

Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

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)	23,936	555	720	893	877	2,270	2,717	2,523	4,472	8,909
Consumer unit characteristics:										
Income before taxes	\$69,242	-\$3,634	\$7,735	\$12,706	\$17,418	\$24,898	\$34,748	\$44,772	\$59,454	\$123,187
Income after taxes	66,573	-3,385	7,968	13,071	17,642	24,980	34,338	44,040	57,632	117,149
Age of reference person	39.7	39.9	39.5	39.7	39.8	39.6	39.4	39.9	39.4	39.8
Average number in consumer unit:										
Persons	3.2	2.3	2.3	2.5	2.8	2.9	3.0	3.1	3.3	3.6
Children under 18	1.3	.9	.9	1.0	1.2	1.2	1.2	1.2	1.3	1.5
Persons 65 and over	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
Earners	1.7	.6	.6	.9	1.1	1.3	1.5	1.7	1.8	2.0
Vehicles	2.1	.9	.8	1.0	1.2	1.5	1.8	2.2	2.3	2.6
Percent distribution:										
Sex of reference person:										
Male	48	34	39	40	41	41	43	48	52	53
Female	52	66	61	60	59	59	57	52	48	47
Housing tenure:										
Homeowner	69	37	28	30	39	44	60	67	74	89
With mortgage	59	21	13	15	24	28	48	56	64	82
Without mortgage	11	16	15	15	15	15	12	11	11	8
Renter	31	63	72	70	61	56	40	33	26	11
Race of reference person:										
Black or African-American	14	19	31	26	30	22	17	12	12	7
White, Asian, and all other races	86	81	69	74	70	78	83	88	88	93
Hispanic or Latino origin of reference person:										
Hispanic or Latino	14	17	19	20	22	21	19	15	13	9
Not Hispanic or Latino	86	83	81	80	78	79	81	85	87	91
Education of reference person:										
Elementary (1-8)	4	10	9	8	8	7	6	4	2	1
High school (9-12)	35	48	57	57	55	47	45	43	34	19
College	61	42	33	33	36	46	49	53	64	80
Never attended and other	(²)	(²)	1	2	(²)	(²)	(²)	(²)	(²)	(³)
At least one vehicle owned or leased	91	57	54	69	79	85	91	95	96	97
Average annual expenditures	\$52,905	\$22,707	\$16,153	\$21,862	\$22,310	\$28,415	\$35,427	\$40,874	\$49,774	\$80,038
Food										
Food at home	4,008	2,656	1,926	3,369	2,563	2,907	3,212	3,564	3,935	5,051
Cereals and bakery products	558	372	305	447	390	381	461	485	541	707
Cereals and cereal products	189	156	95	178	174	127	157	165	187	230
Bakery products	369	216	210	269	216	254	303	320	353	477
Meats, poultry, fish, and eggs	992	715	525	949	682	797	813	955	996	1,173
Beef	303	194	158	268	221	239	240	291	300	366
Pork	202	144	115	213	160	185	174	181	211	226
Other meats	129	111	49	115	80	97	107	112	129	160
Poultry	176	119	88	178	119	131	150	176	177	207
Fish and seafood	141	108	90	133	63	106	102	154	141	169
Eggs	41	40	26	43	40	39	39	42	39	44
Dairy products	459	348	215	379	283	304	385	390	449	587
Fresh milk and cream	184	176	94	177	132	140	161	172	180	218
Other dairy products	276	173	121	201	151	164	223	218	269	369
Fruits and vegetables	639	432	276	494	416	439	497	602	609	819
Fresh fruits	208	149	86	155	117	136	159	215	185	273
Fresh vegetables	201	143	75	150	137	140	152	177	207	255
Processed fruits	127	68	66	92	86	88	99	109	117	167
Processed vegetables	103	72	49	97	76	76	87	101	100	123

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, 2004-2005 — 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	\$1,360	\$790	\$605	\$1,101	\$793	\$987	\$1,057	\$1,132	\$1,341	\$1,764
Sugar and other sweets	145	114	89	110	85	97	112	118	148	186
Fats and oils	98	70	51	91	72	74	82	94	99	117
Miscellaneous foods	710	391	270	627	400	515	552	552	670	945
Nonalcoholic beverages	364	213	190	265	230	291	288	334	383	444
Food prepared by consumer unit on out-of-town trips	43	43	45	47	45	10	23	34	42	73
Food away from home	3,044	1,318	814	1,217	1,267	1,654	2,220	2,398	2,959	4,420
Alcoholic beverages	523	206	96	167	155	204	326	620	475	761
Housing	17,712	10,019	7,289	8,662	8,790	10,077	12,373	13,919	15,907	26,305
Shelter	10,417	6,607	4,480	5,304	5,375	5,969	7,104	8,237	9,395	15,418
Owned dwellings	7,548	3,275	1,125	1,506	1,713	2,108	3,976	5,306	6,673	13,063
Mortgage interest and charges	4,944	1,985	602	917	1,122	1,295	2,694	3,546	4,411	8,539
Property taxes	1,660	675	340	407	401	515	803	1,045	1,449	2,910
Maintenance, repairs, insurance, other expenses	944	615	182	181	190	297	479	716	812	1,615
Rented dwellings	2,465	3,111	3,300	3,719	3,608	3,795	2,994	2,793	2,442	1,536
Other lodging	405	4221	455	479	454	66	133	138	280	819
Utilities, fuels, and public services	3,442	2,186	1,933	2,209	2,455	2,620	2,929	3,156	3,472	4,295
Natural gas	498	228	221	298	363	377	412	449	477	651
Electricity	1,254	937	828	898	1,025	1,020	1,101	1,150	1,248	1,506
Fuel oil and other fuels	118	476	469	467	439	43	87	142	116	160
Telephone services	1,179	753	644	752	751	931	990	1,083	1,224	1,458
Water and other public services	393	193	171	193	278	248	339	332	406	520
Household operations	1,073	296	198	250	200	319	425	535	756	2,062
Personal services	620	4125	474	4124	478	153	202	242	385	1,271
Other household expenses	453	171	124	125	122	166	223	293	372	791
Housekeeping supplies	697	247	253	355	281	380	550	494	670	1,003
Laundry and cleaning supplies	166	63	99	125	101	139	137	149	187	194
Other household products	361	119	104	171	145	170	296	238	314	549
Postage and stationery	169	66	50	59	35	71	118	107	169	260
Household furnishings and equipment	2,083	683	425	545	479	790	1,366	1,496	1,614	3,527
Household textiles	171	435	15	32	70	87	187	140	113	263
Furniture	585	229	174	161	113	198	213	337	441	1,085
Floor coverings	53	48	45	44	47	11	5	55	67	86
Major appliances	241	448	418	71	71	61	99	269	195	404
Small appliances, miscellaneous housewares	99	415	32	32	43	58	59	63	68	164
Miscellaneous household equipment	935	349	180	246	174	375	803	632	730	1,524
Apparel and services	2,253	951	828	1,403	1,179	1,552	1,767	1,408	2,106	3,232
Men and boys	565	152	206	447	215	361	430	381	548	806
Men, 16 and over	380	495	94	364	136	212	283	261	369	547
Boys, 2 to 15	185	58	111	83	79	149	147	119	179	259
Women and girls	864	329	321	479	409	569	639	506	841	1,254
Women, 16 and over	625	230	200	336	296	353	492	363	644	900
Girls, 2 to 15	239	98	121	144	113	216	148	143	198	354
Children under 2	96	460	438	43	50	75	84	65	70	141
Footwear	407	4259	4148	309	359	409	433	295	413	467
Other apparel products and services	322	151	116	124	146	138	181	162	234	565
Transportation	9,570	3,506	2,210	2,953	3,357	5,415	6,423	7,371	10,189	14,145
Vehicle purchases (net outlay)	4,295	41,316	4691	4849	846	2,350	2,567	2,856	4,794	6,636
Cars and trucks, new	2,276	4511	(³)	(³)	492	4662	1,280	969	2,714	3,879
Cars and trucks, used	1,893	4804	691	848	754	1,688	1,281	1,798	1,892	2,540
Other vehicles	126	(³)	(³)	41	(³)	(³)	46	489	188	218
Gasoline and motor oil	2,125	919	805	1,019	1,256	1,480	1,759	1,974	2,249	2,761

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, 2004-2005 — 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 vehicle expenses	\$2,685	\$1,040	\$599	\$944	\$1,162	\$1,436	\$1,912	\$2,255	\$2,808	\$3,892
Vehicle finance charges	415	483	427	111	103	179	297	377	456	616
Maintenance and repairs	706	451	257	311	371	442	509	556	716	993
Vehicle insurance	1,049	332	265	443	570	631	854	995	1,157	1,391
Vehicle rental, leases, licenses, and other charges	516	174	49	79	118	186	252	328	479	892
Public transportation	465	231	115	141	93	148	186	285	338	856
Healthcare	2,277	716	549	808	973	1,345	1,657	2,031	2,293	3,272
Health insurance	1,184	318	259	369	574	672	899	1,117	1,307	1,629
Medical services	664	234	119	204	212	398	434	497	562	1,062
Drugs	337	135	137	199	171	240	262	355	330	438
Medical supplies	92	429	434	436	416	35	63	62	93	143
Entertainment	2,638	745	671	819	846	1,134	1,623	1,929	2,399	4,272
Fees and admissions	711	165	111	123	96	190	294	452	536	1,335
Audio and visual equipment and services	975	441	432	479	503	556	715	872	1,015	1,341
Pets, toys, hobbies, and playground equipment	465	78	85	111	169	262	347	355	438	707
Other entertainment supplies, equipment, and services	488	61	44	106	79	126	267	250	411	888
Personal care products and services	644	286	211	276	323	375	444	496	568	965
Reading	122	37	38	37	36	48	65	88	108	203
Education	857	513	80	293	232	255	311	442	641	1,601
Tobacco products and smoking supplies	354	333	415	360	405	398	456	419	394	263
Miscellaneous	791	535	478	346	353	334	586	708	781	1,124
Cash contributions	1,503	256	222	316	514	656	884	1,188	1,263	2,516
Personal insurance and pensions	6,608	630	328	835	1,317	2,061	3,077	4,292	5,754	11,908
Life and other personal insurance	396	4249	438	73	141	125	171	260	314	708
Pensions and Social Security	6,213	382	290	762	1,176	1,936	2,906	4,032	5,441	11,200
Sources of income and personal taxes:										
Money income before taxes	69,242	-3,634	7,735	12,706	17,418	24,898	34,748	44,772	59,454	123,187
Wages and salaries	62,260	2,412	2,802	7,848	12,942	21,644	31,236	40,802	55,038	110,620
Self-employment income	4,141	4-7,552	4139	469	4633	923	1,052	1,720	2,221	9,318
Social Security, private and government retirement	775	4199	1,914	1,499	1,293	717	757	984	732	578
Interest, dividends, rental income, other property income	745	58	454	23	94	62	309	135	235	1,716
Unemployment and workers' compensation, veterans' benefits	272	4102	4144	4338	302	459	383	236	283	207
Public assistance, supplemental security income, food stamps	353	690	2,014	1,759	1,395	546	300	192	94	97
Regular contributions for support	564	4206	429	544	635	470	647	596	707	509
Other income	131	4251	4238	4226	4124	77	63	107	144	141
Personal taxes	2,669	-249	-233	-365	-224	-83	410	732	1,822	6,038
Federal income taxes	1,852	-273	-255	-383	-351	-270	101	354	1,145	4,451
State and local income taxes	663	-22	3	(2)	99	136	238	266	507	1,335
Other taxes	154	445	419	417	29	51	72	112	170	253
Income after taxes	66,573	-3,385	7,968	13,071	17,642	24,980	34,338	44,040	57,632	117,149

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, 2004-2005 — 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	-\$13,834	-\$5,261	-\$611	-\$447	-\$4,271	\$1,728	-\$6,037	-\$9,470	-\$6,856	-\$28,803
Net change in total assets	14,995	3,915	-343	6,570	-843	6,751	6,105	10,644	16,680	24,528
Net change in total liabilities	28,829	9,177	267	7,017	3,428	5,024	12,142	20,113	23,536	53,331
Other financial information:										
Other money receipts	379	460	443	470	41,128	236	241	103	392	532
Mortgage principal paid on owned property	-2,585	-914	-284	-308	-554	-596	-1,173	-1,712	-2,075	-4,743
Estimated market value of owned home	162,079	63,724	33,268	31,831	44,165	50,965	78,856	103,893	140,595	284,244
Estimated monthly rental value of owned home	898	356	241	239	284	349	520	632	837	1,472
Gifts of goods and services	1,005	640	193	309	393	402	1,005	508	983	1,513
Food	81	439	453	48	433	23	44	43	56	145
Alcoholic beverages	23	416	43	46	415	11	19	10	17	37
Housing	258	4233	43	72	79	98	469	114	195	362
Housekeeping supplies	60	44	416	42	21	33	37	17	54	102
Household textiles	16	(2)	41	(3)	48	411	415	47	13	26
Appliances and miscellaneous housewares	22	(2)	41	43	49	46	416	49	7	43
Major appliances	8	(3)	41	(3)	41	(3)	44	44	42	16
Small appliances and miscellaneous housewares	14	(2)	41	43	48	46	412	45	5	27
Miscellaneous household equipment	106	4162	47	48	413	24	348	33	70	121
Other housing	54	468	418	59	428	25	53	49	51	70
Apparel and services	283	466	73	155	139	173	241	133	318	399
Males, 2 and over	78	424	423	448	417	24	55	27	97	118
Females, 2 and over	102	(2)	47	62	422	72	63	42	135	144
Children under 2	42	441	435	412	413	37	31	34	32	60
Other apparel products and services	61	(2)	48	434	488	440	92	30	54	77
Jewelry and watches	21	(2)	48	42	42	48	412	49	25	35
All other apparel products and services ...	40	(3)	(3)	433	486	432	479	421	29	42
Transportation	56	417	(2)	42	45	9	78	50	70	72
Health care	31	43	(2)	42	411	45	44	416	63	42
Entertainment	66	412	410	428	417	19	53	52	65	101
Toys, games, arts and crafts, and tricycles	22	46	44	412	46	49	18	16	23	33
Other entertainment	44	46	46	416	411	10	35	36	42	68
Personal care products and services	32	410	43	412	13	7	24	19	17	58
Reading	(2)	(3)	(3)	(3)	(3)	(2)	(2)	41	(2)	1
Education	108	4231	42	43	43	21	437	27	98	201
All other gifts	67	413	45	421	78	35	36	43	83	95

1 Value less than 0.05.
2 Value less than or equal to 0.5.
3 No data reported.

4 Data are likely to have large sampling errors.
n.a. Not applicable.