

Table 3224. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2017-2018

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)	21,551	1,466	2,290	1,844	1,537	3,158	4,006	7,249
Consumer unit characteristics:								
Income before taxes	\$91,784	\$7,377	\$22,713	\$34,615	\$44,822	\$59,404	\$84,052	\$173,551
Income after taxes	79,068	8,126	25,703	36,005	43,834	55,270	75,676	140,939
Age of reference person	39.4	39.0	39.1	39.1	39.4	39.3	39.5	39.6
Average number in consumer unit:								
People	3.4	2.5	3.0	3.1	3.1	3.1	3.6	3.7
Children under 18	1.4	1.1	1.3	1.3	1.3	1.2	1.5	1.6
Adults 65 and older	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	.1	(¹)
Earners	1.7	.7	1.1	1.4	1.5	1.6	1.9	2.0
Vehicles	1.9	.9	1.2	1.5	1.6	1.8	2.2	2.4
Percent distribution:								
Reference person:								
Men	47	40	38	39	43	48	46	54
Women	53	60	62	61	57	52	54	46
Housing tenure:								
Homeowner	56	24	28	36	42	51	59	80
With mortgage	46	12	15	20	29	42	52	72
Without mortgage	10	11	13	16	12	9	8	8
Renter	44	76	72	64	58	49	41	20
Race of reference person:								
Black or African-American	15	25	26	21	19	17	13	7
White, Asian, and all other races	85	75	74	79	81	83	87	93
Hispanic or Latino origin of reference person:								
Hispanic or Latino	21	25	33	33	28	24	19	11
Not Hispanic or Latino	79	75	67	67	72	76	81	89
Education of reference person:								
Elementary (1-8)	3	4	4	7	5	4	2	1
High school (9-12)	26	45	51	36	37	28	22	11
College	70	50	44	56	57	68	76	88
Never attended and other	(¹)	1	(¹)	(¹)	1	(¹)	(¹)	(¹)
At least one vehicle owned or leased	91	63	78	90	92	94	96	97
Average annual expenditures	\$70,065	\$28,716	\$33,897	\$40,166	\$44,209	\$53,675	\$69,969	\$109,386
Food	9,603	5,405	5,596	6,711	7,442	7,816	9,411	13,428
Food at home	5,279	3,682	3,651	4,260	4,331	4,403	5,187	6,851
Cereals and bakery products	688	438	472	538	528	573	709	897
Cereals and cereal products	225	123	168	212	171	184	233	286
Bakery products	463	314	304	326	357	389	477	611
Meats, poultry, fish, and eggs	1,155	910	844	1,028	1,043	944	1,074	1,462
Beef	327	335	217	260	253	264	319	416
Pork	209	149	159	227	195	180	188	254
Other meats	151	94	96	123	105	134	157	197
Poultry	233	194	181	200	215	202	208	290
Fish and seafood	161	94	118	152	223	100	138	208
Eggs	74	45	72	66	51	64	63	97
Dairy products	551	389	354	403	412	446	570	732
Fresh milk and cream	185	150	134	157	154	165	185	226
Other dairy products	367	238	220	246	258	281	385	506
Fruits and vegetables	990	634	732	779	784	815	951	1,306
Fresh fruits	358	218	250	253	271	276	328	503
Fresh vegetables	328	191	268	297	268	274	315	418
Processed fruits	136	99	82	90	89	123	145	177
Processed vegetables	168	125	131	138	156	142	163	208
Other food at home	1,895	1,311	1,249	1,512	1,564	1,624	1,883	2,454
Sugar and other sweets	174	94	126	143	131	140	189	226
Fats and oils	136	92	112	114	124	112	131	170
Miscellaneous foods	1,017	685	617	802	851	892	971	1,343
Nonalcoholic beverages	507	422	377	420	435	437	531	610

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 Survey, 2017-2018 — 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
Food prepared by consumer unit on out-of-town trips	60	² 18	² 16	33	² 23	43	61	104
Food away from home	4,324	1,723	1,945	2,452	3,110	3,413	4,224	6,577
Alcoholic beverages	676	275	225	225	310	400	709	1,151
Housing	23,747	12,090	13,614	15,273	16,308	19,078	22,886	35,457
Shelter	14,170	7,330	8,322	9,131	9,409	12,008	13,566	20,966
Owned dwellings	7,907	1,472	1,717	2,095	2,965	5,243	6,989	15,357
Mortgage interest and charges	4,521	764	900	972	1,616	3,027	4,057	8,850
Property taxes	2,049	559	497	594	794	1,154	1,629	4,099
Maintenance, repairs, insurance, other expenses	1,337	149	320	529	555	1,062	1,302	2,408
Rented dwellings	5,624	5,660	6,515	6,849	6,213	6,472	6,022	4,308
Other lodging	639	² 198	89	187	231	293	555	1,301
Utilities, fuels, and public services	4,359	2,667	3,293	3,760	3,898	3,998	4,576	5,325
Natural gas	432	323	364	290	381	346	402	577
Electricity	1,582	1,121	1,339	1,515	1,581	1,519	1,620	1,775
Fuel oil and other fuels	71	² 28	² 38	² 66	² 48	74	52	104
Telephone services	1,615	841	1,114	1,368	1,351	1,497	1,801	1,996
Residential phone service, VOIP, and phone cards	149	111	121	155	136	134	153	170
Cellular phone service	1,466	730	993	1,212	1,215	1,363	1,648	1,826
Water and other public services	660	355	439	521	537	563	701	872
Household operations	2,164	624	620	803	796	1,090	1,525	4,417
Personal services	1,180	² 209	136	250	² 219	336	685	2,789
Other household expenses	984	415	484	553	577	755	840	1,629
Housekeeping supplies	830	473	508	518	785	638	796	1,153
Laundry and cleaning supplies	250	133	185	205	428	184	251	284
Other household products	446	242	277	263	288	343	438	647
Postage and stationery	135	98	46	49	69	111	106	222
Household furnishings and equipment	2,224	995	872	1,062	1,419	1,344	2,422	3,595
Household textiles	100	54	87	64	44	46	76	166
Furniture	611	213	306	383	307	357	488	1,090
Floor coverings	44	²	² 7	² 9	² 5	7	18	113
Major appliances	292	197	107	188	203	230	291	441
Small appliances, miscellaneous housewares	120	48	53	75	70	86	128	185
Miscellaneous household equipment	1,057	481	313	344	791	618	1,420	1,601
Apparel and services	2,400	1,123	1,628	1,441	1,357	1,716	2,432	3,561
Men and boys	572	312	334	400	335	446	541	849
Men, 16 and over	354	160	142	265	207	259	349	545
Boys, 2 to 15	219	151	191	135	128	187	191	304
Women and girls	931	361	506	463	555	633	886	1,480
Women, 16 and over	686	230	308	331	461	464	633	1,116
Girls, 2 to 15	245	130	198	132	94	169	252	365
Children under 2	100	² 79	² 52	² 83	² 75	102	116	119
Footwear	542	251	541	357	257	376	672	701
Other apparel products and services	254	120	195	138	135	160	217	411
Transportation	11,455	4,611	6,309	7,241	6,074	8,652	12,963	17,052
Vehicle purchases (net outlay)	4,970	1,888	2,817	2,914	1,503	3,009	5,866	7,890
Cars and trucks, new	2,138	² 1,195	² 1,069	² 1,108	² 81	² 609	1,968	4,126
Cars and trucks, used	2,734	618	1,748	1,753	1,397	2,215	3,828	3,629
Other vehicles	97	² 75	⁽³⁾	² 52	² 24	² 185	² 70	135
Gasoline, other fuels, and motor oil	2,516	1,261	1,713	1,899	2,208	2,360	2,786	3,165
Other vehicle expenses	3,129	1,164	1,520	2,075	2,067	2,850	3,601	4,379
Vehicle finance charges	283	78	109	148	166	226	313	447
Maintenance and repairs	943	325	514	639	696	882	978	1,333
Vehicle insurance	1,042	² 451	² 644	² 788	² 722	1,111	1,497	1,135
Vehicle rental, leases, licenses, and other charges	861	310	254	499	483	631	813	1,463
Public and other transportation	841	297	260	354	296	433	710	1,619
Healthcare	4,281	1,238	1,394	2,177	2,956	3,540	4,757	6,672
Health insurance	2,894	841	832	1,399	1,949	2,484	3,195	4,554
Medical services	890	165	302	479	568	663	1,009	1,429
Drugs	363	191	208	231	356	294	398	482
Medical supplies	134	41	52	67	83	99	155	207
Entertainment	3,782	1,528	1,339	1,489	2,272	2,472	3,460	6,556
Fees and admissions	1,116	274	307	259	384	550	874	2,278
Audio and visual equipment and services	1,065	682	576	723	731	937	1,128	1,469
Pets, toys, hobbies, and playground equipment	1,022	401	318	423	759	694	922	1,716
Pets	775	296	200	280	607	532	615	1,356

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 Survey, 2017-2018 — 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
Toys, hobbies, and playground equipment	248	² 105	118	² 143	² 151	161	307	360
Other entertainment supplies, equipment, and services	578	171	140	84	399	292	537	1,094
Personal care products and services	917	423	454	523	645	753	895	1,382
Reading	111	² 75	27	71	71	98	110	170
Education	1,068	488	300	327	637	563	851	2,044
Tobacco products and smoking supplies	388	439	370	557	392	521	378	288
Miscellaneous	1,074	325	528	376	772	1,233	898	1,664
Cash contributions	1,631	272	528	836	994	1,187	1,632	2,786
Personal insurance and pensions	8,932	426	1,583	2,918	3,979	5,646	8,590	17,175
Life and other personal insurance	405	73	109	151	180	190	386	782
Pensions and Social Security	8,527	353	1,474	2,767	3,799	5,455	8,204	16,393
Sources of income and personal taxes:								
Money income before taxes	\$91,784	\$7,377	\$22,713	\$34,615	\$44,822	\$59,404	\$84,052	\$173,551
Wages and salaries	82,708	3,020	16,071	30,050	39,886	54,728	77,363	157,490
Self-employment income	5,825	121	1,257	1,476	2,032	2,701	4,274	12,549
Social Security, private and government retirement	1,158	1,468	2,345	1,396	1,221	851	1,075	825
Interest, dividends, rental income, other property income	772	² -37	² 79	² 93	253	145	244	2,003
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	586	2,033	2,047	829	807	298	225	² 49
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	472	329	520	581	² 444	361	660	408
Other income	264	442	395	² 190	² 179	319	211	228
Personal taxes (contains some imputed values)	12,716	-749	-2,990	-1,390	989	4,133	8,377	32,611
Federal income taxes	9,888	-653	-2,955	-1,801	265	2,871	6,121	26,230
State and local income taxes	2,778	-105	-48	395	704	1,231	2,220	6,282
Other taxes	49	² 8	² 13	² 16	² 20	² 31	35	99
Income after taxes	79,068	8,126	25,703	36,005	43,834	55,270	75,676	140,939
Addenda:								
Net change in total assets and liabilities	\$6,687	-\$2,556	-\$1,583	-\$2,513	\$7,243	\$15,470	\$4,965	\$10,517
Net change in total assets	23,374	5,327	3,568	6,288	11,727	19,766	18,109	44,576
Net change in total liabilities	16,686	7,883	5,152	8,801	4,484	4,296	13,143	34,059
Other financial information:								
Other money receipts	620	² 451	² 59	² 21	² 25	260	1,038	1,037
Mortgage principal paid on owned property	-2,455	-441	-409	-644	-742	-1,422	-1,970	-5,051
Estimated market value of owned home	184,287	43,453	38,451	53,049	72,998	110,286	152,869	365,417
Estimated monthly rental value of owned home	997	284	294	353	504	697	915	1,808
Gifts of goods and services, total	883	468	281	512	432	552	734	1,551
Food	54	² 37	14	² 23	² 22	32	54	92
Alcoholic beverages	17	⁽³⁾	² 11	² 20	² 3	7	24	24
Housing	155	83	81	80	89	120	136	246
Housekeeping supplies	27	² 11	² 8	² 13	² 4	16	27	46
Household textiles	24	⁽¹⁾	⁽³⁾	⁽³⁾	⁽³⁾	² 1	² 2	² 10
Appliances and miscellaneous housewares	12	² 2	² 5	² 8	² 7	² 8	² 7	22
Major appliances	6	² 1	² 3	² 6	² 2	² 5	² 5	8
Small appliances and miscellaneous housewares	6	² 2	² 2	² 2	² 6	² 3	² 2	² 13
Miscellaneous household equipment	32	² 2	² 6	² 5	² 5	35	35	54
Other housing	80	68	63	² 53	72	60	64	114
Apparel and services	201	² 78	87	134	161	166	207	292
Males, 2 and over	50	² 34	21	² 13	56	47	62	63
Females, 2 and over	76	² 17	21	² 63	² 10	56	84	125
Children under 2	28	² 6	² 16	² 46	² 31	² 35	² 26	29
Other apparel products and services	47	² 22	² 29	² 12	² 63	² 27	² 36	75
Jewelry and watches	13	² 1	⁽³⁾	² 2	² 19	² 3	² 5	30
All other apparel products and services	33	² 21	² 29	² 9	² 44	² 25	² 30	44
Transportation	217	113	20	164	20	53	132	473
Healthcare	11	⁽³⁾	² 10	² 6	² 2	² 17	² 13	12

See footnotes at end of table.

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Entertainment.....	90	² 29	² 24	² 51	² 38	70	73	158
Toys, games, arts and crafts, and tricycles.....	39	² 15	² 15	² 36	² 17	² 45	² 29	57
Other entertainment.....	51	² 13	² 9	15	21	25	44	101
Personal care products and services.....	17	(³)	² 3	² 1	² 3	² 5	18	36
Reading.....	2	² 1	² 1	² 1	(³)	² 4	1	4
Education.....	67	² 114	² 25	² 10	² 74	43	² 24	119
All other gifts.....	52	² 13	² 3	22	21	36	53	95

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, 2019