

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands)	21,624	3,613	4,505	8,230	5,277
Consumer unit characteristics:					
Income before taxes	\$84,725	\$100,642	\$84,485	\$76,224	\$87,292
Income after taxes	72,891	83,729	72,460	67,109	74,857
Age of reference person	39.6	39.5	39.6	39.6	39.6
Average number in consumer unit:					
People	3.3	3.3	3.3	3.3	3.4
Children under 18	1.4	1.4	1.4	1.3	1.4
Adults 65 and older	(¹) .1	(¹) .1	(¹) .1	(¹) .1	(¹) .1
Earners	1.6	1.6	1.6	1.6	1.6
Vehicles	1.9	1.6	2.1	1.9	2.0
Percent distribution:					
Reference person:					
Men	46	46	49	45	46
Women	54	54	51	55	54
Housing tenure:					
Homeowner	58	54	64	60	51
With mortgage	47	45	53	48	42
Without mortgage	11	10	11	12	9
Renter	42	46	36	40	49
Race of reference person:					
Black or African-American	15	15	12	23	5
White, Asian, and all other races	85	85	88	77	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino	20	16	10	18	33
Not Hispanic or Latino	80	84	90	82	67
Education of reference person:					
Elementary (1-8)	3	3	4	2	4
High school (9-12)	29	29	26	32	27
College	68	68	70	66	69
Never attended and other	(¹)	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased	90	83	92	91	92
Average annual expenditures	\$63,901	\$67,410	\$66,388	\$58,728	\$67,710
Food					
Food at home	4,808	4,546	5,595	4,434	4,957
Cereals and bakery products	632	645	755	566	627
Cereals and cereal products	225	246	273	197	214
Bakery products	407	399	482	370	413
Meats, poultry, fish, and eggs	1,080	1,004	1,213	1,084	1,018
Beef	274	237	323	286	244
Pork	196	164	232	210	168
Other meats	157	151	188	158	136
Poultry	218	227	230	207	217
Fish and seafood	159	157	166	150	170
Eggs	75	69	73	73	83
Dairy products	505	503	634	419	541
Fresh milk and cream	183	198	213	154	195
Other dairy products	322	305	421	265	346
Fruits and vegetables	935	956	1,039	817	1,022
Fresh fruits	346	368	396	283	388
Fresh vegetables	295	305	307	258	335
Processed fruits	130	128	147	112	144
Processed vegetables	165	154	189	163	155
Other food at home	1,657	1,439	1,954	1,547	1,749
Sugar and other sweets	161	130	205	150	164
Fats and oils	133	137	152	127	125
Miscellaneous foods	871	728	1,053	780	971
Nonalcoholic beverages	440	394	494	447	420
Food prepared by consumer unit on out-of-town trips	52	50	51	43	69

See footnotes at end of table.

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Food away from home	3,643	3,282	4,125	3,395	3,906
Alcoholic beverages	600	722	645	450	716
Housing	21,720	26,375	21,048	19,238	23,015
Shelter	13,061	16,465	12,143	11,001	14,726
Owned dwellings	7,724	9,671	8,532	6,649	7,380
Mortgage interest and charges	4,605	5,028	4,773	4,170	4,852
Property taxes	1,922	3,319	2,247	1,334	1,606
Maintenance, repairs, insurance, other expenses	1,197	1,324	1,512	1,144	922
Rented dwellings	4,729	6,080	3,057	3,772	6,722
Other lodging	608	714	555	580	623
Utilities, fuels, and public services	4,300	4,766	4,158	4,451	3,866
Natural gas	478	809	694	281	375
Electricity	1,596	1,536	1,412	1,939	1,259
Fuel oil and other fuels	87	300	69	41	27
Telephone services	1,565	1,680	1,493	1,579	1,525
Residential phone service, VOIP, and phone cards	281	412	260	273	221
Cellular phone service	1,284	1,268	1,233	1,306	1,304
Water and other public services	574	440	490	611	680
Household operations	1,848	2,853	1,676	1,507	1,839
Personal services	941	1,745	841	702	850
Other household expenses	907	1,108	835	805	988
Housekeeping supplies	639	533	870	598	593
Laundry and cleaning supplies	171	138	214	173	158
Other household products	355	319	460	336	325
Postage and stationery	113	76	196	89	110
Household furnishings and equipment	1,873	1,760	2,201	1,682	1,991
Household textiles	102	95	122	85	117
Furniture	568	637	549	560	548
Floor coverings	16	23	19	14	12
Major appliances	266	198	311	278	255
Small appliances, miscellaneous housewares	122	111	184	85	140
Miscellaneous household equipment	799	695	1,016	660	919
Apparel and services	2,417	2,300	2,716	2,248	2,537
Men and boys	596	597	658	515	673
Men, 16 and over	373	397	373	324	434
Boys, 2 to 15	223	201	285	191	239
Women and girls	805	725	913	729	899
Women, 16 and over	595	517	644	561	667
Girls, 2 to 15	210	208	269	168	231
Children under 2	101	101	104	105	91
Footwear	529	537	631	490	504
Other apparel products and services	386	340	411	409	371
Transportation	10,730	9,883	11,119	10,998	10,576
Vehicle purchases (net outlay)	4,281	3,347	4,624	4,906	3,654
Cars and trucks, new	1,662	1,194	2,206	1,667	1,509
Cars and trucks, used	2,537	2,153	2,341	3,111	2,071
Other vehicles	83	(²)	³⁷⁶	³¹²⁹	³⁷⁴
Gasoline and motor oil	2,757	2,441	2,673	2,828	2,934
Other vehicle expenses	2,956	2,991	3,220	2,702	3,117
Vehicle finance charges	282	231	299	299	275
Maintenance and repairs	905	808	935	872	998
Vehicle insurance	1,083	948	1,306	1,082	1,001
Vehicle rental, leases, licenses, and other charges	686	1,004	680	450	843
Public and other transportation	735	1,104	602	562	870
Healthcare	3,958	3,947	4,159	3,800	4,044
Health insurance	2,697	2,941	2,633	2,683	2,606
Medical services	805	618	979	667	1,000
Drugs	332	259	413	345	296
Medical supplies	124	128	133	106	142
Entertainment	3,290	3,115	3,975	2,755	3,701
Fees and admissions	999	1,165	1,289	686	1,142
Audio and visual equipment and services	1,185	1,120	1,284	1,160	1,193

See footnotes at end of table.

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Pets, toys, hobbies, and playground equipment	673	559	859	614	692
Pets	486	426	583	474	465
Toys, hobbies, and playground equipment	187	133	276	140	227
Other entertainment supplies, equipment, and services	433	271	543	295	674
Personal care products and services	780	790	854	700	843
Reading	95	75	111	72	131
Education	1,218	1,396	1,172	1,089	1,339
Tobacco products and smoking supplies	350	348	457	376	221
Miscellaneous	1,007	1,026	1,133	661	1,437
Cash contributions	1,612	1,271	1,461	1,596	2,001
Personal insurance and pensions	7,675	8,333	7,818	6,916	8,285
Life and other personal insurance	326	408	436	238	313
Pensions and Social Security	7,349	7,925	7,382	6,677	7,972
Sources of income and personal taxes:					
Money income before taxes	\$84,725	\$100,642	\$84,485	\$76,224	\$87,292
Wages and salaries	76,122	90,656	76,020	69,156	77,121
Self-employment income	5,560	6,348	5,473	4,260	7,123
Social Security, private and government retirement	930	894	718	1,160	776
Interest, dividends, rental income, other property income	735	992	761	472	946
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	663	962	644	547	658
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	490	562	624	481	341
Other income	225	228	245	148	327
Personal taxes (contains some imputed values)	11,834	16,913	12,024	9,115	12,435
Federal income taxes	9,176	13,030	8,915	7,378	9,564
State and local income taxes	2,625	3,861	3,078	1,679	2,867
Other taxes	34	³ 22	³ 32	58	³ 4
Income after taxes	72,891	83,729	72,460	67,109	74,857
Addenda:					
Net change in total assets and liabilities	\$6,058	\$15,859	- \$2,129	\$4,334	\$9,024
Net change in total assets	20,403	21,975	18,553	15,039	29,272
Net change in total liabilities	14,345	6,115	20,682	10,705	20,248
Other financial information:					
Other money receipts	678	474	517	296	1,551
Mortgage principal paid on owned property	-2,101	-2,188	-2,353	-1,988	-2,002
Estimated market value of owned home	159,091	193,981	148,226	127,925	193,089
Estimated monthly rental value of owned home	908	1,103	872	826	935
Gifts of goods and services, total	736	711	822	581	927
Food	58	57	71	50	60
Alcoholic beverages	18	46	19	8	12
Housing	166	170	194	141	182
Housekeeping supplies	24	15	50	14	23
Household textiles	³ 3	(¹)	³ 6	³ 3	³ 1
Appliances and miscellaneous housewares	17	³ 18	22	³ 8	³ 26
Major appliances	6	³ 2	³ 5	³ 6	³ 12
Small appliances and miscellaneous housewares	10	³ 15	³ 17	³ 2	³ 14
Miscellaneous household equipment	22	22	25	13	36

See footnotes at end of table.

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other housing	101	115	91	103	96
Apparel and services	191	191	178	167	237
Males, 2 and over	54	51	56	43	73
Females, 2 and over	53	32	67	44	71
Children under 2	35	³ 15	³ 32	46	33
Other apparel products and services	49	³ 93	³ 24	35	60
Jewelry and watches	12	³ 5	³ 7	³ 5	³ 33
All other apparel products and services ...	37	³ 88	³ 17	29	³ 28
Transportation	87	37	92	59	162
Healthcare	11	³ 5	³ 13	³ 14	³ 9
Entertainment	80	84	99	56	99
Toys, games, arts and crafts, and tricycles	29	³ 37	³ 26	³ 24	35
Other entertainment	51	47	73	32	64
Personal care products and services	11	³ 8	20	4	18
Reading	5	³ 1	4	4	9
Education	67	³ 85	109	43	57
All other gifts	42	25	23	34	82

- ¹ Value is too small to display.
- ² No data reported.
- ³ Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, August, 2016