

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2017-2018

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands)	21,551	3,457	4,252	8,335	5,507
Consumer unit characteristics:					
Income before taxes	\$91,784	\$101,952	\$87,328	\$84,344	\$100,099
Income after taxes	79,068	85,741	75,217	73,852	85,747
Age of reference person	39.4	39.6	39.2	39.3	39.5
Average number in consumer unit:					
People	3.4	3.2	3.3	3.3	3.6
Children under 18	1.4	1.2	1.4	1.4	1.5
Adults 65 and older	(¹)	(¹)	(¹)	(¹)	.1
Earners	1.7	1.6	1.7	1.6	1.7
Vehicles	1.9	1.6	2.3	1.8	2.1
Percent distribution:					
Reference person:					
Men	47	51	49	46	45
Women	53	49	51	54	55
Housing tenure:					
Homeowner	56	52	63	57	53
With mortgage	46	46	52	46	44
Without mortgage	10	6	12	11	9
Renter	44	48	37	43	47
Race of reference person:					
Black or African-American	15	13	13	23	6
White, Asian, and all other races	85	87	87	77	94
Hispanic or Latino origin of reference person:					
Hispanic or Latino	21	21	9	20	30
Not Hispanic or Latino	79	79	91	80	70
Education of reference person:					
Elementary (1-8)	3	3	3	2	5
High school (9-12)	26	27	26	28	24
College	70	70	70	70	71
Never attended and other	(¹)	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased	91	84	93	92	93
Average annual expenditures	\$70,065	\$72,717	\$66,291	\$64,411	\$79,966
Food					
Food at home	9,603	9,715	9,062	8,986	10,939
Cereals and bakery products	5,279	5,576	5,149	4,819	5,897
Cereals and cereal products	688	747	699	625	736
Bakery products	225	242	227	193	259
Meats, poultry, fish, and eggs	463	505	472	432	477
Meats, poultry, fish, and eggs	1,155	1,219	1,015	1,141	1,248
Beef	327	303	284	325	381
Pork	209	205	201	196	237
Other meats	151	169	166	137	148
Poultry	233	255	174	242	254
Fish and seafood	161	204	129	173	139
Eggs	74	82	60	69	90
Dairy products	551	627	533	472	637
Fresh milk and cream	185	194	175	167	214
Other dairy products	367	433	358	305	423
Fruits and vegetables	990	1,133	927	873	1,127
Fresh fruits	358	406	344	306	419
Fresh vegetables	328	385	289	295	374
Processed fruits	136	153	127	117	159
Processed vegetables	168	189	167	155	175
Other food at home	1,895	1,850	1,975	1,708	2,149
Sugar and other sweets	174	198	175	156	186
Fats and oils	136	145	136	133	134
Miscellaneous foods	1,017	1,005	1,057	871	1,218
Nonalcoholic beverages	507	436	543	503	534
Food prepared by consumer unit on out-of-town trips	60	65	65	45	76

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, 2017-2018 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Food away from home.....	4,324	4,139	3,913	4,167	5,042
Alcoholic beverages	676	740	699	604	723
Housing.....	23,747	27,262	20,965	21,535	27,035
Shelter	14,170	17,106	11,386	12,233	17,406
Owned dwellings	7,907	9,685	7,236	6,719	9,105
Mortgage interest and charges.....	4,521	5,058	4,018	4,027	5,319
Property taxes.....	2,049	3,340	2,159	1,472	2,028
Maintenance, repairs, insurance, other expenses	1,337	1,287	1,059	1,220	1,758
Rented dwellings.....	5,624	6,652	3,464	4,953	7,661
Other lodging.....	639	769	686	560	641
Utilities, fuels, and public services	4,359	4,349	4,353	4,416	4,283
Natural gas.....	432	673	631	261	387
Electricity.....	1,582	1,454	1,445	1,829	1,393
Fuel oil and other fuels.....	71	256	43	34	31
Telephone services.....	1,615	1,556	1,624	1,625	1,629
Residential phone service, VOIP, and phone cards.....	149	228	132	139	127
Cellular phone service.....	1,466	1,328	1,492	1,486	1,502
Water and other public services.....	660	410	611	667	843
Household operations	2,164	2,690	1,956	2,056	2,158
Personal services.....	1,180	1,686	1,098	1,094	1,057
Other household expenses.....	984	1,004	858	962	1,101
Housekeeping supplies.....	830	793	774	842	884
Laundry and cleaning supplies.....	250	257	209	272	245
Other household products.....	446	433	469	430	459
Postage and stationery.....	135	103	96	140	181
Household furnishings and equipment.....	2,224	2,324	2,496	1,988	2,303
Household textiles.....	100	74	103	101	114
Furniture.....	611	773	579	541	641
Floor coverings.....	44	27	133	21	21
Major appliances.....	292	291	295	237	372
Small appliances, miscellaneous housewares.....	120	103	98	129	136
Miscellaneous household equipment.....	1,057	1,056	1,287	959	1,019
Apparel and services.....	2,400	2,500	2,334	2,251	2,618
Men and boys.....	572	568	579	525	644
Men, 16 and over.....	354	354	356	325	397
Boys, 2 to 15.....	219	213	223	200	247
Women and girls.....	931	954	910	841	1,074
Women, 16 and over.....	686	729	694	585	808
Girls, 2 to 15.....	245	225	216	256	265
Children under 2.....	100	134	72	87	121
Footwear.....	542	519	562	579	483
Other apparel products and services.....	254	324	211	219	296
Transportation	11,455	10,339	11,697	10,655	13,181
Vehicle purchases (net outlay).....	4,970	3,561	5,163	4,667	6,163
Cars and trucks, new.....	2,138	1,753	1,856	2,150	2,581
Cars and trucks, used.....	2,734	1,726	3,170	2,464	3,440
Other vehicles.....	97	² 82	² 137	² 53	142
Gasoline, other fuels, and motor oil.....	2,516	2,124	2,465	2,500	2,826
Other vehicle expenses.....	3,129	3,494	3,307	2,869	3,159
Vehicle finance charges.....	283	231	282	302	288
Maintenance and repairs.....	943	956	956	811	1,124
Vehicle insurance.....	1,042	² 993	989	1,174	916
Vehicle rental, leases, licenses, and other charges.....	861	1,313	1,079	582	831
Public and other transportation.....	841	1,160	763	619	1,033
Healthcare	4,281	4,016	4,571	4,211	4,333
Health insurance.....	2,894	2,794	3,025	3,020	2,665
Medical services.....	890	786	1,036	717	1,105
Drugs.....	363	322	354	356	409
Medical supplies.....	134	113	157	117	153
Entertainment.....	3,782	3,602	3,547	3,377	4,715
Fees and admissions.....	1,116	1,318	1,078	938	1,289
Audio and visual equipment and services.....	1,065	1,062	1,160	1,022	1,064
Pets, toys, hobbies, and playground equipment.....	1,022	906	930	909	1,360
Pets.....	775	681	602	694	1,114
Toys, hobbies, and playground equipment.....	248	226	328	215	246
Other entertainment supplies, equipment, and services.....	578	316	380	508	1,003

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, 2017-2018 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Personal care products and services	917	845	971	868	997
Reading	111	106	119	101	122
Education	1,068	1,113	924	929	1,364
Tobacco products and smoking supplies	388	419	481	390	292
Miscellaneous	1,074	1,542	989	849	1,190
Cash contributions	1,631	1,273	1,324	1,291	2,609
Personal insurance and pensions	8,932	9,245	8,608	8,363	9,849
Life and other personal insurance	405	422	501	336	424
Pensions and Social Security	8,527	8,822	8,107	8,026	9,424
Sources of income and personal taxes:					
Money income before taxes	\$91,784	\$101,952	\$87,328	\$84,344	\$100,099
Wages and salaries	82,708	93,027	79,549	75,885	88,995
Self-employment income	5,825	5,635	4,043	5,772	7,399
Social Security, private and government retirement	1,158	1,380	1,186	1,031	1,187
Interest, dividends, rental income, other property income	772	647	975	541	1,044
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	586	626	597	573	574
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	472	456	647	366	506
Other income	264	181	331	177	395
Personal taxes (contains some imputed values)	12,716	16,211	12,111	10,493	14,353
Federal income taxes	9,888	12,317	9,131	8,418	11,174
State and local income taxes	2,778	3,836	2,933	2,005	3,166
Other taxes	49	58	47	70	²⁴
Income after taxes	79,068	85,741	75,217	73,852	85,747
Addenda:					
Net change in total assets and liabilities	\$6,687	\$4,055	\$16,873	-\$60	\$10,687
Net change in total assets	23,374	20,059	26,858	14,167	36,698
Net change in total liabilities	16,686	16,004	9,985	14,227	26,011
Other financial information:					
Other money receipts	620	²⁰⁶	1,990	324	271
Mortgage principal paid on owned property	-2,455	-2,905	-2,537	-2,020	-2,767
Estimated market value of owned home	184,287	214,326	137,397	139,510	269,403
Estimated monthly rental value of owned home	997	1,170	860	877	1,176
Gifts of goods and services, total	883	1,000	966	679	1,054
Food	54	45	84	32	71
Alcoholic beverages	17	26	23	6	22
Housing	155	191	121	161	149
Housekeeping supplies	27	29	32	17	36
Household textiles	²⁴	²³	²¹	²²	²¹²
Appliances and miscellaneous housewares	12	²¹¹	²⁷	²¹⁸	²⁷
Major appliances	6	²⁸	²¹	9	²³
Small appliances and miscellaneous housewares	6	²⁴	²⁶	²⁹	²⁵
Miscellaneous household equipment	32	57	22	27	31
Other housing	80	91	59	98	63
Apparel and services	201	192	232	179	218
Males, 2 and over	50	47	65	41	53
Females, 2 and over	76	58	73	83	82
Children under 2	28	²²³	²¹⁷	²²⁵	45
Other apparel products and services	47	²⁶³	77	²²⁹	39
Jewelry and watches	13	²¹²	²⁵⁰	²²	²³
All other apparel products and services	33	²⁵¹	²²⁷	²²⁸	36
Transportation	217	199	239	162	294
Healthcare	11	²⁹	²¹⁰	²⁶	²¹⁹
Entertainment	90	103	113	52	119
Toys, games, arts and crafts, and tricycles	39	²⁵¹	²⁷¹	²¹⁶	38
Other entertainment	51	53	42	36	81
Personal care products and services	17	²⁵	5	18	35

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, 2017-2018 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Reading	2	² 2	² 4	2	3
Education.....	67	² 168	80	31	48
All other gifts.....	52	61	56	30	77

¹ Value is too small to display.

² Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2019