

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands)	21,518	3,737	4,372	8,159	5,249
Consumer unit characteristics:					
Income before taxes	\$81,265	\$92,968	\$81,380	\$75,714	\$81,466
Income after taxes	70,851	79,383	70,304	66,775	71,569
Age of reference person	39.7	39.7	39.7	39.6	39.6
Average number in consumer unit:					
People	3.3	3.4	3.3	3.2	3.5
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	1.7	1.6	1.6	1.6
Vehicles	1.9	1.6	2.2	1.9	2.0
Percent distribution:					
Reference person:					
Men	46	47	47	46	44
Women	54	53	53	54	56
Housing tenure:					
Homeowner	60	56	68	63	53
With mortgage	50	49	56	50	45
Without mortgage	11	7	12	13	8
Renter	40	44	32	37	47
Race of reference person:					
Black or African-American	15	16	9	24	4
White, Asian, and all other races	85	84	91	76	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino	19	16	8	18	33
Not Hispanic or Latino	81	84	92	82	67
Education of reference person:					
Elementary (1-8)	4	4	4	3	6
High school (9-12)	29	29	26	33	25
College	67	67	70	64	69
Never attended and other	(¹)	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased	90	85	94	90	92
Average annual expenditures	\$60,662	\$64,621	\$61,794	\$55,535	\$64,799
Food	7,992	7,726	8,659	7,491	8,380
Food at home	4,658	4,402	5,287	4,348	4,777
Cereals and bakery products	634	660	751	582	594
Cereals and cereal products	227	253	279	199	207
Bakery products	407	407	472	383	387
Meats, poultry, fish, and eggs	1,020	1,017	1,037	1,063	941
Beef	272	240	274	298	253
Pork	192	171	203	214	164
Other meats	143	145	164	137	133
Poultry	216	243	214	219	194
Fish and seafood	133	161	115	131	131
Eggs	64	58	68	65	66
Dairy products	496	487	611	423	518
Fresh milk and cream	188	189	200	177	192
Other dairy products	309	298	411	246	325
Fruits and vegetables	874	879	948	763	978
Fresh fruits	319	325	338	268	376
Fresh vegetables	263	263	270	233	304
Processed fruits	129	134	146	107	145
Processed vegetables	163	157	195	156	153
Other food at home	1,634	1,359	1,941	1,516	1,746
Sugar and other sweets	157	145	198	132	168
Fats and oils	131	116	160	126	125
Miscellaneous foods	864	676	1,035	788	967
Nonalcoholic beverages	438	385	499	436	428
Food prepared by consumer unit on out-of-town trips	44	37	49	34	59

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, 2013-2014 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Food away from home	3,334	3,324	3,372	3,143	3,602
Alcoholic beverages	474	508	526	369	567
Housing	20,945	25,130	19,607	18,606	22,703
Shelter	12,595	15,645	11,163	10,731	14,513
Owned dwellings	7,822	9,465	8,004	6,945	7,863
Mortgage interest and charges	4,852	5,273	4,614	4,424	5,418
Property taxes	1,920	3,051	2,246	1,468	1,546
Maintenance, repairs, insurance, other expenses	1,049	1,142	1,144	1,053	899
Rented dwellings	4,229	5,638	2,640	3,204	6,143
Other lodging	544	542	520	582	507
Utilities, fuels, and public services	4,304	4,752	4,176	4,369	3,992
Natural gas	465	716	658	270	429
Electricity	1,626	1,563	1,497	1,934	1,298
Fuel oil and other fuels	107	388	82	41	33
Telephone services	1,529	1,633	1,472	1,521	1,514
Residential phone service, VOIP, and phone cards	299	447	267	278	251
Cellular phone service	1,230	1,186	1,205	1,243	1,263
Water and other public services	577	452	467	602	719
Household operations	1,668	2,332	1,566	1,449	1,621
Personal services	853	1,431	843	673	729
Other household expenses	815	901	723	776	892
Housekeeping supplies	651	607	853	556	657
Laundry and cleaning supplies	168	154	182	159	180
Other household products	357	322	507	309	329
Postage and stationery	126	131	164	88	148
Household furnishings and equipment	1,726	1,795	1,848	1,502	1,919
Household textiles	102	114	87	78	142
Furniture	464	473	447	470	465
Floor coverings	16	26	17	13	14
Major appliances	240	251	254	214	261
Small appliances, miscellaneous housewares	103	111	132	81	106
Miscellaneous household equipment	801	821	911	646	930
Apparel and services	2,111	2,270	2,296	1,888	2,182
Men and boys	565	654	564	513	583
Men, 16 and over	363	435	353	334	365
Boys, 2 to 15	202	219	212	179	218
Women and girls	731	764	816	654	754
Women, 16 and over	530	534	577	468	581
Girls, 2 to 15	201	229	239	186	174
Children under 2	98	104	99	82	118
Footwear	455	471	469	435	464
Other apparel products and services	261	277	348	204	262
Transportation	10,568	9,336	10,450	10,715	11,319
Vehicle purchases (net outlay)	3,995	2,459	4,011	4,492	4,304
Cars and trucks, new	1,608	1,155	1,240	1,592	2,261
Cars and trucks, used	2,327	1,304	2,738	2,795	1,985
Other vehicles	61	(²)	³ 32	³ 105	³ 58
Gasoline and motor oil	3,101	2,836	3,092	3,170	3,190
Other vehicle expenses	2,854	3,030	2,768	2,636	3,143
Vehicle finance charges	283	233	265	291	320
Maintenance and repairs	857	799	943	782	940
Vehicle insurance	1,081	1,111	921	1,153	1,087
Vehicle rental, leases, licenses, and other charges	633	886	639	410	795
Public and other transportation	618	1,012	579	417	682
Healthcare	3,587	3,736	4,183	3,128	3,697
Health insurance	2,289	2,720	2,435	2,103	2,152
Medical services	824	597	1,172	581	1,073
Drugs	356	279	426	370	332
Medical supplies	118	141	150	75	140
Entertainment	3,166	2,914	3,556	2,745	3,659
Fees and admissions	885	1,043	1,155	639	924
Audio and visual equipment and services	1,155	1,121	1,201	1,113	1,200

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, 2013-2014 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Pets, toys, hobbies, and playground equipment	662	527	735	658	702
Pets	489	366	524	534	477
Toys, hobbies, and playground equipment	173	160	211	124	225
Other entertainment supplies, equipment, and services	464	224	464	335	833
Personal care products and services	707	717	731	615	819
Reading	95	100	103	72	119
Education	1,098	1,487	1,069	885	1,175
Tobacco products and smoking supplies	328	342	414	328	245
Miscellaneous	723	737	834	612	789
Cash contributions	1,517	1,386	1,668	1,489	1,527
Personal insurance and pensions	7,352	8,232	7,698	6,592	7,619
Life and other personal insurance	313	424	377	248	281
Pensions and Social Security	7,039	7,808	7,320	6,344	7,338
Sources of income and personal taxes:					
Money income before taxes	\$81,265	\$92,968	\$81,380	\$75,714	\$81,466
Wages and salaries	73,031	83,406	73,313	68,203	72,916
Self-employment income	5,296	5,944	5,645	4,448	5,862
Social Security, private and government retirement	949	944	556	1,264	789
Interest, dividends, rental income, other property income	597	747	581	503	651
Public assistance, supplemental security income, food stamps	597	895	528	540	532
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	593	803	606	607	411
Other income	201	229	151	148	305
Personal taxes (contains some imputed values)	10,414	13,585	11,075	8,939	9,897
Federal income taxes	8,077	10,311	8,122	7,379	7,533
State and local income taxes	2,302	3,232	2,923	1,512	2,352
Other taxes	35	42	30	48	313
Income after taxes	70,851	79,383	70,304	66,775	71,569
Addenda:					
Net change in total assets and liabilities	\$3,573	\$7,515	-\$259	\$5,483	\$991
Net change in total assets	17,891	12,635	16,606	18,057	22,443
Net change in total liabilities	14,317	5,120	16,865	12,574	21,452
Other financial information:					
Other money receipts	424	201	1,028	247	353
Mortgage principal paid on owned property	-2,301	-2,496	-2,496	-2,073	-2,354
Estimated market value of owned home	160,340	181,353	137,727	144,358	189,058
Estimated monthly rental value of owned home	910	1,059	855	855	936
Gifts of goods and services, total	632	714	637	509	760
Food	57	38	73	46	72
Alcoholic beverages	14	28	18	9	8
Housing	153	222	143	146	122
Housekeeping supplies	21	19	37	14	20
Household textiles	4	39	34	32	32
Appliances and miscellaneous housewares	13	323	318	35	14
Major appliances	5	35	31	32	310
Small appliances and miscellaneous housewares	8	317	317	33	34
Miscellaneous household equipment	34	88	25	14	36
Other housing	80	84	59	110	49

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, 2013-2014 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Apparel and services	156	200	140	108	211
Males, 2 and over	38	36	40	36	41
Females, 2 and over	48	63	35	32	71
Children under 2	35	³ 43	39	18	53
Other apparel products and services	34	³ 58	26	21	45
Jewelry and watches	12	³ 13	36	³ 10	³ 21
All other apparel products and services ...	22	³ 45	³ 20	³ 12	³ 24
Transportation	64	30	24	50	142
Healthcare	9	39	³ 20	33	39
Entertainment	66	65	94	53	62
Toys, games, arts and crafts, and tricycles	27	³ 36	³ 35	³ 21	21
Other entertainment	39	29	59	32	41
Personal care products and services	8	³ 7	11	6	9
Reading	4	2	3	3	5
Education	72	88	87	60	66
All other gifts	32	25	25	24	54

- 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, September, 2015