

Table 3223. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013

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)	21,428	525	571	742	837	1,859	2,194	2,024	3,630	9,046
Consumer unit characteristics:										
Income before taxes	\$78,276	\$901	\$7,877	\$12,795	\$17,491	\$25,069	\$34,708	\$44,608	\$59,472	\$134,783
Income after taxes	72,793	1,298	8,517	13,922	19,191	26,932	35,256	43,843	56,997	122,130
Age of reference person	39.6	40.1	39.6	39.3	39.3	39.6	39.4	39.3	39.5	39.7
Average number in consumer unit:										
People	3.4	2.5	2.8	2.6	3.1	3.0	3.1	3.4	3.4	3.7
Children under 18	1.4	1.0	1.2	1.1	1.3	1.3	1.3	1.5	1.3	1.6
Adults 65 and older	(¹)	(¹)	(¹)	(¹)	² .1	(¹)	(¹)	(¹)	(¹)	(¹)
Earners	1.6	.5	.6	.7	1.1	1.2	1.4	1.5	1.7	2.0
Vehicles	2.0	1.1	1.0	1.0	1.2	1.3	1.5	1.8	2.1	2.5
Percent distribution:										
Reference person:										
Men	46	35	40	39	37	36	39	46	46	51
Women	54	65	60	61	63	64	61	54	54	49
Housing tenure:										
Homeowner	62	36	22	28	29	34	44	51	63	83
With mortgage	51	23	10	12	16	23	33	38	54	74
Without mortgage	10	13	12	16	13	11	11	13	9	9
Renter	38	64	78	72	71	66	56	49	37	17
Race of reference person:										
Black or African-American	15	28	27	20	19	21	17	20	14	9
White, Asian, and all other races	85	72	73	80	81	79	83	80	86	91
Hispanic or Latino origin of reference person:										
Hispanic or Latino	19	17	23	27	36	29	30	25	20	10
Not Hispanic or Latino	81	83	77	73	64	71	70	75	80	90
Education of reference person:										
Elementary (1-8)	5	10	11	14	11	8	8	5	5	1
High school (9-12)	30	43	43	47	50	47	40	37	32	16
College	66	47	45	39	39	45	52	58	63	83
Never attended and other	(¹)	1	1	(¹)	(¹)	(¹)	(¹)	(³)	(¹)	(³)
At least one vehicle owned or leased	91	70	62	67	78	83	89	93	95	97
Average annual expenditures	\$58,460	\$22,666	\$22,338	\$22,567	\$27,270	\$30,403	\$36,614	\$43,234	\$52,228	\$85,588
Food	7,810	3,328	3,656	4,478	5,464	5,122	5,267	6,553	6,857	10,608
Food at home	4,565	2,272	2,587	3,133	3,907	3,523	3,376	4,048	4,136	5,756
Cereals and bakery products	639	332	347	424	498	482	454	574	601	807
Cereals and cereal products	228	115	123	163	182	167	192	216	218	279
Bakery products	411	217	224	261	316	315	262	359	384	529
Meats, poultry, fish, and eggs	996	609	705	866	932	818	792	888	937	1,181
Beef	270	164	119	268	249	246	202	262	274	306
Pork	191	132	204	145	172	156	164	149	164	232
Other meats	143	52	95	104	104	92	110	123	131	185
Poultry	197	117	158	184	210	150	181	181	189	225
Fish and seafood	134	² 124	93	106	131	120	83	119	121	162
Eggs	61	² 20	36	58	67	53	53	54	58	70
Dairy products	496	216	247	322	423	372	362	428	434	643
Fresh milk and cream	193	93	107	153	189	181	159	195	163	228
Other dairy products	303	123	139	169	234	191	203	233	271	415
Fruits and vegetables	837	350	381	492	751	608	621	769	717	1,086
Fresh fruits	304	123	123	146	246	213	221	303	246	405
Fresh vegetables	251	112	108	140	241	189	195	231	215	322
Processed fruits	130	54	57	77	104	99	96	108	118	170
Processed vegetables	151	61	92	130	161	108	109	127	138	189
Other food at home	1,598	764	907	1,029	1,303	1,242	1,146	1,389	1,447	2,040
Sugar and other sweets	164	43	85	107	103	148	126	139	137	212
Fats and oils	131	64	93	78	110	109	104	118	122	159
Miscellaneous foods	833	420	441	516	760	573	572	657	770	1,090
Nonalcoholic beverages	427	228	276	323	324	397	320	453	378	506
Food prepared by consumer unit on out-of-town trips	44	² 9	² 12	² 5	² 6	² 15	23	22	40	72

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, 2012-2013 — 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	3,245	1,056	1,069	1,345	1,557	1,598	1,891	2,504	2,721	4,852
Alcoholic beverages	472	² 171	² 191	185	148	146	261	299	342	772
Housing	20,249	10,741	9,374	9,730	10,773	12,315	13,790	15,700	17,539	28,518
Shelter	12,058	6,828	5,730	5,627	6,130	7,498	8,342	9,631	10,322	16,915
Owned dwellings	7,827	2,879	1,075	1,125	1,394	2,317	3,448	4,590	5,916	13,371
Mortgage interest and charges	4,935	2,036	² 636	² 596	784	1,426	2,148	2,868	3,856	8,407
Property taxes	1,936	741	248	335	416	561	796	1,026	1,404	3,361
Maintenance, repairs, insurance, other expenses	956	² 103	² 191	² 194	193	330	505	696	656	1,604
Rented dwellings	3,762	3,917	4,629	4,487	4,691	5,131	4,740	4,792	4,135	2,654
Other lodging	469	² 31	² 26	² 16	² 44	² 50	153	249	271	890
Utilities, fuels, and public services	4,187	2,788	2,629	2,715	2,956	2,991	3,449	3,779	4,245	5,094
Natural gas	424	249	223	235	305	247	334	333	389	565
Electricity	1,578	1,234	1,187	1,189	1,290	1,250	1,409	1,554	1,575	1,795
Fuel oil and other fuels	125	² 93	² 53	² 84	² 35	² 45	49	79	159	173
Telephone services	1,481	861	878	842	996	1,056	1,222	1,334	1,579	1,797
Residential phone service, VOIP, and phone cards	320	233	223	211	256	192	206	280	319	408
Cellular phone service	1,162	628	656	631	740	863	1,016	1,054	1,259	1,388
Water and other public services	580	350	287	364	329	393	434	478	544	763
Household operations	1,588	384	348	373	445	548	663	770	943	2,821
Personal services	809	² 27	² 65	² 72	² 105	153	237	275	329	1,613
Other household expenses	779	357	282	301	340	395	427	495	614	1,209
Housekeeping supplies	646	340	228	307	374	539	349	546	534	893
Laundry and cleaning supplies	173	78	58	101	163	196	117	137	136	219
Other household products	340	184	128	152	167	238	167	317	314	468
Postage and stationery	133	² 78	² 42	54	44	105	65	93	84	206
Household furnishings and equipment	1,770	402	439	709	869	739	988	974	1,495	2,795
Household textiles	121	² 7	² 17	² 45	² 27	118	69	69	102	180
Furniture	489	² 157	207	215	95	163	302	327	309	805
Floor coverings	18	² 2	² 3	² 5	² 2	² 3	² 11	9	10	31
Major appliances	259	² 19	² 21	99	164	78	103	147	223	424
Small appliances, miscellaneous housewares	96	² 11	² 43	93	33	39	52	75	70	148
Miscellaneous household equipment	788	206	147	253	547	337	452	347	782	1,207
Apparel and services	2,118	651	985	979	1,377	1,287	1,940	1,567	1,603	2,992
Men and boys	574	142	164	254	291	283	633	375	503	808
Men, 16 and over	401	² 80	² 81	² 171	139	135	471	243	344	591
Boys, 2 to 15	173	62	83	83	152	149	162	132	159	218
Women and girls	760	275	462	313	392	473	552	574	516	1,122
Women, 16 and over	536	² 203	376	226	216	342	394	383	335	807
Girls, 2 to 15	224	72	86	87	176	131	158	191	181	315
Children under 2	106	² 18	² 26	² 64	² 66	120	² 112	130	91	120
Footwear	446	² 119	² 236	237	464	294	527	325	331	583
Other apparel products and services	231	97	97	109	164	116	115	162	162	359
Transportation	10,253	4,080	3,885	2,810	4,284	4,825	6,485	8,156	10,611	14,549
Vehicle purchases (net outlay)	3,808	² 1,313	² 1,462	² 301	² 980	1,236	1,659	2,707	4,118	5,822
Cars and trucks, new	1,661	² 525	² 955	⁽³⁾	² 406	² 229	² 243	² 998	1,433	2,903
Cars and trucks, used	2,103	² 789	508	² 301	573	982	1,396	1,695	2,665	2,836
Other vehicles	44	⁽³⁾	⁽³⁾	⁽³⁾	⁽³⁾	² 25	² 20	² 14	² 20	83
Gasoline and motor oil	3,281	1,812	1,452	1,466	1,987	2,144	2,609	2,947	3,450	4,153
Other vehicle expenses	2,635	878	835	869	1,210	1,261	2,019	2,261	2,713	3,630
Vehicle finance charges	295	² 80	² 74	95	65	128	203	239	251	446
Maintenance and repairs	838	325	260	297	332	410	605	688	807	1,187
Vehicle insurance	965	² 239	² 326	² 368	² 621	² 469	894	970	1,180	1,176
Vehicle rental, leases, licenses, and other charges	538	235	176	108	192	254	317	364	475	822
Public and other transportation	529	² 76	135	174	107	184	199	241	330	943
Healthcare	3,066	1,182	1,187	958	1,016	1,274	1,896	2,182	3,231	4,441
Health insurance	1,846	800	729	571	577	798	1,115	1,430	1,870	2,676
Medical services	753	139	302	222	164	243	473	375	904	1,112
Drugs	353	203	150	118	227	188	234	283	361	481
Medical supplies	114	² 40	² 7	² 47	48	46	74	94	95	173
Entertainment	3,117	901	1,004	1,039	1,204	1,265	1,736	1,865	2,903	4,813
Fees and admissions	801	77	100	96	141	171	256	365	542	1,468
Audio and visual equipment and services	1,142	595	575	506	638	648	926	862	1,105	1,545

See footnotes at end of table.

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Pets, toys, hobbies, and playground equipment	664	179	314	290	357	339	423	492	637	948
Pets	493	137	303	171	301	243	324	343	500	695
Toys, hobbies, and playground equipment	171	² 41	² 12	² 119	² 56	95	99	149	138	253
Other entertainment supplies, equipment, and services	510	² 50	² 14	² 146	² 68	108	131	145	618	853
Personal care products and services	683	247	254	236	308	451	424	521	549	1,005
Reading	99	² 28	² 41	18	32	47	64	65	97	146
Education	977	331	91	276	349	309	336	415	610	1,752
Tobacco products and smoking supplies	345	310	544	405	455	322	417	412	357	287
Miscellaneous	760	² 197	344	249	269	561	372	643	745	1,066
Cash contributions	1,455	387	462	325	454	618	792	1,024	1,451	2,195
Personal insurance and pensions	7,057	112	321	881	1,137	1,860	2,835	3,833	5,334	12,444
Life and other personal insurance	308	² 33	² 39	² 331	² 40	88	93	148	192	542
Pensions and Social Security	6,749	79	282	549	1,096	1,771	2,742	3,685	5,142	11,902
Sources of income and personal taxes:										
Money income before taxes	\$78,276	\$901	\$7,877	\$12,795	\$17,491	\$25,069	\$34,708	\$44,608	\$59,472	\$134,783
Wages and salaries	71,256	889	3,181	5,719	12,628	20,462	30,182	40,284	53,831	124,756
Self-employment income	3,824	² -2,082	² -323	² 313	² 188	814	1,342	1,566	2,707	7,227
Social Security, private and government retirement	1,145	² 514	1,148	2,963	1,330	1,440	960	1,258	1,230	939
Interest, dividends, rental income, other property income	426	² 56	² -31	² -30	² 42	² 56	120	60	230	859
Public assistance, supplemental security income, food stamps	558	702	2,420	2,420	2,096	1,257	807	430	267	79
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	870	361	1,035	1,119	918	896	1,118	850	944	774
Other income	198	² 461	² 447	² 291	² 288	² 143	178	161	263	148
Personal taxes (contains some imputed values)	5,483	-397	-640	-1,127	-1,700	-1,864	-548	765	2,475	12,653
Federal income taxes	4,079	-326	-616	-1,099	-1,718	-1,938	-849	242	1,582	9,885
State and local income taxes	1,334	² -74	-33	-37	13	59	274	386	855	2,661
Other taxes	70	² 3	² 8	² 8	² 5	15	27	138	38	108
Income after taxes	72,793	1,298	8,517	13,922	19,191	26,932	35,256	43,843	56,997	122,130
Addenda:										
Net change in total assets and liabilities	-\$4,153	-\$5,382	-\$889	\$2,785	\$351	-\$2,103	-\$4,496	-\$3,967	-\$3,148	-\$6,056
Net change in total assets	11,362	5,372	161	7,890	3,476	442	1,234	2,045	9,058	21,140
Net change in total liabilities	15,515	10,753	1,050	5,106	3,125	2,545	5,730	6,011	12,206	27,196
Other financial information:										
Other money receipts	330	² 34	² 18	² 46	² 45	² 88	² 196	² 81	233	592
Mortgage principal paid on owned property	-2,377	-669	-2,241	-2,319	-348	-624	-928	-1,388	-1,842	-4,115
Estimated market value of owned home	149,312	46,490	24,481	30,092	29,085	40,580	56,229	80,896	104,843	262,130
Estimated monthly rental value of owned home	882	360	182	233	237	322	447	565	723	1,425
Gifts of goods and services, total	685	332	254	395	220	373	400	431	452	1,082
Food	69	² 112	² 8	² 38	² 9	52	21	22	25	120
Alcoholic beverages	13	⁽³⁾	⁽³⁾	² 24	² 5	² 1	² 2	⁽¹⁾	1	27
Housing	158	² 87	83	² 93	88	49	177	97	138	221
Housekeeping supplies	21	² 12	² 4	² 5	² 9	² 13	² 9	² 6	² 2	² 9
Household textiles	7	⁽³⁾	² 1	⁽³⁾	⁽³⁾	² 1	² 9	² 1	² 10	9
Appliances and miscellaneous housewares	12	² 1	⁽¹⁾	² 29	² 1	² 1	² 3	² 3	² 6	² 3
Major appliances	5	⁽³⁾	⁽³⁾	⁽³⁾	² 1	⁽³⁾	⁽¹⁾	² 2	² 3	9
Small appliances and miscellaneous housewares	8	² 1	⁽¹⁾	² 29	⁽³⁾	² 1	² 3	² 1	² 2	14
Miscellaneous household equipment	45	² 2	² 2	² 13	² 25	² 12	87	13	43	63
Other housing	72	² 73	² 75	² 46	² 53	² 23	70	² 55	56	96

See footnotes at end of table.

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Apparel and services	180	2110	2127	278	284	181	139	127	97	258
Males, 2 and over	40	234	250	29	212	27	31	28	46	50
Females, 2 and over	57	244	21	238	22	253	25	34	27	91
Children under 2	37	26	25	211	217	276	222	241	211	48
Other apparel products and services	47	225	271	220	252	226	260	224	213	69
Jewelry and watches	17	(3)	(3)	(3)	26	21	25	26	23	35
All other apparel products and services ...	30	225	271	220	246	225	255	218	29	34
Transportation	63	24	216	134	217	10	11	57	37	103
Healthcare	11	210	27	(3)	22	(1)	21	28	24	21
Entertainment	61	28	212	29	24	232	226	21	34	110
Toys, games, arts and crafts, and tricycles	26	26	21	23	22	222	214	25	217	44
Other entertainment	35	22	211	27	22	10	13	16	17	66
Personal care products and services	11	(3)	21	25	22	24	210	211	26	17
Reading	2	(3)	(3)	21	(3)	(3)	22	23	2	3
Education	82	21	(3)	27	29	29	24	260	86	142
All other gifts	35	21	(1)	25	(3)	34	26	25	22	60

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, 2014