

Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010

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)	22,055	516	526	793	944	1,978	2,139	2,104	3,603	9,453
Consumer unit characteristics:										
Income before taxes	\$76,569	-\$2,977	\$7,953	\$12,721	\$17,592	\$24,825	\$34,583	\$44,612	\$59,368	\$129,965
Income after taxes	74,520	-2,455	8,379	13,217	18,382	25,806	34,783	44,341	58,706	125,074
Age of reference person	39.6	39.6	39.3	39.5	39.3	39.5	39.5	39.8	39.6	39.7
Average number in consumer unit:										
Persons	3.3	2.5	2.4	2.5	2.8	3.1	3.1	3.2	3.4	3.6
Children under 18	1.3	1.0	1.1	1.1	1.2	1.3	1.3	1.3	1.3	1.4
Persons 65 and older	(¹)	(²)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
Earners	1.6	.6	.6	.7	1.0	1.2	1.4	1.5	1.7	1.9
Vehicles	2.1	.9	1.0	1.0	1.2	1.4	1.7	1.9	2.1	2.6
Percent distribution:										
Sex of reference person:										
Male	48	35	43	36	36	39	43	47	50	53
Female	52	65	57	64	64	61	57	53	50	47
Housing tenure:										
Homeowner	65	34	30	27	33	38	51	58	69	84
With mortgage	56	19	12	15	19	26	43	48	58	77
Without mortgage	9	15	18	12	14	13	9	9	10	7
Renter	35	66	70	73	67	62	49	42	31	16
Race of reference person:										
Black or African-American	14	27	20	21	21	21	21	19	12	9
White, Asian, and all other races	86	73	80	79	79	79	79	81	88	91
Hispanic or Latino origin of reference person:										
Hispanic or Latino	17	14	22	24	26	26	22	19	17	11
Not Hispanic or Latino	83	86	78	76	74	74	78	81	83	89
Education of reference person:										
Elementary (1-8)	4	4	10	7	6	7	5	5	3	2
High school (9-12)	31	51	59	54	51	48	43	33	31	17
College	65	45	30	38	42	44	51	62	65	82
Never attended and other	(³)	(²)	1	(³)	1	(³)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	91	58	60	68	77	85	89	94	95	97
Average annual expenditures	\$56,640	\$26,690	\$21,395	\$24,344	\$27,009	\$29,741	\$36,037	\$42,244	\$48,890	\$82,708
Food	7,627	4,886	4,200	4,196	4,588	4,957	5,434	6,268	7,023	10,326
Food at home	4,355	3,057	2,921	3,068	3,029	3,497	3,520	3,898	4,154	5,364
Cereals and bakery products	618	436	388	378	434	491	467	513	623	777
Cereals and cereal products	218	173	155	118	182	193	175	184	213	264
Bakery products	401	263	233	259	252	298	292	329	410	512
Meats, poultry, fish, and eggs	941	706	672	816	758	811	849	925	898	1,073
Beef	247	219	137	218	183	206	239	259	219	283
Pork	185	128	87	152	166	171	153	202	208	198
Other meats	139	85	138	104	109	106	117	123	133	169
Poultry	178	162	119	198	121	154	159	162	183	198
Fish and seafood	139	65	4143	109	132	126	132	126	102	169
Eggs	52	49	47	36	46	48	49	52	52	56
Dairy products	477	396	326	289	302	349	370	365	467	614
Fresh milk and cream	178	168	144	129	144	137	150	133	180	216
Other dairy products	299	228	182	160	158	212	220	232	287	398
Fruits and vegetables	762	544	481	509	521	596	636	693	725	940
Fresh fruits	261	201	184	175	172	201	196	215	234	338
Fresh vegetables	231	154	125	158	159	187	197	215	218	284
Processed fruits	135	118	85	87	80	99	112	122	135	165
Processed vegetables	135	70	86	90	110	109	131	141	138	153

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, 2009-2010 — 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	\$1,556	\$975	\$1,054	\$1,075	\$1,014	\$1,249	\$1,196	\$1,403	\$1,441	\$1,961
Sugar and other sweets	158	139	112	106	70	145	125	133	152	196
Fats and oils	118	70	69	87	76	110	109	115	115	136
Miscellaneous foods	835	480	576	537	578	630	615	730	758	1,084
Nonalcoholic beverages	393	270	287	315	273	347	330	398	380	456
Food prepared by consumer unit on out-of-town trips	52	416	49	430	417	17	17	26	36	89
Food away from home	3,273	1,829	1,279	1,128	1,559	1,460	1,915	2,370	2,869	4,962
Alcoholic beverages	498	453	⁴ 210	257	160	165	298	379	420	754
Housing	20,379	12,347	8,685	10,011	11,240	11,965	13,996	15,495	17,805	28,584
Shelter	12,448	7,516	4,870	6,081	6,753	7,247	8,839	9,470	10,793	17,440
Owned dwellings	8,493	3,591	1,325	1,552	1,958	2,570	4,330	5,048	7,018	13,904
Mortgage interest and charges	5,532	2,298	⁴ 662	927	1,091	1,599	2,870	3,280	4,608	9,087
Property taxes	1,999	1,012	410	439	374	616	861	1,256	1,630	3,287
Maintenance, repairs, insurance, other expenses	962	⁴ 282	252	186	493	355	599	512	780	1,530
Rented dwellings	3,401	3,779	3,493	4,433	4,709	4,590	4,380	4,220	3,496	2,469
Other lodging	554	⁴ 146	⁴ 52	⁴ 96	⁴ 87	87	129	202	280	1,066
Utilities, fuels, and public services	4,085	2,713	2,456	2,526	2,916	3,151	3,377	3,728	4,114	4,922
Natural gas	511	397	265	252	288	359	370	427	460	676
Electricity	1,548	1,109	1,063	1,108	1,242	1,298	1,375	1,454	1,539	1,782
Fuel oil and other fuels	118	⁴ 99	⁴ 73	⁴ 66	⁴ 44	39	56	125	108	167
Telephone services	1,368	810	733	853	1,043	1,075	1,182	1,288	1,455	1,597
Water and other public services	540	299	322	246	299	380	394	435	552	700
Household operations	1,395	509	342	308	675	450	565	730	965	2,363
Personal services	744	⁴ 186	⁴ 50	⁴ 88	⁴ 336	147	200	266	433	1,383
Other household expenses	651	322	292	220	338	304	364	464	533	981
Housekeeping supplies	681	574	328	361	302	395	427	488	610	981
Laundry and cleaning supplies	185	188	118	146	102	156	122	154	167	239
Other household products	352	221	138	169	176	178	229	255	306	520
Postage and stationery	143	165	72	47	25	62	75	79	137	222
Household furnishings and equipment	1,769	1,034	689	735	593	722	789	1,079	1,322	2,878
Household textiles	134	44	⁴ 94	49	24	64	48	59	112	224
Furniture	419	270	85	129	135	162	272	261	323	657
Floor coverings	35	⁴ 4	⁴ 2	⁴ 6	⁴ 17	5	7	34	22	60
Major appliances	239	⁴ 75	96	41	115	80	108	229	178	373
Small appliances, miscellaneous housewares	100	184	113	37	77	47	47	78	67	146
Miscellaneous household equipment	843	458	298	473	225	363	308	418	620	1,418
Apparel and services	2,199	1,094	1,770	2,412	1,326	1,409	1,432	1,795	1,527	3,056
Men and boys	526	281	261	963	239	344	264	394	327	745
Men, 16 and over	365	⁴ 119	⁴ 124	887	136	242	139	287	194	524
Boys, 2 to 15	161	162	138	76	104	101	125	106	133	221
Women and girls	820	363	819	582	354	431	518	662	656	1,180
Women, 16 and over	591	169	592	508	247	259	399	449	478	855
Girls, 2 to 15	230	194	227	74	107	171	119	213	178	325
Children under 2	113	⁴ 51	⁴ 55	90	74	102	82	99	95	145
Footwear	432	⁴ 297	⁴ 506	525	329	394	382	483	293	499
Other apparel products and services	308	103	128	252	330	139	186	157	156	488
Transportation	8,561	2,781	2,975	2,826	4,293	4,424	5,646	6,473	7,934	12,348
Vehicle purchases (net outlay)	2,833	⁴ 549	⁴ 688	⁴ 548	⁴ 786	1,369	1,289	1,762	2,403	4,531
Cars and trucks, new	1,270	(²)	(²)	(²)	⁴ 173	⁴ 567	⁴ 381	⁴ 568	832	2,297
Cars and trucks, used	1,500	⁴ 549	⁴ 688	548	613	758	872	1,162	1,481	2,146
Other vehicles	63	(²)	(²)	(²)	⁴ 1	⁴ 44	⁴ 35	⁴ 32	⁴ 90	88
Gasoline and motor oil	2,447	1,142	1,069	1,227	1,435	1,744	2,008	2,197	2,515	3,075

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, 2009-2010 — 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	\$2,734	\$964	\$1,109	\$958	\$1,705	\$1,088	\$2,094	\$2,252	\$2,686	\$3,809
Vehicle finance charges	333	⁴ 57	⁴ 35	71	99	100	201	242	406	482
Maintenance and repairs	826	317	425	334	563	430	535	674	802	1,139
Vehicle insurance	1,064	⁴ 300	⁴ 545	⁴ 470	⁴ 855	⁴ 360	1,066	986	1,087	1,381
Vehicle rental, leases, licenses, and other charges	510	290	103	83	189	198	292	349	391	807
Public transportation	547	126	⁴ 109	93	366	224	256	262	330	933
Healthcare	2,551	1,081	696	916	1,097	1,284	1,863	1,895	2,455	3,625
Health insurance	1,445	522	396	363	546	599	1,114	1,136	1,447	2,053
Medical services	665	402	160	302	229	412	423	394	600	975
Drugs	337	124	114	218	261	215	254	291	320	443
Medical supplies	104	⁴ 32	⁴ 26	⁴ 32	61	57	72	73	88	155
Entertainment	3,192	1,756	822	1,094	1,166	1,386	1,769	2,075	2,624	4,986
Fees and admissions	885	243	87	192	191	202	354	401	512	1,611
Audio and visual equipment and services	1,094	822	468	475	594	634	869	923	1,082	1,441
Pets, toys, hobbies, and playground equipment	768	507	239	352	278	454	432	596	656	1,138
Other entertainment supplies, equipment, and services	444	⁴ 183	⁴ 30	⁴ 75	104	96	114	156	373	797
Personal care products and services	683	336	371	285	402	414	394	475	551	1,012
Reading	82	27	15	30	30	41	30	48	65	134
Education	949	305	⁴ 179	291	291	287	442	492	583	1,646
Tobacco products and smoking supplies	387	442	425	568	439	479	420	433	388	325
Miscellaneous	942	315	318	426	362	505	493	1,289	843	1,262
Cash contributions	1,557	642	448	421	561	586	990	1,284	1,262	2,368
Personal insurance and pensions	7,033	226	282	613	1,056	1,839	2,830	3,845	5,411	12,281
Life and other personal insurance	275	⁴ 45	⁴ 21	⁴ 48	73	70	130	129	209	475
Pensions and Social Security	6,758	181	260	564	983	1,769	2,700	3,715	5,202	11,806
Sources of income and personal taxes:										
Money income before taxes	76,569	-2,977	7,953	12,721	17,592	24,825	34,583	44,612	59,368	129,965
Wages and salaries	69,108	3,806	2,913	5,905	11,232	19,702	29,918	40,258	53,885	118,860
Self-employment income	3,468	-8,849	⁴ 96	⁴ 424	⁴ 198	1,055	1,301	1,490	2,725	6,629
Social Security, private and government retirement	1,055	⁴ 332	1,484	2,246	2,130	1,167	1,002	986	901	927
Interest, dividends, rental income, other property income	1,013	⁴ 57	⁴ 27	⁴ 61	184	137	100	112	142	2,205
Unemployment and workers' compensation, veterans' benefits	613	⁴ 78	⁴ 330	886	892	818	734	865	772	419
Public assistance, supplemental security income, food stamps	516	717	2,182	2,034	2,040	1,364	749	383	230	42
Regular contributions for support	599	⁴ 188	589	893	618	427	644	425	599	661
Other income	196	⁴ 695	⁴ 333	⁴ 271	⁴ 299	154	134	⁴ 93	114	220
Personal taxes	2,049	-522	-426	-497	-790	-981	-200	272	662	4,891
Federal income taxes	1,274	-526	-484	-510	-790	-1,068	-434	16	179	3,400
2008 Tax stimulus (thru Q20091)	⁴ -1	(²)	(²)	(²)	(²)	⁴ -2	⁴ -3	(²)	(²)	⁴ -2
State and local income taxes	654	-45	14	-6	-21	47	158	193	370	1,301
Other taxes	121	⁴ 49	⁴ 44	20	22	42	79	62	113	191

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, 2009-2010 — Continued

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Income after taxes	74,520	-2,455	8,379	13,217	18,382	25,806	34,783	44,341	58,706	125,074
Addenda:										
Net change in total assets and liabilities	-\$8,241	-\$5,732	\$2,110	-\$953	-\$196	\$2,459	-\$6,389	-\$5,518	-\$4,537	-\$15,044
Net change in total assets	9,254	-1,349	3,521	-2,495	1,665	3,773	2,774	8,887	5,805	15,903
Net change in total liabilities	17,495	4,382	1,410	-1,542	1,861	1,314	9,163	14,405	10,342	30,947
Other financial information:										
Other money receipts	228	4600	484	491	4223	74	179	465	167	331
Mortgage principal paid on owned property	-2,791	-990	4,452	-458	-1,192	-719	-1,233	-1,634	-2,253	-4,624
Estimated market value of owned home	160,330	76,774	28,645	41,385	36,911	52,508	76,226	94,043	130,626	262,177
Estimated monthly rental value of owned home	900	397	238	257	263	339	481	605	799	1,399
Gifts of goods and services	766	440	404	535	465	372	435	521	561	1,148
Food	62	125	48	48	46	42	50	74	44	83
Alcoholic beverages	14	415	(2)	(3)	43	47	47	19	15	19
Housing	157	4105	4203	445	290	81	86	112	128	210
Housekeeping supplies	24	(2)	49	410	42	410	16	19	21	36
Household textiles	7	42	(3)	41	(2)	45	46	42	46	12
Appliances and miscellaneous housewares	16	(2)	(3)	(3)	41	45	42	416	412	28
Major appliances	3	(2)	(2)	(2)	41	(3)	(3)	(2)	42	5
Small appliances and miscellaneous housewares	13	(2)	(3)	(3)	(2)	45	42	416	410	23
Miscellaneous household equipment	36	425	416	(2)	410	419	417	427	35	56
Other housing	74	477	4178	434	276	42	45	448	53	78
Apparel and services	205	480	4109	442	84	151	125	174	142	267
Males, 2 and over	51	443	411	415	47	34	20	26	32	87
Females, 2 and over	67	415	450	322	428	421	39	50	49	76
Children under 2	49	419	419	60	430	48	26	56	36	61
Other apparel products and services	38	43	429	445	418	448	441	442	25	43
Jewelry and watches	9	43	(3)	421	45	43	416	49	411	8
All other apparel products and services ...	29	(2)	428	424	414	445	425	433	414	35
Transportation	58	48	(2)	7	17	9	20	23	20	114
Health care	13	(2)	(2)	(2)	46	48	412	45	413	19
Entertainment	77	486	413	47	424	423	454	57	105	103
Toys, games, arts and crafts, and tricycles	38	478	411	43	45	418	433	421	444	52
Other entertainment	39	48	41	44	419	45	22	36	60	51
Personal care products and services	12	(2)	466	412	42	410	43	13	8	14
Reading	(3)	(2)	(2)	(2)	42	(3)	(2)	(3)	(3)	1
Education	105	42	46	411	48	423	435	411	21	220
All other gifts	64	420	(2)	43	423	18	43	32	66	99

1 Value is less than or equal to 0.05.
2 No data reported.
3 Value is less than or equal to 0.5.
4 Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2011