

Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006

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)	23,892	537	689	840	846	2,226	2,576	2,452	4,228	9,498
Consumer unit characteristics:										
Income before taxes	\$74,159	-\$1,803	\$7,770	\$12,664	\$17,401	\$25,017	\$34,879	\$44,769	\$59,406	\$130,091
Income after taxes	71,035	-1,682	8,025	13,118	17,774	25,130	34,321	43,666	57,543	123,372
Age of reference person	39.7	39.7	39.9	39.8	39.9	39.6	39.4	39.8	39.5	39.8
Average number in consumer unit:										
Persons	3.2	2.3	2.2	2.6	2.8	2.9	2.9	3.0	3.3	3.6
Children under 18	1.3	.9	.8	1.2	1.2	1.2	1.2	1.1	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	.8	1.1	1.2	1.5	1.7	2.1	2.3	2.6
Percent distribution:										
Sex of reference person:										
Male	47	35	38	37	41	41	43	46	49	52
Female	53	65	62	63	59	59	57	54	51	48
Housing tenure:										
Homeowner	68	37	28	31	34	43	56	63	72	89
With mortgage	59	22	12	17	20	30	44	51	63	82
Without mortgage	10	15	17	14	14	13	12	12	9	7
Renter	32	63	72	69	66	57	44	37	28	11
Race of reference person:										
Black or African-American	14	23	27	22	29	21	21	13	11	8
White, Asian, and all other races	86	77	73	78	71	79	79	87	89	92
Hispanic or Latino origin of reference person:										
Hispanic or Latino	14	14	16	27	22	21	20	16	15	9
Not Hispanic or Latino	86	86	84	73	78	79	80	84	85	91
Education of reference person:										
Elementary (1-8)	4	11	12	12	9	6	7	4	3	1
High school (9-12)	32	50	56	54	55	48	44	37	32	18
College	63	38	31	34	37	46	49	58	65	81
Never attended and other	(²)	1	1	(²)	(²)	(²)	(²)	(²)	(²)	(³)
At least one vehicle owned or leased	91	52	57	69	74	83	91	94	96	98
Average annual expenditures	\$56,350	\$27,002	\$18,200	\$23,892	\$23,532	\$29,277	\$36,372	\$41,000	\$51,166	\$84,436
Food	7,345	4,345	3,160	4,972	4,151	4,702	5,436	6,034	7,085	9,800
Food at home	4,125	2,403	2,077	3,588	3,045	3,066	3,232	3,433	3,979	5,186
Cereals and bakery products	559	297	277	459	353	402	416	445	539	724
Cereals and cereal products	184	95	106	162	141	147	141	148	180	229
Bakery products	375	202	170	297	212	255	275	297	359	495
Meats, poultry, fish, and eggs	963	647	581	879	762	796	804	818	950	1,147
Beef	283	216	189	263	209	240	235	240	278	334
Pork	193	144	137	170	172	165	190	164	183	221
Other meats	132	62	46	111	99	103	110	117	133	162
Poultry	177	123	100	187	137	142	137	142	177	214
Fish and seafood	137	71	81	103	102	105	94	116	133	174
Eggs	41	31	28	44	43	40	37	39	46	42
Dairy products	465	244	221	386	314	326	375	368	469	590
Fresh milk and cream	185	127	109	156	145	150	151	157	191	220
Other dairy products	280	117	112	229	169	176	225	211	278	370
Fruits and vegetables	667	429	293	559	537	492	488	574	605	859
Fresh fruits	218	164	96	184	166	139	171	189	192	287
Fresh vegetables	205	167	78	159	166	169	141	170	188	263
Processed fruits	131	43	59	105	109	96	92	104	121	174
Processed vegetables	112	55	60	110	97	88	85	111	105	136

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, 2005-2006 — 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	\$1,471	\$786	\$706	\$1,306	\$1,078	\$1,049	\$1,148	\$1,226	\$1,416	\$1,866
Sugar and other sweets	145	87	77	107	93	99	117	115	140	187
Fats and oils	98	50	54	99	80	86	85	81	102	114
Miscellaneous foods	785	374	321	747	598	544	610	641	741	1,009
Nonalcoholic beverages	399	269	248	342	301	309	313	362	397	480
Food prepared by consumer unit on out-of-town trips	44	45	46	410	47	10	23	27	36	76
Food away from home	3,220	1,942	1,083	1,384	1,105	1,636	2,204	2,602	3,107	4,614
Alcoholic beverages	504	4216	119	188	157	202	361	508	435	738
Housing	19,409	11,042	8,018	9,264	9,643	10,777	13,188	14,543	16,818	28,573
Shelter	11,656	7,460	4,868	5,570	6,054	6,438	7,717	8,753	9,989	17,205
Owned dwellings	8,465	3,871	1,434	1,884	1,743	2,386	4,057	5,126	6,893	14,598
Mortgage interest and charges	5,556	2,304	575	1,182	1,121	1,541	2,613	3,443	4,516	9,631
Property taxes	1,849	837	503	531	386	528	857	1,042	1,496	3,194
Maintenance, repairs, insurance, other expenses	1,060	731	356	171	237	317	587	641	880	1,773
Rented dwellings	2,706	3,385	3,370	3,654	4,257	3,996	3,529	3,388	2,804	1,652
Other lodging	485	4203	463	433	453	56	130	239	292	955
Utilities, fuels, and public services	3,712	2,251	2,249	2,352	2,545	2,816	3,092	3,269	3,747	4,602
Natural gas	541	296	262	419	383	424	438	427	521	694
Electricity	1,355	973	953	917	1,033	1,105	1,172	1,226	1,339	1,621
Fuel oil and other fuels	147	465	446	446	427	55	111	163	148	204
Telephone services	1,240	661	772	733	803	954	1,042	1,110	1,298	1,518
Water and other public services	430	257	216	238	298	278	329	343	441	564
Household operations	1,263	411	167	299	202	352	442	679	813	2,357
Personal services	739	4192	441	4140	460	152	218	354	393	1,465
Other household expenses	524	219	126	159	142	200	224	325	419	892
Housekeeping supplies	738	365	376	336	295	415	512	538	646	1,076
Laundry and cleaning supplies	175	65	198	121	101	148	119	143	179	216
Other household products	399	247	140	154	149	186	270	272	319	615
Postage and stationery	164	453	39	61	45	81	123	122	147	246
Household furnishings and equipment	2,039	555	359	706	547	756	1,425	1,305	1,623	3,332
Household textiles	147	437	431	21	44	79	134	148	135	206
Furniture	581	210	91	274	151	138	274	330	412	1,031
Floor coverings	47	47	44	427	47	6	7	21	46	86
Major appliances	260	427	445	78	67	83	96	177	216	446
Small appliances, miscellaneous housewares	107	29	19	31	45	68	57	100	77	164
Miscellaneous household equipment	897	246	169	275	234	382	856	530	738	1,398
Apparel and services	2,366	2,016	1,051	1,290	909	1,602	1,769	1,721	2,326	3,215
Men and boys	587	158	276	397	152	343	468	448	612	795
Men, 16 and over	404	473	152	286	77	211	331	322	421	554
Boys, 2 to 15	182	86	124	110	75	133	137	126	191	241
Women and girls	925	959	333	437	347	649	728	645	903	1,253
Women, 16 and over	671	799	174	302	220	471	573	478	708	877
Girls, 2 to 15	254	160	159	136	127	178	154	167	195	376
Children under 2	117	479	474	75	120	80	95	72	86	166
Footwear	400	4690	247	245	152	385	307	351	440	455
Other apparel products and services	337	129	122	137	138	144	172	204	286	547
Transportation	9,961	4,726	2,549	3,658	3,328	5,527	6,383	6,806	10,207	14,655
Vehicle purchases (net outlay)	4,232	42,177	4879	1,169	4779	2,187	2,389	2,251	4,409	6,581
Cars and trucks, new	2,190	41,393	(³)	4233	496	4474	873	862	2,270	3,819
Cars and trucks, used	1,912	784	879	921	684	1,712	1,512	1,290	1,995	2,527
Other vehicles	130	(³)	(³)	415	(³)	(³)	43	498	144	234
Gasoline and motor oil	2,507	980	905	1,284	1,382	1,794	1,954	2,181	2,660	3,252

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, 2005-2006 — 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	\$2,697	\$1,342	\$593	\$1,091	\$1,008	\$1,400	\$1,834	\$2,073	\$2,772	\$3,883
Vehicle finance charges	385	⁴ 100	⁴ 28	139	72	151	270	313	404	572
Maintenance and repairs	736	409	251	364	338	465	555	560	760	1,003
Vehicle insurance	992	285	259	469	474	637	767	898	1,079	1,307
Vehicle rental, leases, licenses, and other charges	585	548	55	118	124	147	242	302	529	1,001
Public transportation	525	226	173	114	158	146	207	302	367	939
Healthcare	2,278	824	661	839	972	1,119	1,489	1,954	2,327	3,265
Health insurance	1,187	423	229	380	602	599	846	1,004	1,342	1,632
Medical services	650	276	173	205	200	273	321	553	552	1,031
Drugs	349	102	234	213	150	214	267	332	352	457
Medical supplies	92	⁴ 24	⁴ 25	⁴ 42	⁴ 20	33	55	66	82	145
Entertainment	2,866	909	798	929	926	1,112	1,706	1,912	2,430	4,631
Fees and admissions	796	155	133	146	125	197	304	382	564	1,482
Audio and visual equipment and services	1,040	493	461	535	521	565	766	913	1,018	1,432
Pets, toys, hobbies, and playground equipment	482	134	115	142	193	214	354	344	443	733
Other entertainment supplies, equipment, and services	547	128	88	106	87	137	282	274	406	984
Personal care products and services	657	227	224	294	390	344	449	497	626	948
Reading	117	49	26	38	39	41	53	76	92	198
Education	894	567	109	249	262	255	328	431	653	1,612
Tobacco products and smoking supplies	356	380	430	382	496	437	445	397	370	274
Miscellaneous	867	738	351	502	336	369	632	678	815	1,244
Cash contributions	1,721	267	362	407	604	753	1,088	1,130	1,235	2,885
Personal insurance and pensions	7,009	697	340	881	1,320	2,038	3,045	4,311	5,745	12,399
Life and other personal insurance	381	⁴ 182	⁴ 59	74	133	122	136	214	301	669
Pensions and Social Security	6,629	515	282	807	1,187	1,916	2,909	4,096	5,444	11,729
Sources of income and personal taxes:										
Money income before taxes	74,159	-1,803	7,770	12,664	17,401	25,017	34,879	44,769	59,406	130,091
Wages and salaries	66,350	3,051	2,881	8,291	13,034	21,109	31,379	40,441	54,891	116,294
Self-employment income	4,958	⁴ -6,376	⁴ 20	⁴ 221	⁴ 280	1,178	1,098	2,257	2,357	10,581
Social Security, private and government retirement	830	⁴ 224	1,755	1,121	1,298	868	758	819	758	776
Interest, dividends, rental income, other property income	760	202	47	⁴ 27	⁴ 78	45	161	196	243	1,676
Unemployment and workers' compensation, veterans' benefits	229	⁴ 26	⁴ 178	⁴ 320	⁴ 318	341	271	194	291	173
Public assistance, supplemental security income, food stamps	384	739	2,249	1,850	1,786	779	353	147	117	70
Regular contributions for support	520	⁴ 187	451	598	428	559	731	623	589	420
Other income	128	⁴ 143	⁴ 229	⁴ 236	⁴ 179	136	127	92	160	100
Personal taxes	3,124	-121	-255	-454	-372	-113	558	1,103	1,863	6,718
Federal income taxes	2,217	-216	-291	-545	-486	-309	223	669	1,189	5,012
State and local income taxes	733	-9	17	17	75	162	263	323	530	1,407
Other taxes	173	⁴ 104	18	74	39	34	71	112	144	299
Income after taxes	71,035	-1,682	8,025	13,118	17,774	25,130	34,321	43,666	57,543	123,372

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, 2005-2006 — 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	- \$14,373	\$9,472	\$73	-\$8,514	-\$10,027	\$392	-\$1,807	-\$10,394	-\$4,457	-\$29,984
Net change in total assets	16,368	20,470	5,325	2,780	920	6,436	8,498	11,468	18,216	24,420
Net change in total liabilities	30,741	10,998	5,252	11,294	10,947	6,044	10,304	21,862	22,673	54,404
Other financial information:										
Other money receipts	317	4136	414	487	41,160	227	170	533	139	379
Mortgage principal paid on owned property	-2,743	-971	-514	-414	-530	-637	-1,060	-1,502	-2,145	-4,944
Estimated market value of owned home	185,320	77,951	39,824	40,228	39,819	56,726	80,782	110,647	151,278	320,664
Estimated monthly rental value of owned home	951	383	240	266	268	368	508	624	852	1,542
Gifts of goods and services	839	419	311	300	212	434	830	548	854	1,173
Food	89	431	428	420	452	36	48	39	67	151
Alcoholic beverages	18	412	43	(3)	43	11	18	15	9	29
Housing	179	109	57	51	43	103	469	107	146	196
Housekeeping supplies	25	48	410	49	45	419	17	13	25	37
Household textiles	11	(2)	423	(3)	(2)	48	47	412	48	14
Appliances and miscellaneous housewares	14	(3)	41	42	45	49	414	49	16	19
Major appliances	4	(3)	41	(3)	41	41	45	41	43	8
Small appliances and miscellaneous housewares	10	(3)	(3)	42	44	48	49	48	13	11
Miscellaneous household equipment	70	422	410	49	410	30	379	25	36	49
Other housing	59	79	414	431	423	37	52	47	61	77
Apparel and services	236	474	176	115	57	196	154	195	309	283
Males, 2 and over	54	437	434	429	421	21	52	33	82	63
Females, 2 and over	79	41	458	419	45	71	54	50	116	95
Children under 2	50	436	446	444	416	49	34	52	42	62
Other apparel products and services	53	(3)	438	423	414	455	415	59	70	63
Jewelry and watches	31	(3)	(2)	43	43	427	49	443	47	37
All other apparel products and services ...	22	(3)	438	420	411	429	46	416	423	27
Transportation	50	22	47	(3)	46	16	11	39	81	72
Health care	25	(2)	41	43	(3)	47	49	417	32	40
Entertainment	66	410	423	427	415	24	40	56	61	101
Toys, games, arts and crafts, and tricycles	20	44	41	414	43	13	13	14	20	29
Other entertainment	46	46	422	413	412	11	28	42	41	72
Personal care products and services	19	45	44	414	412	47	45	10	22	28
Reading	(2)	(3)	(3)	(2)	41	(2)	(3)	41	(2)	1
Education	99	4156	43	45	415	413	443	41	74	180
All other gifts	58	(2)	410	466	48	22	34	30	53	93

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.