

**Table 27. Consumer units with reference person age 35 to 44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009**

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) .....	22,516	509	543	734	855	2,186	2,162	2,035	3,787	9,706
Consumer unit characteristics:										
Income before taxes .....	\$77,297	-\$2,606	\$8,022	\$12,813	\$17,597	\$24,916	\$34,759	\$44,530	\$59,430	\$130,613
Income after taxes .....	75,294	-1,821	8,169	13,386	18,344	25,729	35,376	44,707	59,175	125,548
Age of reference person .....	39.7	39.6	39.5	39.5	39.3	39.5	39.5	39.7	39.6	39.9
Average number in consumer unit:										
Persons .....	3.3	2.7	2.3	2.5	2.7	2.9	3.1	3.1	3.3	3.6
Children under 18 .....	1.3	1.1	.9	1.1	1.2	1.2	1.4	1.2	1.3	1.5
Persons 65 and older .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Earners .....	1.6	.6	.5	.8	1.0	1.3	1.4	1.6	1.8	2.0
Vehicles .....	2.1	1.2	.9	1.1	1.2	1.4	1.6	1.8	2.2	2.7
Percent distribution:										
Sex of reference person:										
Male .....	48	40	45	39	33	39	45	44	49	52
Female .....	52	60	55	61	67	61	55	56	51	48
Housing tenure:										
Homeowner .....	66	43	28	26	29	41	49	55	70	86
With mortgage .....	57	28	16	16	16	28	38	46	60	79
Without mortgage .....	9	15	12	10	12	13	11	8	10	7
Renter .....	34	57	72	74	71	59	51	45	30	14
Race of reference person:										
Black or African-American .....	14	22	23	19	19	21	22	21	12	8
White, Asian, and all other races .....	86	78	77	81	81	79	78	79	88	92
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	16	16	19	26	28	28	22	17	17	10
Not Hispanic or Latino .....	84	84	81	74	72	72	78	83	83	90
Education of reference person:										
Elementary (1-8) .....	4	8	10	10	5	8	5	5	3	1
High school (9-12) .....	31	40	54	47	51	49	45	35	35	17
College .....	65	52	35	43	43	44	49	59	61	82
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	1	( <sup>3</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	92	69	60	72	79	87	87	94	95	98
Average annual expenditures .....	\$58,070	\$30,495	\$21,482	\$24,018	\$25,399	\$29,753	\$36,847	\$41,601	\$50,136	\$84,679
Food .....										
Food at home .....	4,477	3,053	2,334	2,971	2,875	3,260	3,615	3,765	4,068	5,710
Cereals and bakery products .....	624	414	278	368	420	440	483	497	590	808
Cereals and cereal products .....	218	164	102	123	166	174	185	177	199	273
Bakery products .....	406	250	176	246	253	267	297	321	390	534
Meats, poultry, fish, and eggs .....	998	707	502	786	691	760	925	946	917	1,196
Beef .....	275	189	126	206	213	188	237	257	251	340
Pork .....	197	145	91	154	140	173	179	198	207	218
Other meats .....	134	85	86	107	74	92	144	116	116	165
Poultry .....	192	181	83	179	124	162	180	185	190	217
Fish and seafood .....	145	64	469	100	88	96	132	135	99	196
Eggs .....	55	42	47	40	52	50	53	53	54	60
Dairy products .....	506	394	357	329	296	325	406	393	449	661
Fresh milk and cream .....	196	166	168	144	120	144	189	150	175	242
Other dairy products .....	310	227	189	184	176	182	218	243	275	419
Fruits and vegetables .....	746	508	417	512	431	537	565	634	692	956
Fresh fruits .....	254	158	177	161	125	177	175	207	225	340
Fresh vegetables .....	233	176	115	173	128	174	176	199	216	297
Processed fruits .....	134	101	63	98	79	93	104	107	126	171
Processed vegetables .....	125	72	62	81	99	94	110	122	125	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, 2008-2009 — 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 .....	\$1,602	\$1,031	\$780	\$976	\$1,037	\$1,197	\$1,236	\$1,295	\$1,420	\$2,088
Sugar and other sweets .....	158	113	83	98	101	130	114	139	131	204
Fats and oils .....	117	64	53	89	93	100	104	109	103	142
Miscellaneous foods .....	860	561	412	455	581	634	648	672	769	1,132
Nonalcoholic beverages .....	416	278	223	319	244	320	356	345	379	521
Food prepared by consumer unit on out-of-town trips .....	51	415	48	415	418	13	13	30	38	88
Food away from home .....	3,328	1,941	1,245	1,048	1,251	1,645	2,108	2,205	2,905	4,936
Alcoholic beverages .....	480	501	248	188	200	167	305	323	363	724
Housing .....	20,678	13,288	9,280	9,991	10,745	12,007	14,027	15,583	17,917	28,965
Shelter .....	12,720	8,289	5,212	5,894	6,431	7,406	8,697	9,573	11,036	17,853
Owned dwellings .....	8,945	5,028	1,658	1,631	1,669	2,888	4,068	5,038	7,562	14,563
Mortgage interest and charges .....	6,031	3,534	886	906	1,105	1,915	2,789	3,291	5,214	9,815
Property taxes .....	1,993	1,174	456	496	330	646	798	1,167	1,620	3,271
Maintenance, repairs, insurance, other expenses .....	921	321	316	229	234	328	482	581	728	1,477
Rented dwellings .....	3,168	3,116	3,440	4,201	4,669	4,398	4,390	4,308	3,170	2,156
Other lodging .....	607	4145	4115	461	493	120	239	227	305	1,135
Utilities, fuels, and public services .....	4,112	2,913	2,447	2,512	2,743	3,131	3,381	3,768	4,072	4,981
Natural gas .....	557	391	311	257	283	395	405	471	518	729
Electricity .....	1,539	1,198	949	1,082	1,181	1,267	1,367	1,406	1,516	1,793
Fuel oil and other fuels .....	149	485	483	4105	441	53	90	138	105	224
Telephone services .....	1,343	958	789	821	966	1,064	1,136	1,327	1,404	1,556
Water and other public services .....	524	279	315	248	272	353	383	426	529	680
Household operations .....	1,376	592	360	342	506	422	595	633	878	2,368
Personal services .....	760	4213	488	4105	4280	149	280	243	407	1,409
Other household expenses .....	616	379	273	236	226	273	315	390	471	960
Housekeeping supplies .....	681	461	307	421	392	398	467	525	588	939
Laundry and cleaning supplies .....	182	117	106	184	137	150	139	142	157	229
Other household products .....	366	183	160	193	217	168	238	295	299	528
Postage and stationery .....	133	160	441	44	37	79	90	88	132	182
Household furnishings and equipment .....	1,789	1,033	953	822	673	649	888	1,084	1,344	2,823
Household textiles .....	130	461	96	32	49	58	69	60	96	208
Furniture .....	435	346	236	206	96	166	320	185	342	674
Floor coverings .....	37	411	47	48	42	7	6	26	33	63
Major appliances .....	227	4106	152	438	113	103	111	157	182	349
Small appliances, miscellaneous housewares .....	96	138	106	25	51	59	47	98	60	136
Miscellaneous household equipment .....	862	371	357	513	362	256	335	558	630	1,393
Apparel and services .....	2,291	1,230	1,113	2,482	959	1,338	1,507	1,823	1,721	3,205
Men and boys .....	592	338	176	1,022	204	284	314	357	442	856
Men, 16 and over .....	428	4191	4109	938	102	190	181	239	318	627
Boys, 2 to 15 .....	164	147	67	85	102	94	133	119	123	229
Women and girls .....	848	453	459	586	334	479	574	739	620	1,209
Women, 16 and over .....	606	334	234	521	212	343	426	460	436	875
Girls, 2 to 15 .....	242	119	225	65	121	136	149	279	184	334
Children under 2 .....	117	464	425	474	443	85	92	103	114	152
Footwear .....	426	4228	4334	512	211	348	362	436	380	501
Other apparel products and services .....	307	147	119	288	168	141	165	187	164	487
Transportation .....	9,095	4,250	3,171	2,764	4,311	4,788	5,957	6,875	8,752	12,861
Vehicle purchases (net outlay) .....	2,944	4966	4563	4392	41,104	1,238	1,806	2,289	2,601	4,446
Cars and trucks, new .....	1,311	(3)	(3)	(3)	4375	4390	4270	4907	741	2,381
Cars and trucks, used .....	1,539	919	4563	392	607	783	1,489	1,382	1,762	1,922
Other vehicles .....	94	446	(3)	(3)	4122	465	447	(3)	498	143
Gasoline and motor oil .....	2,860	1,734	1,269	1,363	1,580	2,046	2,162	2,423	2,993	3,613

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, 2008-2009 — 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 .....	\$2,751	\$1,393	\$1,231	\$871	\$1,275	\$1,348	\$1,775	\$1,897	\$2,824	\$3,875
Vehicle finance charges .....	377	131	<sup>4</sup> 60	127	88	149	240	298	418	535
Maintenance and repairs .....	754	300	413	266	387	444	542	570	740	1,028
Vehicle insurance .....	1,077	<sup>4</sup> 644	<sup>4</sup> 643	<sup>4</sup> 393	<sup>4</sup> 596	<sup>4</sup> 562	748	682	1,287	1,421
Vehicle rental, leases, licenses, and other charges .....	542	317	115	86	204	193	244	346	379	892
Public transportation .....	540	158	107	138	352	156	216	267	334	927
Healthcare .....	2,510	1,407	852	795	1,075	1,086	1,824	1,836	2,400	3,574
Health insurance .....	1,388	837	410	422	615	553	1,000	1,069	1,385	1,955
Medical services .....	681	417	280	182	217	282	492	409	625	1,006
Drugs .....	342	131	129	169	193	191	278	288	303	467
Medical supplies .....	99	<sup>4</sup> 21	<sup>4</sup> 33	<sup>4</sup> 23	<sup>4</sup> 50	59	55	70	86	147
Entertainment .....	3,460	1,965	984	951	1,149	1,283	1,857	2,022	2,612	5,550
Fees and admissions .....	870	276	114	115	199	172	364	390	512	1,572
Audio and visual equipment and services .....	1,139	865	526	416	579	641	878	869	1,070	1,546
Pets, toys, hobbies, and playground equipment .....	903	506	287	368	323	353	434	516	579	1,485
Other entertainment supplies, equipment, and services .....	548	<sup>4</sup> 318	<sup>4</sup> 57	<sup>4</sup> 51	48	117	180	248	451	947
Personal care products and services .....	706	387	404	254	310	430	436	553	574	1,017
Reading .....	94	32	18	32	27	48	38	55	72	151
Education .....	944	376	<sup>4</sup> 229	464	198	198	470	335	642	1,635
Tobacco products and smoking supplies .....	385	372	345	521	472	476	420	434	409	322
Miscellaneous .....	914	349	270	355	314	534	519	702	997	1,260
Cash contributions .....	1,565	931	689	505	411	536	900	1,230	1,351	2,364
Personal insurance and pensions .....	7,143	412	300	696	1,101	1,958	2,862	3,860	5,354	12,407
Life and other personal insurance .....	277	<sup>4</sup> 86	<sup>4</sup> 23	<sup>4</sup> 52	<sup>4</sup> 47	79	129	161	196	473
Pensions and Social Security .....	6,866	326	277	644	1,055	1,879	2,734	3,699	5,159	11,934
Sources of income and personal taxes:										
Money income before taxes .....	77,297	-2,606	8,022	12,813	17,597	24,916	34,759	44,530	59,430	130,613
Wages and salaries .....	70,141	3,702	2,955	6,711	11,649	20,793	30,577	40,223	54,646	119,580
Self-employment income .....	3,590	<sup>4</sup> -7,959	<sup>4</sup> 94	<sup>4</sup> 495	<sup>4</sup> 561	810	1,217	1,796	2,448	6,869
Social Security, private and government retirement .....	883	<sup>4</sup> 203	1,225	2,099	1,879	1,083	859	768	734	763
Interest, dividends, rental income, other property income .....	1,096	127	<sup>4</sup> 87	<sup>4</sup> 88	<sup>4</sup> 36	155	115	140	250	2,334
Unemployment and workers' compensation, veterans' benefits .....	349	<sup>4</sup> 100	<sup>4</sup> 315	<sup>4</sup> 483	<sup>4</sup> 380	351	417	653	436	238
Public assistance, supplemental security income, food stamps .....	465	564	2,261	1,929	2,223	1,102	623	248	219	56
Regular contributions for support .....	563	<sup>4</sup> 216	627	716	612	399	762	619	558	545
Other income .....	209	<sup>4</sup> 441	<sup>4</sup> 458	<sup>4</sup> 292	<sup>4</sup> 256	223	189	<sup>4</sup> 83	139	229
Personal taxes .....	2,004	-785	-147	-573	-747	-813	-617	-177	255	5,065
Federal income taxes .....	1,675	-422	-93	-424	-472	-605	-347	-11	381	4,054
2008 Tax stimulus (new UCC Q20082) (thru Q20091) .....	-517	<sup>4</sup> -419	<sup>4</sup> -131	<sup>4</sup> -174	<sup>4</sup> -285	-327	-490	-426	-598	-626
State and local income taxes .....	686	-4	29	8	-9	78	130	169	332	1,378
Other taxes .....	160	<sup>4</sup> 61	<sup>4</sup> 48	17	19	41	90	90	140	259

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, 2008-2009 — 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 .....	75,294	-1,821	8,169	13,386	18,344	25,729	35,376	44,707	59,175	125,548
Addenda:										
Net change in total assets and liabilities .....	-\$7,476	-\$2,765	-\$1,104	-\$4,734	\$1,492	\$1,694	-\$10,465	-\$1,994	\$965	-\$14,918
Net change in total assets .....	9,279	-3,578	4,639	-1,745	254	4,438	2,508	3,765	6,681	16,610
Net change in total liabilities .....	16,755	-813	5,743	2,988	-1,238	2,744	12,973	5,759	5,716	31,529
Other financial information:										
Other money receipts .....	246	41,489	4,759	4,235	410	102	86	473	178	304
Mortgage principal paid on owned property .....	-3,028	-1,616	-661	-436	-1,035	-813	-1,056	-1,539	-2,359	-5,117
Estimated market value of owned home .....	171,690	91,151	30,126	39,685	35,487	57,274	77,518	96,367	140,653	280,466
Estimated monthly rental value of owned home .....	944	526	228	250	234	376	488	595	818	1,473
Gifts of goods and services .....	828	540	343	585	251	334	425	562	662	1,250
Food .....	74	449	45	10	414	45	49	58	56	111
Alcoholic beverages .....	13	421	(3)	(2)	(3)	43	42	13	7	23
Housing .....	144	464	4,208	4,37	4,90	77	68	83	116	215
Housekeeping supplies .....	25	42	49	43	45	47	13	18	20	40
Household textiles .....	6	(3)	(2)	(3)	41	41	46	42	42	11
Appliances and miscellaneous housewares .....	13	(3)	(3)	(3)	42	41	42	48	410	24
Major appliances .....	4	(3)	(3)	(3)	(3)	(2)	(2)	(3)	43	9
Small appliances and miscellaneous housewares .....	9	(3)	(3)	(3)	42	41	42	48	47	15
Miscellaneous household equipment .....	36	411	413	(3)	415	412	416	429	39	54
Other housing .....	64	451	4,186	434	467	55	30	427	44	86
Apparel and services .....	223	245	439	455	87	87	166	255	131	288
Males, 2 and over .....	51	447	422	415	47	18	28	22	18	89
Females, 2 and over .....	73	469	41	4,338	432	422	56	90	42	79
Children under 2 .....	53	444	49	455	429	35	49	46	37	71
Other apparel products and services .....	46	484	47	447	420	413	433	98	34	50
Jewelry and watches .....	12	42	47	424	412	41	46	430	49	13
All other apparel products and services .....	33	482	(3)	423	48	412	427	468	425	37
Transportation .....	68	47	41	18	7	29	20	31	34	126
Healthcare .....	9	(3)	41	42	418	44	46	49	45	12
Entertainment .....	85	4130	413	445	418	412	45	41	75	132
Toys, games, arts and crafts, and tricycles .....	35	4121	411	442	47	43	427	415	416	52
Other entertainment .....	50	49	42	42	411	49	18	26	59	80
Personal care products and services .....	16	410	466	411	42	41	4	9	14	24
Reading .....	(2)	41	(3)	(3)	(3)	(2)	(2)	(2)	41	1
Education .....	94	43	43	42	411	418	421	41	93	172
All other gifts .....	101	410	47	45	43	58	44	61	129	147

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

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, October, 2010