

Table 3224. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019

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)	22,165	1,407	1,870	1,878	1,683	3,226	4,092	8,009
Consumer unit characteristics:								
Income before taxes	\$99,951	\$6,950	\$22,769	\$34,747	\$44,835	\$59,602	\$83,636	\$185,776
Income after taxes	86,482	7,592	25,630	36,956	44,247	55,952	76,507	152,437
Age of reference person	39.5	39.3	39.2	39.4	39.4	39.5	39.4	39.6
Average number in consumer unit:								
People	3.4	2.5	2.8	3.2	3.2	3.1	3.5	3.7
Children under 18	1.4	1.1	1.2	1.4	1.4	1.2	1.5	1.6
Adults 65 and older	(¹)	(¹)	(¹)	(¹)	(¹)	.1	(¹)	(¹)
Earners	1.7	.7	1.2	1.4	1.5	1.6	1.8	2.0
Vehicles	2.0	1.0	1.3	1.5	1.6	1.8	2.1	2.5
Percent distribution:								
Reference person:								
Men	49	36	42	37	44	49	52	54
Women	51	64	58	63	56	51	48	46
Housing tenure:								
Homeowner	59	28	33	38	36	55	62	80
With mortgage	48	14	15	22	25	44	54	72
Without mortgage	11	14	18	16	10	10	8	9
Renter	41	72	67	62	64	45	38	20
Race of reference person:								
Black or African-American	15	25	24	22	19	17	12	8
White, Asian, and all other races	85	75	76	78	81	83	88	92
Hispanic or Latino origin of reference person:								
Hispanic or Latino	21	20	34	34	31	25	18	12
Not Hispanic or Latino	79	80	66	66	69	75	82	88
Education of reference person:								
Elementary (1-8)	3	2	6	8	8	4	3	1
High school (9-12)	26	45	51	37	37	31	22	11
College	71	53	42	55	54	64	76	88
Never attended and other	(¹)	1	1	(¹)	1	(¹)	(¹)	(¹)
At least one vehicle owned or leased	92	64	81	88	93	94	96	97
Average annual expenditures	\$73,326	\$31,620	\$33,674	\$41,382	\$46,235	\$54,945	\$72,160	\$110,748
Food	9,790	5,598	5,195	7,394	7,043	8,145	9,585	13,350
Food at home	5,442	3,793	3,409	4,505	4,131	4,664	5,489	6,924
Cereals and bakery products	695	461	436	586	505	551	729	896
Cereals and cereal products	225	156	140	220	155	177	212	298
Bakery products	470	305	296	367	350	373	517	598
Meats, poultry, fish, and eggs	1,178	884	782	993	1,005	1,021	1,295	1,398
Beef	351	325	185	204	248	265	511	405
Pork	204	164	144	176	183	210	193	238
Other meats	155	95	77	123	95	139	167	202
Poultry	233	162	186	202	220	229	212	275
Fish and seafood	162	83	121	221	201	106	153	190
Eggs	73	55	67	66	58	72	60	88
Dairy products	553	394	353	402	363	457	553	731
Fresh milk and cream	181	139	130	156	132	164	177	222
Other dairy products	372	255	223	246	230	293	375	509
Fruits and vegetables	997	614	611	819	786	903	947	1,289
Fresh fruits	362	249	221	288	273	312	328	481
Fresh vegetables	336	199	216	313	256	331	308	424
Processed fruits	131	66	61	85	119	118	140	169
Processed vegetables	168	100	114	133	138	141	171	215
Other food at home	2,018	1,441	1,226	1,705	1,473	1,733	1,965	2,611
Sugar and other sweets	191	111	129	176	126	147	178	259
Fats and oils	136	107	86	121	126	100	143	166
Miscellaneous foods	1,102	820	610	956	765	964	1,037	1,447
Nonalcoholic beverages	528	383	381	432	422	476	552	637

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 Survey, 2018-2019 — 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
Food prepared by consumer unit on out-of-town trips	61	² 21	² 22	² 21	² 33	45	55	101
Food away from home	4,348	1,805	1,786	2,888	2,912	3,480	4,095	6,426
Alcoholic beverages	634	296	166	205	296	370	500	1,116
Housing	24,211	12,904	13,457	15,469	17,668	18,488	22,487	35,258
Shelter	14,373	7,707	7,886	9,169	10,541	11,239	13,227	20,932
Owned dwellings	7,998	2,250	1,563	2,101	2,660	4,902	6,724	14,914
Mortgage interest and charges	4,236	831	635	992	1,335	2,644	3,883	7,866
Property taxes	2,250	673	521	585	667	1,269	1,797	4,279
Maintenance, repairs, insurance, other expenses	1,513	746	407	524	658	990	1,044	2,768
Rented dwellings	5,563	5,317	6,246	6,862	7,518	5,943	5,899	4,407
Other lodging	811	² 141	² 77	206	363	393	604	1,611
Utilities, fuels, and public services	4,482	2,923	3,295	3,714	3,922	4,201	4,578	5,394
Natural gas	453	306	361	331	374	374	416	595
Electricity	1,627	1,255	1,349	1,541	1,591	1,550	1,629	1,815
Fuel oil and other fuels	78	² 32	² 32	² 48	² 44	71	69	119
Telephone services	1,638	908	1,126	1,278	1,377	1,600	1,767	1,975
Residential phone service, VOIP, and phone cards	121	119	109	90	103	107	118	142
Cellular phone service	1,517	790	1,017	1,188	1,274	1,493	1,649	1,833
Water and other public services	686	421	428	516	536	606	698	890
Household operations	2,309	652	703	774	973	1,161	1,744	4,365
Personal services	1,258	² 149	² 171	² 186	327	360	801	2,749
Other household expenses	1,051	503	533	588	646	801	944	1,617
Housekeeping supplies	810	602	470	546	713	648	770	1,072
Laundry and cleaning supplies	236	209	206	217	377	207	199	248
Other household products	464	343	223	292	273	363	460	653
Postage and stationery	110	50	40	37	63	77	112	172
Household furnishings and equipment	2,237	1,019	1,103	1,266	1,518	1,240	2,168	3,495
Household textiles	112	38	67	85	33	63	146	161
Furniture	641	270	369	359	311	316	608	1,054
Floor coverings	22	² 3	² 4	² 8	² 7	8	17	45
Major appliances	354	111	163	304	226	207	317	556
Small appliances, miscellaneous housewares	122	66	46	74	54	94	124	184
Miscellaneous household equipment	986	531	453	437	887	552	955	1,495
Apparel and services	2,467	1,223	1,130	1,901	1,336	1,759	2,535	3,602
Men and boys	583	287	254	463	316	421	587	857
Men, 16 and over	348	185	124	283	171	206	360	530
Boys, 2 to 15	235	102	130	180	145	215	228	327
Women and girls	965	448	336	630	529	611	978	1,484
Women, 16 and over	748	330	186	450	465	496	718	1,176
Girls, 2 to 15	216	118	151	179	65	114	260	308
Children under 2	101	² 106	² 72	² 71	² 20	² 30	137	141
Footwear	566	287	309	539	286	550	660	704
Other apparel products and services	252	94	159	198	185	148	173	415
Transportation	13,025	6,240	6,992	7,742	7,922	9,925	15,310	18,012
Vehicle purchases (net outlay)	5,627	² 2,991	3,007	2,682	2,308	3,449	7,680	7,920
Cars and trucks, new	2,435	² 1,503	² 881	² 711	² 296	² 786	3,907	3,727
Cars and trucks, used	3,106	1,488	2,125	1,935	1,990	2,470	3,763	4,051
Other vehicles	86	⁽³⁾	⁽³⁾	² 36	² 22	² 193	² 10	143
Gasoline, other fuels, and motor oil	2,601	1,431	1,810	2,045	2,308	2,377	2,762	3,192
Other vehicle expenses	3,953	1,575	1,992	2,730	2,899	3,562	4,147	5,394
Vehicle finance charges	297	75	100	169	169	251	330	439
Maintenance and repairs	979	412	546	717	687	900	968	1,339
Vehicle rental, leases, licenses, and other charges	968	265	239	459	444	702	946	1,609
Vehicle insurance	1,709	823	1,106	1,385	1,598	1,710	1,903	2,007
Public and other transportation	843	243	184	286	408	537	721	1,506
Healthcare	4,571	1,527	1,505	1,958	2,650	3,610	4,908	7,049
Health insurance	3,084	895	999	1,261	1,670	2,480	3,373	4,776
Medical services	990	290	287	390	605	745	1,004	1,591
Drugs	361	300	151	252	298	287	390	472
Medical supplies	136	² 42	68	56	77	98	141	210
Entertainment	3,616	1,552	1,115	1,343	1,855	2,524	3,411	5,954
Fees and admissions	1,171	256	139	227	415	586	806	2,349
Audio and visual equipment and services	1,074	676	621	684	619	961	1,143	1,445
Pets, toys, hobbies, and playground equipment	979	448	275	344	482	711	1,145	1,495
Pets	715	321	193	261	395	567	786	1,091

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 Survey, 2018-2019 — 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
Toys, hobbies, and playground equipment	264	² 127	² 82	² 83	² 87	143	358	404
Other entertainment supplies, equipment, and services	393	172	79	88	338	266	317	666
Personal care products and services	892	395	356	614	584	670	894	1,319
Reading	99	² 73	19	² 64	37	70	97	156
Education.....	1,183	415	260	411	744	805	977	2,064
Tobacco products and smoking supplies.....	384	483	384	500	417	487	422	269
Miscellaneous.....	1,005	283	870	327	902	1,047	874	1,388
Cash contributions.....	1,915	195	490	613	816	1,156	1,598	3,554
Personal insurance and pensions	9,534	437	1,736	2,841	3,965	5,889	8,562	17,658
Life and other personal insurance	459	² 74	114	129	191	237	388	868
Pensions and Social Security	9,075	363	1,623	2,711	3,774	5,652	8,174	16,790
Sources of income and personal taxes:								
Money income before taxes	\$99,951	\$6,950	\$22,769	\$34,747	\$44,835	\$59,602	\$83,636	\$185,776
Wages and salaries.....	89,909	2,834	16,931	29,730	39,364	54,533	77,352	167,648
Self-employment income	6,826	444	1,454	1,762	2,969	2,591	3,843	14,431
Social Security, private and government retirement.....	1,078	1,135	1,847	1,339	1,004	1,217	1,055	800
Interest, dividends, rental income, other property income.....	741	² -29	² 172	² 122	154	162	301	1,734
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	492	1,978	1,572	916	554	363	185	75
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	631	211	445	584	² 329	492	684	850
Other income.....	274	377	348	² 294	² 462	244	216	237
Personal taxes (contains some imputed values)	13,469	-642	-2,861	-2,209	588	3,650	7,129	33,339
Federal income taxes.....	10,254	-555	-2,822	-2,533	-207	2,330	4,925	26,317
State and local income taxes	3,172	-94	-51	305	759	1,282	2,168	6,952
Other taxes.....	43	² 7	² 12	² 19	² 37	² 38	36	70
Income after taxes	86,482	7,592	25,630	36,956	44,247	55,952	76,507	152,437
Addenda:								
Net change in total assets and liabilities	\$10,372	\$2,988	\$1,740	\$1,755	\$4,535	\$13,653	\$70	\$20,874
Net change in total assets.....	29,077	9,179	4,995	4,395	11,098	19,791	21,174	55,542
Net change in total liabilities	18,705	6,191	3,255	2,640	6,563	6,139	21,105	34,667
Other financial information:								
Other money receipts.....	772	² 301	² 165	² 67	² 717	² 699	967	1,104
Mortgage principal paid on owned property	-2,873	-488	-416	-665	-772	-1,578	-2,305	-5,636
Estimated market value of owned home.....	199,092	51,192	44,543	55,634	65,044	117,965	165,296	372,925
Estimated monthly rental value of owned home.....	1,072	342	336	386	447	728	971	1,855
Gifts of goods and services, total	905	310	302	524	417	572	806	1,514
Food	51	² 39	18	² 29	28	39	39	81
Alcoholic beverages	17	(³)	(³)	² 21	² 12	6	15	28
Housing	168	87	71	77	112	83	165	270
Housekeeping supplies.....	24	² 13	² 6	² 7	² 32	8	18	39
Household textiles.....	² 10	(³)	(³)	(³)	(³)	² 2	² 33	² 11
Appliances and miscellaneous housewares.....	18	² 1	² 3	² 8	² 5	² 10	² 10	36
Major appliances.....	7	² 1	(¹)	² 6	² 1	² 6	² 7	11
Small appliances and miscellaneous housewares.....	11	(¹)	² 3	² 2	² 4	² 4	² 4	25
Miscellaneous household equipment	32	² 2	² 7	² 6	² 13	18	40	54
Other housing	84	71	54	² 55	² 61	44	64	130
Apparel and services	260	74	141	225	67	121	293	406
Males, 2 and over	37	² 27	² 7	² 14	² 26	38	61	42
Females, 2 and over	106	² 20	² 30	² 81	² 7	² 26	58	215
Children under 2	35	² 21	² 4	² 32	² 9	² 17	² 56	47
Other apparel products and services.....	83	² 6	² 100	² 97	² 25	² 40	² 119	102
Jewelry and watches	11	² 1	² 1	² 1	(³)	² 4	² 1	28
All other apparel products and services.....	71	² 5	² 99	² 97	² 25	² 36	² 118	74
Transportation	147	8	20	82	37	79	108	286
Healthcare.....	21	² 4	² 11	² 18	(¹)	² 16	² 10	40

See footnotes at end of table.

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Entertainment.....	101	² 19	² 24	² 33	² 40	79	78	180
Toys, games, arts and crafts, and tricycles.....	45	² 12	² 17	² 22	² 19	² 44	² 37	71
Other entertainment.....	56	² 7	² 7	² 10	22	36	41	109
Personal care products and services.....	15	² 9	² 3	² 1	² 1	² 8	² 12	30
Reading.....	2	² 1	² 2	(³)	(¹)	² 3	(¹)	4
Education.....	45	² 5	² 1	² 23	² 44	² 92	43	49
All other gifts.....	77	64	13	² 17	75	46	41	140

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, 2020