .....	77	<sup>(4)</sup>	<sup>(4)</sup>	<sup>(4)</sup>	<sup>3</sup> 193	<sup>3</sup> 16	<sup>3</sup> 199	66
Gasoline, other fuels, and motor oil .....	2,244	1,334	1,439	1,884	1,957	2,180	2,378	2,633
Other vehicle expenses .....	3,998	1,666	2,025	2,670	2,771	3,559	4,025	5,339
Vehicle finance charges .....	360	111	111	193	194	278	369	530
Maintenance and repairs .....	1,041	519	496	807	740	1,002	1,113	1,307
Vehicle rental, leases, licenses, and other charges .....	917	218	278	314	439	478	690	1,575
Vehicle insurance .....	1,680	817	1,139	1,356	1,398	1,801	1,853	1,928
Public and other transportation .....	439	131	145	270	147	257	338	726
Healthcare .....	4,864	1,581	1,307	2,216	2,776	3,834	4,928	7,217
Health insurance .....	3,213	968	864	1,459	1,927	2,657	3,383	4,679
Medical services .....	1,121	435	192	351	503	729	1,096	1,790
Drugs .....	381	146	150	303	253	327	314	539
Medical supplies .....	150	<sup>3</sup> 32	101	104	93	121	136	209
Entertainment .....	3,965	1,272	1,409	2,922	1,608	2,209	2,938	6,414
Fees and admissions .....	935	349	205	247	136	306	523	1,793
Audio and visual equipment and services .....	1,091	523	591	894	762	868	937	1,500
Pets, toys, hobbies, and playground equipment .....	1,178	239	424	1,547	454	705	1,082	1,685

See footnotes at end of table.

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Pets.....	894	146	369	1,419	296	530	850	1,228
Toys, hobbies, and playground equipment .....	284	<sup>3</sup> 93	<sup>3</sup> 55	<sup>3</sup> 128	<sup>3</sup> 158	175	232	457
Other entertainment supplies, equipment, and services .....	762	161	189	234	256	330	396	1,436
Personal care products and services.....	804	416	409	617	543	556	751	1,113
Reading .....	99	<sup>3</sup> 27	32	30	48	82	89	153
Education.....	1,103	349	330	629	476	616	787	1,853
Tobacco products and smoking supplies.....	374	484	374	359	374	452	475	292
Miscellaneous.....	1,102	997	355	660	822	734	1,032	1,528
Cash contributions.....	2,066	1,044	443	689	700	1,001	1,536	3,581
Personal insurance and pensions .....	10,481	507	1,560	2,729	3,942	5,687	8,212	18,801
Life and other personal insurance .....	480	92	113	105	148	279	385	841
Pensions and Social Security .....	10,001	415	1,447	2,624	3,793	5,408	7,826	17,960
Sources of income and personal taxes:								
Income before taxes.....	\$106,176	\$6,245	\$22,785	\$34,860	\$44,780	\$59,374	\$83,622	\$186,148
Wages and salaries.....	94,760	3,887	15,752	27,702	38,795	53,055	75,649	167,638
Self-employment income .....	7,123	-1,615	1,035	1,873	2,468	3,134	4,831	13,691
Social Security, private and government retirement.....	1,204	1,021	2,587	1,566	<sup>3</sup> 691	1,027	1,102	1,096
Interest, dividends, rental income, and other property income .....	1,117	<sup>3</sup> 86	<sup>3</sup> 84	356	200	212	375	2,373
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	698	1,911	2,103	1,060	1,094	727	384	200
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	1,079	578	1,022	2,151	1,165	1,086	1,127	974
Other income.....	195	<sup>3</sup> 76	<sup>3</sup> 202	<sup>3</sup> 152	<sup>3</sup> 367	134	153	175
Personal taxes (contains some imputed values) .....	10,836	-3,285	-6,557	-5,085	-3,482	-1,337	3,303	28,725
Federal income taxes.....	10,164	-1,284	-3,904	-2,471	-1,423	730	3,937	24,520
Stimulus payment (new UCC Q20202)# .....	-2,725	-1,905	-2,594	-2,972	-2,684	-3,277	-2,884	-2,617
State and local income taxes .....	3,336	-109	-87	301	604	1,185	2,173	6,731
Other taxes.....	62	<sup>3</sup> 12	<sup>3</sup> 28	<sup>3</sup> 57	<sup>3</sup> 22	<sup>3</sup> 25	77	91
Income after taxes.....	95,339	9,530	29,342	39,945	48,262	60,710	80,319	157,423
Addenda:								
Net change in total assets and liabilities.....	-\$954	\$4,115	-\$2,889	-\$4,204	\$9,271	\$5,493	\$583	-\$5,509
Net change in total assets.....	37,598	3,166	1,944	4,206	15,184	16,369	21,064	73,280
Net change in total liabilities .....	38,552	-949	4,832	8,410	5,913	10,876	20,482	78,789
Other financial information:								
Other money receipts.....	450	<sup>3</sup> 1,053	<sup>3</sup> 495	<sup>3</sup> 1,790	<sup>3</sup> 34	<sup>3</sup> 360	<sup>3</sup> 173	350
Mortgage principal paid on owned property .....	-3,212	-790	-683	-880	-1,392	-1,659	-2,624	-5,558
Estimated market value of owned home.....	230,964	64,204	64,086	69,249	95,283	110,388	191,557	397,031
Estimated monthly rental value of owned home.....	1,221	417	380	448	624	713	1,124	1,957

<sup>1</sup> Data are rounded to the nearest thousands.

<sup>2</sup> Value is too small to display.

<sup>3</sup> Data are likely to have large sampling errors.

<sup>4</sup> No data reported.

# 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.