

Table 3223. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016-2017

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).....	21,280	512	456	584	725	1,731	1,792	1,680	3,102	10,698
Consumer unit characteristics:										
Income before taxes	\$89,703	\$2,039	\$8,144	\$12,797	\$17,940	\$24,992	\$34,522	\$44,545	\$59,545	\$141,985
Income after taxes	77,455	1,832	8,957	14,125	20,782	28,535	35,848	43,749	55,665	117,787
Age of reference person	39.4	40.0	39.4	38.7	39.6	39.2	39.2	39.3	39.4	39.5
Average number in consumer unit:										
People.....	3.4	2.3	2.6	2.5	2.7	3.4	3.0	3.2	3.3	3.7
Children under 18	1.4	.8	1.1	1.0	1.1	1.6	1.2	1.3	1.3	1.5
Adults 65 and older	(¹)	(¹)	(¹)	² .1	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
Earners	1.7	.6	.8	.7	1.0	1.2	1.4	1.5	1.7	2.0
Vehicles	1.9	.9	.8	1.0	1.0	1.3	1.4	1.6	1.9	2.4
Percent distribution:										
Reference person:										
Men	46	39	35	43	37	35	38	44	48	51
Women	54	61	65	57	63	65	62	56	52	49
Housing tenure:										
Homeowner	56	25	23	20	25	28	37	44	50	74
With mortgage	46	14	14	11	12	14	22	30	40	67
Without mortgage	10	11	9	9	13	14	15	14	10	7
Renter	44	75	77	80	75	72	63	56	50	26
Race of reference person:										
Black or African-American	14	24	29	20	22	23	20	16	16	9
White, Asian, and all other races	86	76	71	80	78	77	80	84	84	91
Hispanic or Latino origin of reference person:										
Hispanic or Latino	20	20	25	24	27	32	31	28	23	12
Not Hispanic or Latino	80	80	75	76	73	68	69	72	77	88
Education of reference person:										
Elementary (1-8)	3	3	2	8	6	5	5	6	4	1
High school (9-12)	26	44	55	46	52	45	40	34	30	13
College	71	53	41	46	40	48	55	60	66	86
Never attended and other	(¹)	(¹)	2	1	2	1	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased	91	58	55	67	73	79	89	90	96	97
Average annual expenditures	\$67,721	\$27,977	\$26,870	\$25,817	\$30,428	\$35,004	\$37,971	\$42,576	\$52,479	\$94,674
Food	9,035	4,904	4,615	4,874	5,107	5,929	5,460	6,783	7,081	11,856
Food at home	4,924	3,313	2,998	3,349	3,112	3,982	3,239	3,968	4,003	6,114
Cereals and bakery products	655	433	338	420	434	529	417	552	557	806
Cereals and cereal products	226	123	114	141	149	198	164	197	198	272
Bakery products	429	310	224	279	285	332	253	355	358	535
Meats, poultry, fish, and eggs	1,061	844	881	726	635	905	822	888	826	1,284
Beef	291	243	275	161	197	245	219	255	241	346
Pork	199	137	126	160	111	196	182	163	162	233
Other meats	145	79	177	105	100	116	87	113	122	179
Poultry	213	252	153	157	129	183	168	189	156	254
Fish and seafood	149	² 93	² 106	104	50	98	120	125	91	195
Eggs	64	² 41	² 45	39	48	67	45	43	54	77
Dairy products	514	308	263	333	298	396	324	404	450	642
Fresh milk and cream	179	113	123	112	113	147	134	153	161	213
Other dairy products	336	195	141	221	185	249	190	251	289	429
Fruits and vegetables	967	591	595	600	736	846	645	719	708	1,223
Fresh fruits	357	161	143	162	243	299	224	265	263	466
Fresh vegetables	317	138	199	167	262	285	234	240	220	402
Processed fruits	134	103	115	135	89	119	78	81	95	170
Processed vegetables	159	189	138	136	142	142	109	134	129	185

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, 2016-2017 — 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
Other food at home	1,727	1,137	921	1,271	1,009	1,307	1,031	1,404	1,463	2,159
Sugar and other sweets	161	100	61	146	73	105	75	136	141	204
Fats and oils	126	99	² 47	103	90	140	76	105	97	152
Miscellaneous foods	928	503	441	686	495	652	538	768	797	1,173
Nonalcoholic beverages	450	428	365	324	333	379	300	375	383	536
Food prepared by consumer unit on out-of-town trips	63	² 8	² 7	² 12	² 18	² 31	41	19	45	94
Food away from home	4,111	1,591	1,617	1,525	1,994	1,947	2,221	2,815	3,078	5,741
Alcoholic beverages	581	² 137	² 189	² 155	² 261	232	296	254	348	882
Housing	23,354	12,305	11,249	10,700	12,495	13,520	14,669	15,201	18,598	31,512
Shelter	13,995	7,673	6,864	6,660	7,733	8,189	8,898	9,077	11,479	18,720
Owned dwellings	7,957	1,114	1,630	1,074	1,536	1,628	2,246	3,411	5,048	12,904
Mortgage interest and charges	4,711	² 751	² 917	² 545	² 961	842	1,172	1,869	3,039	7,693
Property taxes	1,925	264	458	351	381	480	562	910	1,111	3,115
Maintenance, repairs, insurance, other expenses	1,322	² 98	² 254	² 179	² 194	306	512	632	898	2,096
Rented dwellings	5,387	6,433	5,093	5,269	6,102	6,451	6,480	5,521	6,187	4,700
Other lodging	650	² 127	² 142	² 318	² 95	110	172	145	244	1,117
Utilities, fuels, and public services	4,273	2,571	2,436	2,609	3,060	3,315	3,760	3,682	4,000	5,018
Natural gas	390	288	236	286	381	281	262	293	304	487
Electricity	1,542	1,174	1,134	1,086	1,202	1,383	1,524	1,448	1,488	1,685
Fuel oil and other fuels	69	² 4	² 11	² 84	² 23	² 45	² 54	² 46	81	84
Telephone services	1,642	805	745	868	983	1,179	1,414	1,426	1,576	1,973
Residential phone service, VOIP, and phone cards	200	² 107	² 92	134	135	155	188	162	187	237
Cellular phone service	1,441	698	653	734	849	1,024	1,226	1,265	1,389	1,736
Water and other public services	629	301	310	286	470	427	505	469	551	789
Household operations	2,153	794	569	374	546	615	771	769	1,097	3,495
Personal services	1,161	² 318	² 196	² 67	² 57	160	251	² 205	395	2,064
Other household expenses	992	475	373	308	489	455	520	564	702	1,431
Housekeeping supplies	740	515	567	297	471	502	384	573	581	966
Laundry and cleaning supplies	198	134	245	98	205	147	142	150	144	245
Other household products	404	204	216	147	234	311	190	216	325	548
Postage and stationery	139	² 176	² 106	² 52	² 32	44	53	207	111	172
Household furnishings and equipment	2,194	753	812	760	685	900	855	1,100	1,442	3,313
Household textiles	114	² 140	² 24	² 19	² 104	64	65	58	59	164
Furniture	618	212	289	244	181	283	345	243	390	927
Floor coverings	48	² 2	² 5	² 1	² 2	12	18	² 14	12	85
Major appliances	303	² 94	² 53	299	95	203	170	233	274	395
Small appliances, miscellaneous housewares	129	² 64	² 57	² 68	² 44	82	45	78	106	179
Miscellaneous household equipment	982	241	385	128	259	256	212	474	601	1,564
Apparel and services	2,443	1,122	1,461	882	2,113	1,696	1,381	1,392	1,672	3,346
Men and boys	587	324	629	301	292	420	334	383	437	780
Men, 16 and over	344	² 159	² 260	² 109	² 111	198	219	248	240	472
Boys, 2 to 15	244	166	369	192	181	222	115	135	197	308
Women and girls	850	438	290	192	819	499	481	431	579	1,192
Women, 16 and over	614	236	² 86	104	620	367	367	274	388	882
Girls, 2 to 15	236	² 202	205	88	199	132	114	157	190	310
Children under 2	107	⁽³⁾	² 18	² 15	² 63	² 21	² 100	² 76	138	132
Footwear	557	² 255	² 351	² 264	766	591	311	362	267	741
Other apparel products and services	341	105	174	111	172	166	155	141	252	500
Transportation	10,700	3,794	4,774	4,139	3,998	6,662	6,836	6,617	8,870	14,555
Vehicle purchases (net outlay)	4,464	² 1,706	² 2,006	² 1,017	² 1,214	2,817	3,031	2,154	3,514	6,254
Cars and trucks, new	1,857	⁽³⁾	² 1,102	⁽³⁾	² 303	² 936	² 1,012	² 306	² 696	3,056
Cars and trucks, used	2,542	1,491	² 904	² 1,017	911	1,881	1,965	1,795	2,740	3,119
Other vehicles	65	² 215	⁽³⁾	⁽³⁾	⁽³⁾	⁽³⁾	² 54	² 52	² 78	79
Gasoline, other fuels, and motor oil	2,408	999	1,079	1,327	1,379	1,752	1,782	2,133	2,384	2,921
Other vehicle expenses	3,022	826	1,117	1,483	1,202	1,777	1,702	2,078	2,614	4,091
Vehicle finance charges	307	² 165	² 72	² 59	124	132	149	169	296	430

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, 2016-2017 — Continued

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Maintenance and repairs.....	878	286	366	470	529	559	648	572	893	1,108
Vehicle insurance.....	1,041	² 142	² 371	² 708	² 320	² 814	² 450	² 891	865	1,376
Vehicle rental, leases, licenses, and other charges.....	795	234	308	246	229	272	456	446	560	1,176
Public and other transportation.....	806	262	572	312	204	317	321	252	358	1,288
Healthcare.....	4,211	1,571	1,230	1,164	1,257	1,517	2,306	2,928	3,436	6,009
Health insurance.....	2,917	1,131	802	803	606	960	1,544	2,073	2,527	4,158
Medical services.....	816	231	² 207	136	242	322	512	473	505	1,221
Drugs.....	343	167	² 148	179	362	170	186	293	306	437
Medical supplies.....	135	² 42	² 73	² 45	² 47	64	64	89	98	193
Entertainment.....	3,744	1,178	1,119	1,246	1,732	1,456	1,521	1,965	2,683	5,560
Fees and admissions.....	1,010	212	266	143	651	206	291	287	505	1,663
Audio and visual equipment and services.....	1,108	641	598	653	603	655	769	849	1,012	1,404
Pets, toys, hobbies, and playground equipment.....	964	253	228	416	382	381	366	638	660	1,418
Pets.....	730	² 197	² 198	143	202	269	209	485	463	1,113
Toys, hobbies, and playground equipment.....	234	² 56	² 31	² 273	² 181	² 112	² 157	152	196	305
Other entertainment supplies, equipment, and services.....	662	² 73	² 27	² 34	² 95	214	95	191	507	1,075
Personal care products and services.....	886	360	410	440	564	442	371	593	751	1,215
Reading.....	102	² 45	² 51	² 30	² 29	30	41	75	94	143
Education.....	1,146	² 779	² 399	² 557	254	337	550	396	751	1,751
Tobacco products and smoking supplies.....	368	332	281	460	398	409	511	416	451	304
Miscellaneous.....	1,068	523	² 257	181	419	369	397	788	1,054	1,490
Cash contributions.....	1,588	734	348	439	486	579	731	1,295	1,267	2,265
Personal insurance and pensions.....	8,496	193	487	551	1,315	1,826	2,903	3,871	5,423	13,788
Life and other personal insurance.....	334	² 90	² 117	² 66	² 29	133	113	199	173	527
Pensions and Social Security.....	8,162	103	370	485	1,285	1,692	2,790	3,673	5,249	13,261
Sources of income and personal taxes:										
Money income before taxes.....	\$89,703	\$2,039	\$8,144	\$12,797	\$17,940	\$24,992	\$34,522	\$44,545	\$59,545	\$141,985
Wages and salaries.....	80,833	1,031	3,138	5,661	11,810	18,256	30,173	39,193	54,995	129,386
Self-employment income.....	5,418	² 749	² 166	² 293	² 206	1,508	1,385	1,882	2,429	9,299
Social Security, private and government retirement.....	1,243	² 107	² 1,211	3,581	2,481	2,422	1,434	1,570	905	911
Interest, dividends, rental income, other property income.....	809	² 12	² 142	² 1	² 196	(¹)	² 78	186	128	1,510
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	640	1,143	2,612	2,242	2,232	1,992	735	1,048	381	114
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	540	² 49	² 213	² 624	² 400	520	609	532	410	613
Other income.....	221	² 470	² 664	² 396	² 616	294	² 110	² 134	296	152
Personal taxes (contains some imputed values).....	12,248	206	-812	-1,328	-2,842	-3,544	-1,326	796	3,880	24,198
Federal income taxes.....	9,513	177	-679	-1,190	-2,812	-3,507	-1,683	86	2,674	19,259
State and local income taxes.....	2,688	25	-138	-143	-35	-60	349	692	1,189	4,859
Other taxes.....	47	² 4	² 4	² 5	² 5	² 22	² 8	² 18	² 18	80
Income after taxes.....	77,455	1,832	8,957	14,125	20,782	28,535	35,848	43,749	55,665	117,787

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Table 3223. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016-2017 — 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
Addenda:										
Net change in total assets and liabilities.....	\$6,074	\$3,667	\$17,954	-\$7,197	\$785	-\$683	-\$4,243	\$1,885	\$2,125	\$11,391
Net change in total assets.....	21,475	3,838	18,841	1,500	699	5,211	3,558	7,059	11,663	35,672
Net change in total liabilities.....	15,401	171	887	8,696	-86	5,895	7,801	5,174	9,538	24,281
Other financial information:										
Other money receipts.....	435	² 1,862	² 306	² 797	² 58	² 128	² 188	² 44	328	562
Mortgage principal paid on owned property.....	-2,063	² -403	² -516	² -295	² -400	-345	-533	-651	-1,271	-3,403
Estimated market value of owned home.....	170,955	33,791	² 35,268	27,273	35,297	36,426	51,061	69,666	101,732	278,165
Estimated monthly rental value of owned home.....	953	260	218	192	262	284	373	506	665	1,465
Gifts of goods and services, total.....	847	850	227	216	442	451	501	547	696	1,142
Food.....	52	² 4	² 160	² 12	(¹)	² 5	16	24	32	79
Alcoholic beverages.....	16	(³)	(³)	² 6	² 77	² 1	² 1	² 7	6	23
Housing.....	163	² 126	² 48	² 37	² 74	114	89	133	118	219
Housekeeping supplies.....	23	(³)	(³)	(³)	(³)	² 6	² 26	² 12	12	34
Household textiles.....	² 5	² 1	(³)	² 2	(³)	(³)	² 4	(³)	² 2	² 8
Appliances and miscellaneous housewares.....	9	² 3	(³)	² 7	(³)	² 6	² 9	² 3	² 6	13
Major appliances.....	4	(³)	(³)	(³)	(³)	² 6	(³)	² 1	² 3	5
Small appliances and miscellaneous housewares.....	6	² 3	(³)	² 7	(³)	(³)	² 9	² 2	² 4	8
Miscellaneous household equipment.....	34	(³)	² 7	² 3	² 26	² 8	² 12	² 33	33	46
Other housing.....	92	² 122	² 41	² 25	² 48	94	38	85	64	118
Apparel and services.....	209	² 121	² 1	² 63	² 16	102	113	283	245	234
Males, 2 and over.....	54	² 37	(¹)	² 42	² 39	36	² 3	90	62	58
Females, 2 and over.....	70	² 31	(³)	² 21	² 126	² 16	² 33	59	53	93
Children under 2.....	34	(³)	(³)	(³)	² 35	² 9	² 42	² 40	² 59	32
Other apparel products and services.....	51	² 53	² 1	(³)	² 15	² 42	² 15	² 94	² 71	51
Jewelry and watches.....	11	(³)	² 1	(³)	² 2	² 1	² 2	² 2	² 39	9
All other apparel products and services.....	40	² 53	(³)	(³)	² 14	² 41	² 13	² 92	² 32	42
Transportation.....	160	² 15	² 6	² 83	² 1	101	194	13	73	232
Healthcare.....	13	(³)	(³)	(³)	(³)	² 2	² 7	² 4	² 7	21
Entertainment.....	80	² 27	(³)	² 4	² 24	² 38	² 57	² 32	63	117
Toys, games, arts and crafts, and tricycles.....	34	² 4	(³)	² 3	² 13	² 5	² 32	² 15	² 47	43
Other entertainment.....	46	² 23	(³)	² 1	² 11	² 33	² 5	17	16	74
Personal care products and services.....	13	(³)	(³)	(³)	² 37	(¹)	² 2	² 17	² 2	20
Reading.....	3	(³)	(³)	(³)	² 1	(¹)	² 2	² 2	² 4	4
Education.....	83	² 356	(³)	² 10	² 6	² 65	² 11	² 27	96	103
All other gifts.....	55	² 1	² 12	² 1	² 4	² 2	9	6	51	88

¹ Value is too small to display.

² Data are likely to have large sampling errors.

³ No data reported.