

Table 3223. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016

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)	21,486	607	471	641	783	1,710	1,867	1,737	3,234	10,436
Consumer unit characteristics:										
Income before taxes	\$88,752	\$2,611	\$8,089	\$12,632	\$17,605	\$24,855	\$34,660	\$44,532	\$59,406	\$144,016
Income after taxes	76,121	2,470	8,713	14,369	20,178	28,052	35,939	43,638	55,403	118,328
Age of reference person	39.5	40.1	39.3	38.8	39.8	39.4	39.6	39.3	39.4	39.6
Average number in consumer unit:										
People	3.3	2.2	2.6	2.7	2.7	3.2	3.1	3.2	3.3	3.6
Children under 18	1.4	.8	1.1	1.2	1.1	1.5	1.3	1.3	1.3	1.5
Adults 65 and older	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	2.1	(¹)	(¹)
Earners	1.6	.7	.7	.8	1.0	1.2	1.4	1.5	1.7	1.9
Vehicles	1.9	1.0	.7	1.0	.9	1.3	1.5	1.7	2.0	2.4
Percent distribution:										
Reference person:										
Men	45	36	32	34	41	34	36	43	47	51
Women	55	64	68	66	59	66	64	57	53	49
Housing tenure:										
Homeowner	57	28	22	24	31	29	38	42	53	76
With mortgage	46	13	10	11	15	12	25	26	43	69
Without mortgage	11	15	12	13	16	18	14	15	10	8
Renter	43	72	78	76	69	71	62	58	47	24
Race of reference person:										
Black or African-American	14	26	26	21	19	21	19	18	17	9
White, Asian, and all other races	86	74	74	79	81	79	81	82	83	91
Hispanic or Latino origin of reference person:										
Hispanic or Latino	20	21	16	29	28	34	31	29	23	11
Not Hispanic or Latino	80	79	84	71	72	66	69	71	77	89
Education of reference person:										
Elementary (1-8)	3	3	3	7	6	6	3	6	3	1
High school (9-12)	28	44	57	52	53	49	45	35	33	13
College	69	53	40	40	40	44	50	58	64	86
Never attended and other	(¹)	(¹)	(³)	1	1	1	1	(¹)	(¹)	(¹)
At least one vehicle owned or leased	90	63	53	68	68	79	88	90	96	97
Average annual expenditures	\$65,888	\$28,728	\$26,547	\$25,447	\$28,638	\$33,311	\$38,422	\$43,640	\$52,422	\$93,143
Food	8,772	4,606	4,648	4,727	5,011	5,247	5,776	5,945	6,878	11,862
Food at home	4,834	3,129	3,268	3,424	3,139	3,546	3,528	3,512	4,099	6,092
Cereals and bakery products	637	382	375	454	394	473	430	490	535	809
Cereals and cereal products	227	177	127	186	138	177	155	173	194	282
Bakery products	410	205	248	269	257	296	274	317	341	526
Meats, poultry, fish, and eggs	1,067	890	821	827	764	790	887	893	877	1,287
Beef	279	244	250	213	206	209	224	281	232	326
Pork	193	215	164	160	135	194	145	159	160	223
Other meats	156	80	146	93	90	110	140	116	145	191
Poultry	213	220	136	174	179	163	165	169	158	260
Fish and seafood	154	257	282	134	95	59	154	115	120	200
Eggs	72	74	42	53	60	55	60	54	62	86
Dairy products	500	311	295	274	294	350	338	373	458	635
Fresh milk and cream	181	147	139	100	114	131	135	150	157	223
Other dairy products	319	164	156	174	180	219	203	222	301	412
Fruits and vegetables	969	610	565	635	610	670	801	636	789	1,243
Fresh fruits	360	164	161	187	214	233	320	251	286	471
Fresh vegetables	314	204	191	208	181	224	277	207	253	399
Processed fruits	134	72	95	88	81	99	92	83	105	177
Processed vegetables	161	170	118	152	134	113	112	95	145	197
Other food at home	1,662	935	1,212	1,234	1,077	1,263	1,073	1,119	1,440	2,118
Sugar and other sweets	161	93	128	148	118	106	74	111	144	208
Fats and oils	125	68	78	110	70	110	89	73	110	157
Miscellaneous foods	884	411	544	662	593	644	527	599	775	1,142
Nonalcoholic beverages	431	355	454	300	279	356	348	317	373	516
Food prepared by consumer unit on out-of-town trips	61	28	28	214	216	46	34	19	39	95

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, 2015-2016 — 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	3,938	1,477	1,381	1,303	1,872	1,701	2,248	2,433	2,780	5,770
Alcoholic beverages	618	² 137	² 99	193	200	225	296	236	406	974
Housing	22,556	11,172	11,804	10,960	11,121	13,080	14,604	15,368	18,356	30,733
Shelter	13,460	7,103	7,075	6,434	6,667	7,704	8,794	9,279	10,918	18,321
Owned dwellings	7,870	1,518	1,809	918	1,622	1,414	2,293	3,215	5,048	13,115
Mortgage interest and charges	4,606	² 861	² 940	² 391	959	643	1,289	1,818	3,079	7,701
Property taxes	1,979	292	403	298	482	481	630	820	1,207	3,284
Maintenance, repairs, insurance, other expenses	1,285	² 365	² 466	² 230	² 181	289	373	577	762	2,130
Rented dwellings	4,939	5,459	5,144	5,415	4,913	6,166	6,274	5,886	5,619	4,063
Other lodging	651	² 126	² 123	² 101	² 132	125	228	177	252	1,142
Utilities, fuels, and public services	4,301	2,646	2,772	2,879	2,910	3,272	3,623	3,588	4,265	5,077
Natural gas	421	297	237	227	296	309	326	262	373	534
Electricity	1,576	1,264	1,291	1,291	1,272	1,340	1,458	1,446	1,544	1,739
Fuel oil and other fuels	73	² 14	² 35	² 103	² 21	² 38	² 48	² 34	84	93
Telephone services	1,630	765	858	952	933	1,173	1,340	1,388	1,695	1,956
Residential phone service, VOIP, and phone cards	250	125	129	141	200	168	194	160	259	308
Cellular phone service	1,380	640	729	812	733	1,004	1,146	1,228	1,436	1,648
Water and other public services	601	306	352	306	388	413	452	458	568	755
Household operations	2,092	657	712	420	594	598	797	900	1,149	3,420
Personal services	1,101	² 254	² 357	² 103	² 144	152	262	322	428	1,959
Other household expenses	992	404	355	317	450	445	534	577	720	1,461
Housekeeping supplies	658	284	519	336	326	522	367	545	525	862
Laundry and cleaning supplies	169	100	213	100	138	143	134	134	145	202
Other household products	366	148	199	171	161	333	172	208	280	504
Postage and stationery	123	² 36	² 107	² 66	² 27	46	60	204	101	155
Household furnishings and equipment	2,045	481	726	892	624	984	1,024	1,057	1,500	3,054
Household textiles	109	² 30	² 38	99	79	83	52	59	70	153
Furniture	623	162	283	222	176	275	292	256	502	937
Floor coverings	19	² 2	² 5	² 2	² 3	² 8	15	16	15	27
Major appliances	317	² 89	² 114	262	86	241	221	194	212	443
Small appliances, miscellaneous housewares	134	² 58	² 20	57	35	97	158	77	101	178
Miscellaneous household equipment	843	140	266	251	245	279	286	454	600	1,315
Apparel and services	2,546	1,180	1,548	1,025	1,895	1,264	1,896	1,592	1,568	3,594
Men and boys	599	427	522	249	378	376	394	350	369	834
Men, 16 and over	372	² 343	² 255	² 76	301	202	284	223	193	527
Boys, 2 to 15	227	85	267	173	78	174	110	128	176	308
Women and girls	838	425	557	397	705	404	810	587	570	1,111
Women, 16 and over	626	362	309	259	654	259	671	374	413	837
Girls, 2 to 15	212	² 63	248	138	51	145	139	214	157	275
Children under 2	110	² 4	² 2	² 12	² 16	² 64	² 86	² 72	81	161
Footwear	553	² 222	² 358	² 277	651	239	466	403	267	769
Other apparel products and services	445	101	109	89	145	180	140	179	281	719
Transportation	10,649	5,377	2,958	3,363	3,935	6,301	6,938	8,238	10,074	14,199
Vehicle purchases (net outlay)	4,409	² 2,414	² 267	² 704	² 1,034	2,526	2,995	3,547	4,657	5,821
Cars and trucks, new	1,759	² 1,037	(³)	(³)	² 375	² 820	² 983	² 553	1,412	2,694
Cars and trucks, used	2,603	1,377	² 267	² 704	659	1,668	2,012	2,933	3,232	3,052
Other vehicles	46	(³)	(³)	(³)	(³)	² 38	(³)	² 62	² 13	75
Gasoline and motor oil	2,448	1,183	1,103	1,370	1,245	1,808	1,870	2,129	2,502	2,982
Other vehicle expenses	3,013	1,510	1,298	1,098	1,329	1,662	1,842	2,262	2,521	4,120
Vehicle finance charges	302	² 116	² 61	87	119	157	160	193	301	418
Maintenance and repairs	883	308	326	627	403	615	729	729	773	1,121
Vehicle insurance	1,073	² 620	² 606	² 232	² 568	² 605	² 574	² 958	869	1,453
Vehicle rental, leases, licenses, and other charges	754	466	306	153	238	284	379	382	578	1,128
Public and other transportation	779	269	289	191	328	305	231	299	393	1,276
Healthcare	3,974	1,688	966	934	1,145	1,385	2,114	2,799	3,202	5,833
Health insurance	2,778	1,262	482	626	638	961	1,483	1,993	2,364	4,052
Medical services	766	244	² 263	170	230	218	418	524	482	1,176
Drugs	298	128	156	99	220	136	146	192	266	413
Medical supplies	132	² 54	² 65	² 39	² 57	70	66	90	91	192
Entertainment	3,351	1,316	1,310	1,339	1,465	1,482	1,473	1,777	2,526	4,978
Fees and admissions	944	217	221	149	229	208	285	275	476	1,616
Audio and visual equipment and services	1,199	720	734	704	703	842	822	911	1,086	1,523

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, 2015-2016 — 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
Pets, toys, hobbies, and playground equipment	745	318	285	412	366	310	282	434	521	1,107
Pets	539	269	225	127	200	218	205	323	364	818
Toys, hobbies, and playground equipment	206	² 48	² 61	² 286	² 167	² 92	² 77	111	157	289
Other entertainment supplies, equipment, and services	463	² 61	² 69	² 74	² 166	122	85	157	444	732
Personal care products and services	812	431	418	533	404	380	463	466	635	1,141
Reading	94	² 9	² 48	² 39	² 29	38	49	60	78	138
Education	1,232	487	² 579	703	289	523	602	680	796	1,863
Tobacco products and smoking supplies	377	375	370	401	374	468	418	477	398	330
Miscellaneous	1,097	1,153	² 940	194	950	439	372	844	700	1,570
Cash contributions	1,630	667	458	417	408	683	557	1,301	1,280	2,416
Personal insurance and pensions	8,181	130	399	618	1,412	1,797	2,865	3,856	5,525	13,512
Life and other personal insurance	307	² 25	² 93	² 54	² 23	88	62	162	179	513
Pensions and Social Security	7,874	105	306	563	1,388	1,709	2,802	3,695	5,346	12,999
Sources of income and personal taxes:										
Money income before taxes	\$88,752	\$2,611	\$8,089	\$12,632	\$17,605	\$24,855	\$34,660	\$44,532	\$59,406	\$144,016
Wages and salaries	79,942	959	2,772	6,349	11,352	18,960	29,892	39,620	54,600	131,194
Self-employment income	5,434	² -178	² 165	² 276	² 505	1,267	1,700	1,843	2,470	9,551
Social Security, private and government retirement	1,134	² 226	1,142	2,519	2,383	1,988	1,324	1,239	938	876
Interest, dividends, rental income, other property income	840	² 17	² 178	² 7	² 258	² 4	² 95	62	188	1,613
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	637	1,087	2,652	2,476	2,096	1,871	784	1,018	386	84
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	543	² 99	² 299	² 510	548	489	720	568	512	565
Other income	223	² 401	² 881	² 494	² 462	275	² 145	² 180	312	133
Personal taxes (contains some imputed values)	12,631	141	-625	-1,737	-2,573	-3,197	-1,279	894	4,002	25,688
Federal income taxes	9,797	117	-534	-1,630	-2,528	-3,211	-1,620	106	2,729	20,430
State and local income taxes	2,792	11	-103	-128	-49	-35	330	770	1,251	5,194
Other taxes	42	² 13	² 12	² 21	² 4	² 50	² 11	² 18	² 22	64
Income after taxes	76,121	2,470	8,713	14,369	20,178	28,052	35,939	43,638	55,403	118,328
Addenda:										
Net change in total assets and liabilities	\$6,963	\$504	\$10,656	-\$3,080	-\$937	-\$590	\$263	\$329	\$872	\$13,810
Net change in total assets	20,552	1,367	10,683	937	270	4,243	2,910	5,564	10,571	36,255
Net change in total liabilities	13,589	863	27	4,017	1,207	4,833	2,647	5,235	9,699	22,446
Other financial information:										
Other money receipts	646	² 1,823	² 806	² 31	² 215	² 165	² 344	² 86	507	909
Mortgage principal paid on owned property	-2,049	² -389	² -526	² -210	-366	-286	-523	-590	-1,341	-3,477
Estimated market value of owned home	162,569	34,078	27,562	23,759	41,728	41,545	52,559	62,523	96,850	270,253
Estimated monthly rental value of owned home	933	262	208	189	308	281	384	443	663	1,467
Gifts of goods and services, total	798	488	782	183	703	462	494	602	625	1,056
Food	53	² 1	² 127	² 11	² 47	² 9	² 9	² 3	² 30	² 83
Alcoholic beverages	16	(³)	² 2	² 5	² 35	(¹)	(¹)	² 8	6	27
Housing	175	² 234	² 374	² 37	117	103	172	156	92	217
Housekeeping supplies	20	² 1	(³)	² 8	² 9	² 3	² 17	² 10	² 29	² 32
Household textiles	25	(³)	(³)	² 2	(³)	(³)	² 4	(³)	² 1	² 10
Appliances and miscellaneous housewares	15	² 3	(³)	² 2	² 1	² 2	² 8	² 3	² 22	² 21
Major appliances	5	(³)	(³)	(³)	(¹)	² 2	(³)	² 2	² 3	10
Small appliances and miscellaneous housewares	9	² 3	(³)	² 2	(¹)	(³)	² 8	² 1	² 19	² 12
Miscellaneous household equipment	27	² 1	² 6	² 2	² 27	² 7	² 11	34	11	40

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, 2015-2016 — 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 housing	108	2230	2368	222	281	91	132	109	49	113
Apparel and services	242	2174	2101	266	2246	114	160	252	170	317
Males, 2 and over	66	2118	(3)	233	249	45	283	76	34	78
Females, 2 and over	66	230	2101	232	2158	224	223	267	27	89
Children under 2	39	24	21	(3)	216	25	210	239	240	58
Other apparel products and services	70	223	(3)	21	223	240	243	271	269	93
Jewelry and watches	17	(3)	(3)	(3)	22	21	21	21	237	23
All other apparel products and services ...	53	223	(3)	21	222	239	243	270	232	71
Transportation	72	23	210	11	24	141	105	84	79	66
Healthcare	15	(3)	(3)	(3)	(3)	23	22	22	230	20
Entertainment	88	231	(3)	21	2204	230	223	238	80	124
Toys, games, arts and crafts, and tricycles	32	230	(3)	(3)	289	22	23	219	227	45
Other entertainment	56	21	(3)	21	2115	228	20	19	53	79
Personal care products and services	14	(3)	215	232	243	(3)	23	220	21	19
Reading	4	(3)	(3)	(3)	21	(1)	21	24	25	6
Education	65	227	2140	219	24	240	212	24	283	90
All other gifts	53	217	213	21	23	22	7	210	50	85

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, 2017