

**Table 3224. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022**

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> .....	22,867	1,369	1,733	1,451	1,496	2,962	3,859	9,998
Consumer unit characteristics:								
Income before taxes .....	\$113,151	\$7,174	\$23,370	\$35,260	\$44,481	\$59,286	\$83,444	\$192,217
Income after taxes .....	100,690	12,056	30,510	41,346	48,722	60,909	80,598	160,911
Age of reference person .....	39.4	39.5	39.4	39.4	39.3	39.5	39.3	39.5
Average number in consumer unit:								
People .....	3.3	2.6	2.9	3.1	3.0	3.1	3.3	3.6
Children under 18 .....	1.4	1.2	1.3	1.5	1.3	1.3	1.3	1.5
Adults 65 and older .....	( <sup>2</sup> )	( <sup>2</sup> )	<sup>3</sup> 1	<sup>3</sup> 1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Earners .....	1.6	.7	1.0	1.3	1.3	1.5	1.7	2.0
Vehicles .....	1.9	1.0	1.2	1.3	1.4	1.7	2.1	2.4
Percent distribution:								
Reference person:								
Men .....	49	43	42	38	39	46	51	55
Women .....	51	57	58	62	61	54	49	45
Housing tenure:								
Homeowner .....	61	27	32	30	39	47	65	81
With mortgage .....	50	17	15	17	32	38	52	71
Without mortgage .....	11	9	16	13	8	9	13	10
Renter .....	39	73	68	70	61	53	35	19
Race of reference person:								
Black or African-American .....	15	21	26	18	26	19	15	9
White, Asian, and all other races, not including Black or African-American .....	85	79	74	82	74	81	85	91
Hispanic or Latino origin of reference person:								
Hispanic or Latino .....	19	29	31	30	23	24	21	12
Not Hispanic or Latino .....	81	71	69	70	77	76	79	88
Education of reference person:								
Elementary (1-8) .....	3	7	6	7	4	3	2	1
High school (9-12) .....	25	48	53	42	37	33	21	11
College .....	72	44	40	49	58	63	77	88
Never attended and other .....	( <sup>2</sup> )	1	( <sup>2</sup> )	2	( <sup>4</sup> )	1	( <sup>4</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	91	70	75	85	86	93	95	97
Average annual expenditures .....	\$83,004	\$36,647	\$37,124	\$43,657	\$50,753	\$57,885	\$72,541	\$119,890
Food .....	10,427	6,853	6,257	6,848	7,468	8,526	9,502	13,829
Food at home .....	6,493	5,322	4,293	4,841	4,887	5,588	6,213	8,054
Cereals and bakery products .....	822	652	533	550	620	728	820	1,016
Cereals and cereal products .....	269	225	188	229	197	256	245	326
Bakery products .....	553	426	345	321	424	472	575	690
Meats, poultry, fish, and eggs .....	1,374	1,297	1,197	1,032	1,132	1,192	1,358	1,586
Beef .....	356	350	331	302	284	344	365	386
Pork .....	278	282	239	204	211	228	287	323
Other meats .....	178	162	140	152	143	128	186	211
Poultry .....	260	248	265	159	214	223	251	302
Fish and seafood .....	204	165	151	124	195	172	179	256
Eggs .....	97	90	71	91	84	97	89	109
Dairy products .....	600	498	342	449	446	499	570	762
Fresh milk and cream .....	198	169	138	172	170	180	189	234
Other dairy products .....	402	329	204	277	276	319	381	528
Fruits and vegetables .....	1,281	1,037	756	1,030	970	1,105	1,210	1,600
Fresh fruits .....	464	360	247	401	376	382	395	600
Fresh vegetables .....	418	288	264	334	305	328	426	527
Processed fruits .....	168	174	88	134	124	174	167	194
Processed vegetables .....	232	215	156	160	165	220	223	280
Other food at home .....	2,416	1,838	1,466	1,780	1,718	2,063	2,255	3,090
Sugar and other sweets .....	211	173	142	142	141	216	207	255
Fats and oils .....	170	130	146	117	125	131	172	209
Miscellaneous foods .....	1,288	940	699	957	945	1,081	1,185	1,678

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, 2021-2022 — 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 .....	649	575	452	538	467	575	616	786
Food prepared by consumer unit on out of town trips .....	99	<sup>3</sup> 21	<sup>3</sup> 27	<sup>3</sup> 26	40	60	75	161
Food away from home .....	3,933	1,532	1,963	2,007	2,581	2,938	3,289	5,776
Alcoholic beverages .....	733	439	280	336	342	379	599	1,147
Housing .....	27,655	15,668	16,214	17,712	19,386	20,743	23,720	37,603
Shelter .....	16,399	9,508	9,692	10,825	12,083	12,515	14,040	22,021
Owned dwellings .....	9,437	2,327	2,223	2,455	3,955	4,542	7,513	15,688
Mortgage interest and charges .....	4,463	1,124	860	1,066	1,966	2,284	3,556	7,407
Property taxes .....	2,697	661	712	640	1,037	1,304	2,084	4,516
Maintenance, repairs, insurance, and other expenses .....	2,277	543	650	748	952	954	1,873	3,764
Rented dwellings .....	5,909	6,783	7,319	8,168	7,807	7,595	5,871	4,449
Other lodging .....	1,053	397	<sup>3</sup> 150	<sup>3</sup> 202	320	378	655	1,885
Utilities, fuels, and public services .....	4,740	2,951	3,595	3,724	3,968	4,331	4,719	5,575
Natural gas .....	514	311	354	326	378	455	477	649
Electricity .....	1,734	1,252	1,457	1,536	1,544	1,613	1,729	1,942
Fuel oil and other fuels .....	106	<sup>3</sup> 17	<sup>3</sup> 33	<sup>3</sup> 92	<sup>3</sup> 81	70	80	156
Telephone services .....	1,626	937	1,299	1,302	1,446	1,564	1,691	1,843
Residential phone service, VOIP, and phone cards .....	79	89	81	<sup>3</sup> 49	55	60	58	98
Cellular phone service .....	1,547	847	1,218	1,253	1,391	1,504	1,633	1,745
Water and other public services .....	761	434	453	469	519	630	741	984
Household operations .....	2,650	811	819	933	1,136	1,264	1,673	4,485
Personal services .....	1,266	<sup>3</sup> 97	<sup>3</sup> 140	<sup>3</sup> 178	<sup>3</sup> 325	302	595	2,464
Other household expenses .....	1,384	714	679	756	812	961	1,078	2,021
Housekeeping supplies .....	792	505	557	551	561	675	772	1,009
Laundry and cleaning supplies .....	188	173	159	175	201	176	216	188
Other household products .....	499	290	362	299	283	446	450	669
Postage and stationery .....	104	43	36	78	77	54	106	151
Household furnishings and equipment .....	3,074	1,893	1,551	1,678	1,638	1,958	2,517	4,514
Household textiles .....	113	46	70	80	48	64	137	154
Furniture .....	893	782	402	481	332	552	645	1,334
Floor coverings .....	40	<sup>3</sup> 15	<sup>3</sup> 10	<sup>3</sup> 15	18	20	29	66
Major appliances .....	533	477	300	290	346	316	419	751
Small appliances and miscellaneous housewares .....	152	107	106	102	83	115	155	197
Miscellaneous household equipment .....	1,344	467	662	710	810	891	1,132	2,011
Apparel and services .....	2,470	1,224	1,638	1,195	1,982	2,180	2,278	3,264
Men and boys .....	649	413	379	319	314	549	589	908
Men, 16 and over .....	389	248	179	<sup>3</sup> 186	181	362	297	564
Boys, 2 to 15 .....	261	165	200	134	133	187	293	343
Women and girls .....	851	414	591	411	680	834	815	1,092
Women, 16 and over .....	613	247	361	241	534	643	549	808
Girls, 2 to 15 .....	238	<sup>3</sup> 167	230	171	146	191	266	284
Children under 2 .....	114	<sup>3</sup> 53	<sup>3</sup> 29	<sup>3</sup> 97	<sup>3</sup> 293	<sup>3</sup> 114	<sup>3</sup> 100	112
Footwear .....	528	<sup>3</sup> 172	461	220	561	498	552	639
Other apparel products and services .....	328	173	178	148	134	184	222	514
Transportation .....	14,782	5,822	6,133	7,831	9,766	10,815	14,429	20,580
Vehicle purchases (net outlay) .....	6,538	<sup>3</sup> 1,758	<sup>3</sup> 1,872	2,056	4,172	4,017	6,538	9,751
Cars and trucks, new .....	3,309	<sup>3</sup> 1,029	<sup>3</sup> 448	<sup>3</sup> 508	<sup>3</sup> 914	<sup>3</sup> 1,435	2,281	5,833
Cars and trucks, used .....	3,140	719	1,424	1,548	3,258	2,576	3,854	3,872
Other vehicles .....	89	<sup>3</sup> 10	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	<sup>3</sup> 6	<sup>3</sup> 403	46
Gasoline, other fuels, and motor oil .....	3,192	1,944	2,059	2,342	2,719	2,861	3,256	3,826
Other vehicle expenses .....	4,225	1,823	1,963	2,862	2,567	3,567	4,061	5,650
Vehicle finance charges .....	387	121	142	180	223	339	411	526
Maintenance and repairs .....	1,189	628	588	868	639	1,051	1,151	1,556
Vehicle rental, leases, licenses, and other charges .....	964	208	208	490	432	489	665	1,604
Vehicle insurance .....	1,684	865	1,026	1,323	1,272	1,687	1,834	1,964
Public and other transportation .....	828	297	238	572	309	370	574	1,352
Healthcare .....	5,235	1,670	1,398	2,135	3,040	3,859	5,292	7,564
Health insurance .....	3,358	999	935	1,331	2,020	2,615	3,220	4,869
Medical services .....	1,318	500	174	407	647	785	1,567	1,923
Drugs .....	407	142	203	280	264	352	380	555
Medical supplies .....	151	<sup>3</sup> 29	86	118	109	107	125	216
Entertainment .....	4,315	1,464	1,413	1,636	1,867	2,140	3,632	6,930
Fees and admissions .....	1,212	312	211	214	217	350	759	2,246
Audio and visual equipment and services .....	1,062	536	602	865	817	812	998	1,379
Pets, toys, hobbies, and playground equipment .....	1,159	459	433	427	506	657	1,328	1,709

See footnotes at end of table.

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Pets .....	892	349	379	230	362	461	1,072	1,318
Toys, hobbies, and playground equipment.....	266	<sup>3</sup> 111	<sup>3</sup> 54	<sup>3</sup> 197	<sup>3</sup> 143	196	255	390
Other entertainment supplies, equipment, and services .....	882	156	167	130	326	321	547	1,596
Personal care products and services .....	926	433	488	565	583	697	901	1,268
Reading .....	102	<sup>3</sup> 30	<sup>3</sup> 32	51	35	66	84	162
Education.....	1,164	305	446	638	658	464	748	1,931
Tobacco products and smoking supplies.....	419	538	424	427	524	485	446	355
Miscellaneous .....	1,121	695	352	651	711	909	1,041	1,542
Cash contributions.....	1,975	1,002	465	652	537	1,013	1,411	3,280
Personal insurance and pensions .....	11,680	502	1,584	2,980	3,854	5,610	8,458	20,435
Life and other personal insurance.....	518	<sup>3</sup> 110	134	193	146	269	437	849
Pensions and Social Security .....	11,162	392	1,450	2,788	3,708	5,340	8,021	19,586
Sources of income and personal taxes:								
Income before taxes.....	\$113,151	\$7,174	\$23,370	\$35,260	\$44,481	\$59,286	\$83,444	\$192,217
Wages and salaries.....	101,550	2,576	16,203	27,624	38,346	53,530	75,069	174,520
Self-employment income.....	7,396	166	942	2,511	2,081	2,760	5,472	13,123
Social Security, private and government retirement.....	1,025	874	2,520	1,326	<sup>3</sup> 688	837	842	919
Interest, dividends, rental income, and other property income.....	1,140	<sup>3</sup> 155	<sup>3</sup> 51	391	234	189	573	2,209
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	823	2,380	2,532	1,421	1,369	888	263	342
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	1,026	598	866	1,772	1,475	974	1,007	960
Other income.....	191	<sup>3</sup> 424	<sup>3</sup> 256	<sup>3</sup> 215	<sup>3</sup> 288	<sup>3</sup> 108	218	144
Personal taxes (contains some imputed values) .....	12,461	-4,883	-7,140	-6,086	-4,241	-1,623	2,846	31,306
Federal income taxes.....	10,378	-3,456	-5,379	-4,278	-3,254	-687	2,341	25,548
Stimulus payment (new UCC Q20202)#.....	-1,677	-1,303	-1,753	-2,016	-1,579	-2,194	-1,723	-1,509
State and local income taxes .....	3,673	-134	-34	190	553	1,217	2,155	7,122
Other taxes.....	87	<sup>3</sup> 10	<sup>3</sup> 25	<sup>3</sup> 18	<sup>3</sup> 40	<sup>3</sup> 41	72	146
Income after taxes .....	100,690	12,056	30,510	41,346	48,722	60,909	80,598	160,911
Addenda:								
Net change in total assets and liabilities .....	\$2,674	\$2,826	\$5,858	-\$3,202	-\$9,525	\$2,020	-\$12,408	\$10,793
Net change in total assets.....	38,965	9,112	11,076	1,871	20,501	9,387	15,855	73,712
Net change in total liabilities.....	36,292	6,286	5,218	5,073	30,026	7,367	28,263	62,920
Other financial information:								
Other money receipts.....	1,264	<sup>3</sup> 1,119	<sup>3</sup> 429	<sup>3</sup> 1,743	<sup>3</sup> 80	<sup>3</sup> 382	<sup>3</sup> 211	2,204
Mortgage principal paid on owned property.....	-3,492	-839	-692	-690	-1,320	-1,611	-2,628	-5,964
Estimated market value of owned home.....	265,090	77,938	77,331	64,996	93,513	121,795	222,169	436,969
Estimated monthly rental value of owned home.....	1,337	440	448	412	586	747	1,192	2,091

<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.