

Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007

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)	23,683	497	578	792	795	2,155	2,416	2,532	4,234	9,684
Consumer unit characteristics:										
Income before taxes	\$76,071	-\$2,600	\$8,186	\$12,791	\$17,354	\$25,119	\$34,819	\$44,674	\$59,517	\$131,228
Income after taxes	73,239	-3,491	8,539	13,154	17,662	25,459	34,508	43,714	57,953	125,208
Age of reference person	39.6	39.9	40.2	39.9	39.7	39.7	39.4	39.5	39.5	39.7
Average number in consumer unit:										
Persons	3.2	2.3	2.2	2.7	2.7	2.9	2.8	3.0	3.3	3.6
Children under 18	1.3	.9	.8	1.3	1.2	1.3	1.1	1.2	1.3	1.4
Persons 65 and over	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
Earners	1.6	.6	.6	.9	1.1	1.3	1.4	1.6	1.8	2.0
Vehicles	2.1	.8	.9	1.2	1.1	1.5	1.6	1.9	2.3	2.7
Percent distribution:										
Sex of reference person:										
Male	46	41	29	32	41	39	45	47	49	50
Female	54	59	71	68	59	61	55	53	51	50
Housing tenure:										
Homeowner	68	31	25	32	31	44	50	62	69	89
With mortgage	59	21	14	17	19	32	39	48	62	83
Without mortgage	9	10	11	15	12	12	12	13	8	6
Renter	32	69	75	68	69	56	50	38	31	11
Race of reference person:										
Black or African-American	14	29	28	20	24	19	20	15	13	8
White, Asian, and all other races	86	71	72	80	76	81	80	85	87	92
Hispanic or Latino origin of reference person:										
Hispanic or Latino	15	15	14	30	28	26	21	18	16	9
Not Hispanic or Latino	85	85	86	70	72	74	79	82	84	91
Education of reference person:										
Elementary (1-8)	4	10	13	13	10	7	7	4	2	1
High school (9-12)	32	55	57	52	52	50	42	38	34	18
College	64	35	29	35	38	43	51	58	64	82
Never attended and other	(²)	(²)	1	(³)	(³)	(²)	(²)	(²)	(²)	(³)
At least one vehicle owned or leased	91	53	57	72	73	84	90	93	97	98
Average annual expenditures	\$58,447	\$26,557	\$19,082	\$24,496	\$24,841	\$30,831	\$35,356	\$41,536	\$52,337	\$87,296
Food	7,361	4,189	3,244	4,456	4,129	4,629	5,061	6,142	7,130	10,010
Food at home	4,127	2,298	2,170	3,174	3,049	3,084	3,130	3,637	4,051	5,198
Cereals and bakery products	551	293	264	387	357	392	389	482	552	712
Cereals and cereal products	181	113	100	135	137	143	140	158	172	227
Bakery products	370	181	164	252	220	249	249	323	379	485
Meats, poultry, fish, and eggs	969	642	596	742	801	805	834	912	931	1,152
Beef	278	171	184	218	170	224	248	275	266	332
Pork	186	166	129	160	188	170	176	180	185	201
Other meats	129	64	44	82	97	96	107	125	132	159
Poultry	182	128	116	152	144	154	164	152	172	220
Fish and seafood	147	85	90	85	166	119	93	139	122	191
Eggs	47	27	33	45	36	43	46	42	55	48
Dairy products	455	200	202	355	307	317	349	383	478	578
Fresh milk and cream	183	98	109	150	133	133	148	159	193	223
Other dairy products	272	102	93	205	174	184	201	223	285	355
Fruits and vegetables	674	406	308	527	516	509	514	597	618	865
Fresh fruits	223	119	85	175	172	146	164	206	199	295
Fresh vegetables	214	164	92	155	160	181	164	187	192	271
Processed fruits	128	52	59	100	92	97	95	101	122	168
Processed vegetables	110	72	72	97	92	84	91	102	105	132

See footnotes at end of table.

Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007 — 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	\$1,477	\$757	\$800	\$1,164	\$1,068	\$1,061	\$1,044	\$1,263	\$1,472	\$1,891
Sugar and other sweets	148	98	77	97	98	98	105	122	144	196
Fats and oils	99	52	51	81	66	88	80	91	106	116
Miscellaneous foods	787	336	337	644	584	566	528	649	789	1,025
Nonalcoholic beverages	395	267	328	334	311	296	302	372	397	473
Food prepared by consumer unit on out-of-town trips	48	45	48	48	49	12	29	29	36	81
Food away from home	3,235	1,891	1,074	1,282	1,081	1,546	1,930	2,505	3,079	4,812
Alcoholic beverages	483	4203	87	187	139	239	331	343	467	722
Housing	20,691	10,639	8,639	9,870	10,260	11,853	13,186	15,173	17,585	30,351
Shelter	12,599	6,905	5,415	5,998	6,609	7,105	8,115	9,114	10,587	18,485
Owned dwellings	9,097	2,800	1,676	2,047	2,032	2,899	3,792	5,107	6,968	15,697
Mortgage interest and charges	6,075	1,772	4754	1,373	1,337	1,920	2,392	3,365	4,674	10,551
Property taxes	1,943	684	525	489	416	582	833	1,070	1,451	3,360
Maintenance, repairs, insurance, other expenses	1,079	345	4397	185	279	397	567	672	844	1,785
Rented dwellings	2,894	4,037	3,676	3,941	4,512	4,134	4,162	3,610	3,264	1,629
Other lodging	608	468	463	49	465	72	161	398	354	1,159
Utilities, fuels, and public services	3,890	2,309	2,392	2,583	2,423	2,929	3,141	3,386	3,869	4,830
Natural gas	547	311	264	363	260	396	423	439	499	728
Electricity	1,449	923	1,050	1,083	1,027	1,171	1,229	1,315	1,422	1,727
Fuel oil and other fuels	145	424	47	456	432	71	106	117	135	213
Telephone services	1,282	775	825	797	837	985	1,072	1,140	1,326	1,549
Water and other public services	468	275	245	285	266	306	312	375	487	613
Household operations	1,401	325	143	346	288	390	502	719	860	2,573
Personal services	827	4145	414	4158	4113	171	227	367	451	1,605
Other household expenses	574	180	129	188	175	219	275	351	409	968
Housekeeping supplies	704	321	427	311	301	388	442	493	623	1,051
Laundry and cleaning supplies	183	86	246	112	111	138	175	188	165	218
Other household products	378	199	157	158	141	175	187	219	355	595
Postage and stationery	142	436	424	42	49	76	80	87	103	237
Household furnishings and equipment	2,097	779	262	632	639	1,041	985	1,461	1,647	3,413
Household textiles	154	444	435	53	31	46	57	111	129	260
Furniture	588	229	81	250	187	151	308	307	421	1,014
Floor coverings	45	412	(2)	427	410	45	18	20	29	83
Major appliances	259	4116	442	53	112	103	111	180	222	415
Small appliances, miscellaneous housewares	115	428	13	29	55	53	49	112	88	182
Miscellaneous household equipment	936	351	91	219	244	683	442	731	757	1,459
Apparel and services	2,362	1,971	1,252	889	934	1,323	1,512	1,574	2,044	3,526
Men and boys	578	229	268	202	141	291	357	376	548	880
Men, 16 and over	405	4136	4199	471	64	167	244	257	416	626
Boys, 2 to 15	173	93	69	131	77	123	113	119	133	254
Women and girls	899	915	404	321	355	524	664	574	763	1,333
Women, 16 and over	638	807	229	184	242	408	489	399	568	924
Girls, 2 to 15	262	108	174	137	113	116	176	176	195	409
Children under 2	123	455	497	97	477	82	55	72	112	180
Footwear	401	4649	307	4110	195	273	284	364	343	538
Other apparel products and services	360	122	177	160	166	153	152	187	278	595
Transportation	10,287	4,752	2,502	4,557	3,978	5,774	6,392	6,795	10,442	14,867
Vehicle purchases (net outlay)	4,119	42,278	4635	1,783	891	2,249	2,309	2,023	4,375	6,181
Cars and trucks, new	1,977	41,505	(3)	4248	(3)	4580	4625	791	1,864	3,431
Cars and trucks, used	2,038	4773	4635	1,520	891	1,651	1,604	1,168	2,443	2,569
Other vehicles	103	(3)	(3)	415	(3)	419	480	463	469	181
Gasoline and motor oil	2,751	1,023	1,033	1,423	1,497	1,867	2,012	2,347	2,932	3,562

See footnotes at end of table.

Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007 — Continued

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Other vehicle expenses	\$2,867	\$1,323	\$656	\$1,219	\$1,352	\$1,470	\$1,804	\$2,110	\$2,763	\$4,181
Vehicle finance charges	387	⁴ 149	⁴ 46	165	99	161	235	298	410	563
Maintenance and repairs	776	236	321	280	313	485	545	604	781	1,077
Vehicle insurance	1,096	⁴ 445	⁴ 197	⁴ 643	⁴ 784	667	⁴ 750	896	1,065	1,516
Vehicle rental, leases, licenses, and other charges	608	492	92	131	155	158	274	312	508	1,025
Public transportation	550	128	178	132	237	188	267	316	372	943
Healthcare	2,299	867	733	838	940	1,147	1,351	1,941	2,306	3,284
Health insurance	1,241	473	223	427	554	592	793	1,096	1,313	1,727
Medical services	642	215	217	184	198	305	261	509	601	987
Drugs	324	115	256	195	166	211	244	269	316	427
Medical supplies	92	⁴ 64	⁴ 37	⁴ 32	⁴ 22	39	53	67	77	143
Entertainment	3,406	1,098	793	1,117	1,038	1,327	1,867	2,319	2,807	5,497
Fees and admissions	922	225	135	119	168	156	358	450	604	1,716
Audio and visual equipment and services	1,131	544	396	503	563	641	798	928	1,232	1,506
Pets, toys, hobbies, and playground equipment	717	167	177	240	214	307	535	461	536	1,163
Other entertainment supplies, equipment, and services	636	163	⁴ 84	255	93	223	176	480	435	1,112
Personal care products and services	675	184	219	261	399	315	413	492	649	995
Reading	110	46	34	38	36	40	45	71	84	183
Education	838	507	⁴ 169	148	266	285	248	383	612	1,490
Tobacco products and smoking supplies	366	435	439	425	554	416	422	398	398	291
Miscellaneous	895	736	214	501	439	372	608	637	833	1,298
Cash contributions	1,639	325	371	353	501	609	1,019	1,180	1,329	2,620
Personal insurance and pensions	7,035	604	385	856	1,227	2,502	2,902	4,089	5,649	12,161
Life and other personal insurance	325	⁴ 51	⁴ 81	⁴ 64	96	89	109	159	280	564
Pensions and Social Security	6,710	553	305	791	1,131	2,413	2,794	3,930	5,369	11,597
Sources of income and personal taxes:										
Money income before taxes	76,071	-2,600	8,186	12,791	17,354	25,119	34,819	44,674	59,517	131,228
Wages and salaries	68,673	3,546	2,938	8,306	12,418	20,501	31,258	40,934	55,119	118,722
Self-employment income	4,456	⁴ -7,617	⁴ -25	⁴ 291	⁴ 467	1,268	1,150	1,507	2,293	9,262
Social Security, private and government retirement	880	⁴ 220	1,404	1,007	1,555	1,208	783	653	750	885
Interest, dividends, rental income, other property income	696	⁴ 121	410	440	⁴ 52	59	104	229	236	1,486
Unemployment and workers' compensation, veterans' benefits	210	⁴ 15	⁴ 250	⁴ 210	⁴ 281	212	224	234	294	164
Public assistance, supplemental security income, food stamps	415	680	2,681	1,669	1,906	1,044	408	176	163	76
Regular contributions for support	571	⁴ 133	⁴ 465	913	552	663	675	802	443	523
Other income	170	⁴ 302	⁴ 464	355	⁴ 124	165	216	138	219	111
Personal taxes	2,832	891	-352	-363	-308	-339	311	960	1,564	6,020
Federal income taxes	1,995	837	-373	-475	-415	-481	58	521	1,008	4,448
State and local income taxes	645	-12	2	32	42	113	187	319	440	1,225
Other taxes	192	⁴ 66	19	80	64	28	66	120	116	347
Income after taxes	73,239	-3,491	8,539	13,154	17,662	25,459	34,508	43,714	57,953	125,208

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Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007 — Continued

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Addenda:										
Net change in total assets and liabilities	-\$10,818	\$8,407	-\$1,119	-\$6,273	-\$5,403	-\$2,463	-\$2,382	-\$4,471	-\$3,528	-\$22,009
Net change in total assets	14,787	19,767	6,428	1,584	1,088	3,742	6,821	12,998	12,410	23,185
Net change in total liabilities	25,604	11,360	7,547	7,857	6,491	6,205	9,203	17,469	15,938	45,194
Other financial information:										
Other money receipts	355	4172	427	471	425	701	64	797	213	376
Mortgage principal paid on owned property	-2,933	-723	-776	-512	-507	-848	-898	-1,608	-2,008	-5,295
Estimated market value of owned home	193,047	77,182	35,016	40,514	40,211	62,179	78,512	113,850	146,287	332,284
Estimated monthly rental value of owned home	989	362	203	269	266	380	482	631	821	1,614
Gifts of goods and services	811	166	502	407	197	434	401	585	861	1,179
Food	62	46	417	434	420	37	31	43	55	97
Alcoholic beverages	13	(3)	(2)	(3)	45	6	45	412	7	22
Housing	172	73	460	49	448	115	120	112	172	248
Housekeeping supplies	22	47	41	410	42	48	16	13	18	37
Household textiles	11	(2)	425	(2)	44	43	(2)	411	418	14
Appliances and miscellaneous housewares	15	(3)	(3)	(2)	41	49	47	49	17	23
Major appliances	5	(3)	(3)	(3)	40	43	46	41	42	8
Small appliances and miscellaneous housewares	10	(3)	(3)	(2)	(2)	46	41	48	15	15
Miscellaneous household equipment	52	41	41	46	425	449	427	426	44	81
Other housing	73	65	432	432	416	46	71	54	75	94
Apparel and services	234	477	353	137	54	172	138	224	296	274
Males, 2 and over	53	448	460	426	420	20	42	58	78	57
Females, 2 and over	64	41	4120	422	41	35	24	47	83	87
Children under 2	57	48	451	450	411	59	32	52	56	73
Other apparel products and services	60	420	4123	438	422	459	439	467	78	58
Jewelry and watches	34	44	418	415	412	426	412	441	61	34
All other apparel products and services ...	25	416	4105	423	410	433	428	426	418	23
Transportation	54	44	419	46	46	12	25	18	38	99
Health care	20	(3)	42	47	41	46	411	412	418	34
Entertainment	95	45	425	483	419	439	427	60	87	156
Toys, games, arts and crafts, and tricycles	38	43	(3)	457	44	422	48	434	38	57
Other entertainment	57	42	425	426	415	16	18	26	49	99
Personal care products and services	18	(3)	44	46	414	411	44	12	29	23
Reading	1	41	(3)	(3)	41	(2)	(2)	(2)	41	1
Education	84	(2)	41	48	415	28	419	54	82	142
All other gifts	59	(2)	422	78	413	9	22	41	76	83

1 Value is less than or equal to 0.05.

2 Value is less than or equal to 0.5.

3 No data reported.

4 Data are likely to have large sampling errors.

n.a. Not applicable.