

Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008

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)	23,125	522	515	749	828	2,173	2,245	2,262	4,111	9,718
Consumer unit characteristics:										
Income before taxes	\$77,055	-\$3,021	\$8,321	\$12,894	\$17,513	\$24,978	\$34,831	\$44,614	\$59,530	\$131,382
Income after taxes	74,854	-3,274	8,522	13,409	17,906	25,563	35,292	44,500	58,904	126,128
Age of reference person	39.6	39.8	39.9	39.6	39.5	39.6	39.4	39.4	39.6	39.7
Average number in consumer unit:										
Persons	3.3	2.5	2.1	2.6	2.7	2.9	3.0	3.1	3.3	3.7
Children under 18	1.3	1.1	.8	1.2	1.2	1.2	1.3	1.2	1.3	1.5
Persons 65 and older	(¹)	(¹)	(²)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
Earners	1.6	.6	.5	.9	1.0	1.3	1.4	1.6	1.8	2.0
Vehicles	2.1	1.1	.8	1.2	1.2	1.5	1.6	1.9	2.3	2.7
Percent distribution:										
Sex of reference person:										
Male	46	42	38	33	32	39	45	45	49	50
Female	54	58	62	67	68	61	55	55	51	50
Housing tenure:										
Homeowner	68	37	20	27	32	44	48	59	70	89
With mortgage	59	27	13	14	19	32	36	48	62	83
Without mortgage	9	10	7	14	13	12	13	11	8	6
Renter	32	63	80	73	68	56	52	41	30	11
Race of reference person:										
Black or African-American	14	26	25	22	19	19	19	19	13	8
White, Asian, and all other races	86	74	75	78	81	81	81	81	87	92
Hispanic or Latino origin of reference person:										
Hispanic or Latino	16	17	20	26	29	29	22	18	16	9
Not Hispanic or Latino	84	83	80	74	71	71	78	82	84	91
Education of reference person:										
Elementary (1-8)	4	8	13	11	8	8	6	4	3	1
High school (9-12)	32	45	57	48	49	51	44	39	36	18
College	64	47	28	41	43	40	50	56	61	81
Never attended and other	(³)	(²)	1	(²)	(³)	(³)	(³)	(³)	(³)	(²)
At least one vehicle owned or leased	92	62	57	73	76	86	89	94	96	98
Average annual expenditures	\$58,872	\$26,684	\$18,775	\$22,137	\$25,631	\$31,005	\$36,212	\$42,152	\$51,853	\$86,861
Food										
Food at home	4,315	2,593	2,082	2,623	3,081	2,978	3,554	3,767	4,033	5,513
Cereals and bakery products	584	329	240	338	406	361	471	508	556	760
Cereals and cereal products	195	132	74	124	148	127	173	166	179	249
Bakery products	389	197	167	214	259	235	297	342	377	510
Meats, poultry, fish, and eggs	995	649	517	587	799	771	963	967	928	1,184
Beef	286	120	124	150	214	201	247	287	275	353
Pork	190	149	126	131	165	179	192	190	196	203
Other meats	128	80	67	80	82	84	147	112	128	153
Poultry	188	167	95	110	151	154	207	172	174	217
Fish and seafood	148	97	59	78	137	104	111	153	104	199
Eggs	54	35	47	38	50	49	59	53	52	59
Dairy products	488	294	228	333	305	296	393	421	457	638
Fresh milk and cream	200	128	127	153	125	131	193	176	183	251
Other dairy products	287	166	101	181	180	164	200	245	274	387
Fruits and vegetables	715	428	314	471	489	490	573	608	653	930
Fresh fruits	243	122	98	149	148	155	177	208	216	329
Fresh vegetables	229	172	101	157	157	170	184	188	209	293
Processed fruits	128	55	59	95	86	86	105	106	113	170
Processed vegetables	115	79	57	71	99	79	107	106	114	138

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, 2007-2008 — 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	\$1,534	\$893	\$782	\$894	\$1,082	\$1,059	\$1,155	\$1,264	\$1,439	\$2,002
Sugar and other sweets	152	88	70	89	115	101	96	144	132	203
Fats and oils	110	58	58	65	87	86	97	104	101	134
Miscellaneous foods	815	475	357	469	576	569	587	627	779	1,077
Nonalcoholic beverages	406	260	291	266	289	290	347	355	390	503
Food prepared by consumer unit on out-of-town trips	51	4 ¹²	4 ⁷	4 ⁴	4 ¹⁴	1 ³	2 ⁸	3 ³	3 ⁶	8 ⁵
Food away from home	3,304	1,535	847	1,060	1,233	1,687	1,988	2,362	2,957	4,942
Alcoholic beverages	466	315	4 ¹²³	79	185	229	320	216	443	706
Housing	20,802	11,732	8,468	9,707	10,340	12,067	13,523	15,544	17,878	29,801
Shelter	12,724	7,562	5,200	5,820	6,395	7,405	8,161	9,362	11,019	18,219
Owned dwellings	9,145	3,877	1,268	1,616	1,928	3,143	3,627	5,121	7,504	15,289
Mortgage interest and charges	6,217	2,725	747	1,008	1,275	2,149	2,448	3,422	5,218	10,371
Property taxes	1,957	970	329	379	413	638	816	1,095	1,540	3,285
Maintenance, repairs, insurance, other expenses	971	4 ¹⁸³	4 ¹⁹²	2 ²⁹	2 ⁴⁰	3 ⁵⁶	3 ⁶³	6 ⁰⁴	7 ⁴⁶	1,6 ³²
Rented dwellings	2,930	3,535	3,845	4,185	4,368	4,145	4,280	3,890	3,156	1,727
Other lodging	649	4 ¹⁵⁰	4 ⁸⁷	4 ¹⁹	4 ⁹⁹	1 ¹⁷	2 ⁵⁴	3 ⁵²	3 ⁵⁹	1,2 ⁰⁴
Utilities, fuels, and public services	4,028	2,494	2,148	2,568	2,534	3,039	3,263	3,662	3,944	4,968
Natural gas	561	303	229	267	240	372	420	489	517	753
Electricity	1,514	1,018	891	1,124	1,111	1,237	1,273	1,383	1,480	1,800
Fuel oil and other fuels	149	4 ²⁶	4 ⁴³	4 ⁹⁰	4 ⁴⁷	7 ⁹	1 ⁰⁷	1 ¹⁶	1 ⁰⁴	2 ²⁸
Telephone services	1,305	900	765	804	866	1,023	1,118	1,263	1,328	1,537
Water and other public services	499	247	220	282	270	328	345	411	515	651
Household operations	1,399	376	207	333	329	402	600	612	878	2,502
Personal services	806	4 ¹¹²	4 ⁵³	4 ¹¹⁹	4 ¹³⁹	1 ⁶⁷	2 ⁹⁵	2 ⁵²	4 ⁵⁸	1,5 ²⁹
Other household expenses	594	264	154	214	190	235	305	360	419	973
Housekeeping supplies	655	276	281	385	396	361	473	511	594	913
Laundry and cleaning supplies	178	65	135	157	144	127	204	190	151	207
Other household products	352	134	132	184	209	154	195	240	341	516
Postage and stationery	125	77	4 ¹⁴	4 ⁴	4 ³	8 ⁰	7 ⁴	8 ¹	1 ⁰²	1 ⁹¹
Household furnishings and equipment	1,996	1,024	632	601	686	860	1,026	1,396	1,444	3,199
Household textiles	137	4 ⁷⁰	4 ²²	5 ⁹	5 ⁴	3 ⁷	5 ⁴	8 ²	9 ⁰	2 ³⁶
Furniture	553	357	289	269	140	204	327	247	378	910
Floor coverings	48	4 ¹⁸	4 ⁶	4 ⁶	4 ⁶	4 ⁵	1 ⁹	4 ⁰	3 ⁷	8 ²
Major appliances	245	201	118	4 ³⁴	141	115	149	116	210	375
Small appliances, miscellaneous housewares	103	28	22	28	29	53	48	102	76	161
Miscellaneous household equipment	910	350	177	205	316	446	430	810	653	1,435
Apparel and services	2,286	1,364	725	700	921	1,260	1,471	1,488	1,776	3,495
Men and boys	602	345	188	178	194	258	335	310	489	968
Men, 16 and over	427	244	4 ¹²⁹	4 ⁸⁵	98	150	196	182	367	711
Boys, 2 to 15	175	101	59	92	96	108	138	128	122	256
Women and girls	840	517	245	270	356	467	586	565	643	1,271
Women, 16 and over	596	431	188	195	228	345	403	348	453	915
Girls, 2 to 15	244	86	4 ⁵⁷	7 ⁵	1 ²⁹	1 ²²	1 ⁸²	2 ¹⁷	1 ⁹⁰	3 ⁵⁶
Children under 2	122	4 ⁶⁷	4 ⁴²	4 ⁵⁸	4 ¹⁵	8 ²	7 ⁷	7 ⁶	1 ²¹	1 ⁷⁵
Footwear	401	4 ²⁶³	4 ¹³⁷	4 ⁴⁰	1 ⁹⁹	3 ⁰⁰	3 ⁵⁰	3 ⁶⁹	3 ⁴⁶	5 ³⁵
Other apparel products and services	321	172	113	154	157	153	124	168	176	546
Transportation	10,182	3,683	2,875	3,864	4,691	5,666	6,622	7,625	10,242	14,288
Vehicle purchases (net outlay)	3,659	4 ⁶⁵⁷	4 ⁵⁵⁵	4 ^{1,243}	1,360	1,834	2,273	2,563	3,887	5,254
Cars and trucks, new	1,691	(²)	(²)	(²)	4 ³⁸⁷	4 ⁵¹⁶	4 ⁴⁸²	4 ^{1,054}	1,332	2,954
Cars and trucks, used	1,834	4 ⁶¹²	4 ⁵⁵⁵	1,243	848	1,275	1,661	1,456	2,482	2,075
Other vehicles	135	4 ⁴⁵	(²)	(²)	4 ¹²⁵	4 ⁴³	4 ¹³¹	4 ⁵³	4 ⁷³	2 ²⁵
Gasoline and motor oil	3,105	1,618	1,300	1,503	1,738	2,119	2,280	2,663	3,281	3,961

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, 2007-2008 — 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	\$2,883	\$1,246	\$922	\$958	\$1,356	\$1,529	\$1,819	\$2,108	\$2,729	\$4,158
Vehicle finance charges	398	173	471	154	102	182	249	314	409	570
Maintenance and repairs	778	276	440	235	377	505	585	624	725	1,065
Vehicle insurance	1,137	4603	4293	4456	4685	672	4699	826	1,163	1,577
Vehicle rental, leases, licenses, and other charges	569	193	117	113	192	169	286	343	432	946
Public transportation	535	162	98	160	237	184	250	292	344	915
Healthcare	2,406	1,292	755	775	961	1,133	1,500	1,873	2,376	3,434
Health insurance	1,304	725	244	484	565	571	812	1,112	1,263	1,858
Medical services	680	358	265	97	202	302	391	447	727	992
Drugs	326	155	203	175	164	200	234	251	303	444
Medical supplies	96	453	444	418	431	60	62	64	83	141
Entertainment	3,577	1,524	814	1,035	1,160	1,407	1,826	2,200	2,766	5,810
Fees and admissions	896	288	134	110	173	139	330	406	542	1,658
Audio and visual equipment and services	1,182	668	400	441	621	676	826	910	1,256	1,586
Pets, toys, hobbies, and playground equipment	860	331	212	289	266	347	423	375	546	1,490
Other entertainment supplies, equipment, and services	640	238	468	195	100	246	248	510	421	1,076
Personal care products and services	694	338	226	245	316	358	420	513	599	1,029
Reading	105	37	31	33	29	47	46	65	81	170
Education	885	386	4293	237	260	265	368	339	583	1,561
Tobacco products and smoking supplies	366	371	430	472	450	411	415	431	427	285
Miscellaneous	853	229	190	175	454	440	466	582	896	1,237
Cash contributions	1,560	717	587	395	399	543	831	1,244	1,341	2,408
Personal insurance and pensions	7,071	568	329	738	1,151	2,514	2,862	3,902	5,454	12,183
Life and other personal insurance	285	481	437	440	60	71	123	165	213	490
Pensions and Social Security	6,786	486	291	698	1,091	2,443	2,740	3,737	5,241	11,693
Sources of income and personal taxes:										
Money income before taxes	77,055	-3,021	8,321	12,894	17,513	24,978	34,831	44,614	59,530	131,382
Wages and salaries	70,243	3,075	2,984	7,731	11,857	20,837	30,911	40,594	55,310	120,563
Self-employment income	3,795	4-7,558	4105	4321	4691	899	1,316	1,369	2,138	7,619
Social Security, private and government retirement	856	4205	1,254	1,664	1,795	1,176	837	789	678	751
Interest, dividends, rental income, other property income	753	79	4109	472	450	105	81	248	275	1,555
Unemployment and workers' compensation, veterans' benefits	200	443	4205	4217	4223	201	242	327	242	149
Public assistance, supplemental security income, food stamps	435	550	2,621	1,791	2,078	1,025	421	259	190	85
Regular contributions for support	583	4129	4360	715	687	538	802	870	503	526
Other income	189	4456	4683	4383	4132	197	222	159	193	134
Personal taxes	2,201	253	-200	-515	-393	-586	-461	114	626	5,254
Federal income taxes	1,885	658	-99	-379	-198	-390	-168	141	713	4,293
2008 Tax stimulus (new UCC Q20082)	-502	4-409	4-138	4-170	4-294	-327	-470	-383	-551	-623
State and local income taxes	636	-15	22	12	46	97	118	241	345	1,256
Other taxes	183	418	415	422	54	35	59	115	119	328

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, 2007-2008 — 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
Income after taxes	74,854	-3,274	8,522	13,409	17,906	25,563	35,292	44,500	58,904	126,128
Addenda:										
Net change in total assets and liabilities	-\$8,289	-\$966	-\$104	-\$5,564	\$960	-\$1,783	-\$10,179	-\$2,845	-\$1,099	-\$15,442
Net change in total assets	11,265	-195	5,195	965	260	4,696	1,115	7,044	9,012	19,682
Net change in total liabilities	19,554	771	5,299	6,530	-700	6,479	11,294	9,889	10,111	35,124
Other financial information:										
Other money receipts	314	4,938	4,759	4,241	412	4,707	70	361	223	285
Mortgage principal paid on owned property	-3,087	-1,320	-639	-365	-548	-935	-845	-1,634	-2,169	-5,464
Estimated market value of owned home	186,413	96,793	28,481	32,965	43,331	63,644	77,939	106,061	148,659	310,807
Estimated monthly rental value of owned home	988	487	175	229	279	395	480	616	828	1,581
Gifts of goods and services	831	422	342	254	156	415	429	536	811	1,248
Food	62	43	(²)	420	410	25	28	40	59	100
Alcoholic beverages	11	410	(²)	(³)	43	46	(²)	3	6	22
Housing	163	452	461	453	444	116	118	71	148	244
Housekeeping supplies	24	42	(²)	44	43	410	17	48	20	40
Household textiles	8	(³)	(²)	(³)	44	43	41	42	415	11
Appliances and miscellaneous housewares	14	(²)	(²)	(³)	42	43	46	45	9	26
Major appliances	4	(²)	(²)	(²)	(³)	42	45	(²)	42	8
Small appliances and miscellaneous housewares	9	(²)	(²)	(³)	42	41	41	45	47	18
Miscellaneous household equipment	49	41	413	42	412	435	435	422	42	77
Other housing	69	449	448	447	423	65	60	34	62	91
Apparel and services	218	247	231	58	53	134	162	238	166	291
Males, 2 and over	49	444	470	411	46	24	40	45	32	71
Females, 2 and over	60	464	471	416	420	34	36	71	49	80
Children under 2	58	434	48	426	410	47	47	37	48	83
Other apparel products and services	50	4105	482	45	417	429	439	85	37	56
Jewelry and watches	21	(²)	48	42	417	46	410	427	17	31
All other apparel products and services	29	4105	474	42	(²)	424	429	458	420	25
Transportation	70	47	414	17	43	27	27	26	44	126
Healthcare	12	(²)	42	47	413	44	47	49	46	20
Entertainment	86	479	46	480	415	425	40	43	69	139
Toys, games, arts and crafts, and tricycles	36	470	(²)	464	43	48	426	423	426	53
Other entertainment	50	49	46	417	413	17	14	20	44	87
Personal care products and services	18	412	43	(²)	44	45	43	45	19	31
Reading	1	42	(²)	(²)	(³)	(²)	(³)	(³)	2	1
Education	92	42	43	46	43	425	422	424	147	140
All other gifts	98	48	422	413	46	48	20	76	145	135

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.