

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands) ¹	22,318	3,619	4,807	8,546	5,346
Consumer unit characteristics:					
Income before taxes	\$103,696	\$121,865	\$95,813	\$95,196	\$112,072
Income after taxes	91,088	103,929	84,742	85,480	97,065
Age of reference person	39.4	39.4	39.5	39.4	39.4
Average number in consumer unit:					
People	3.4	3.3	3.3	3.3	3.6
Children under 18	1.4	1.3	1.5	1.4	1.5
Adults 65 and older	(²)	(²)	(²)	(²)	.1
Earners	1.7	1.7	1.6	1.6	1.7
Vehicles	2.0	1.6	2.1	1.9	2.2
Percent distribution:					
Reference person:					
Men	50	52	48	49	50
Women	50	48	52	51	50
Housing tenure:					
Homeowner	61	58	67	63	56
With mortgage	51	52	54	50	47
Without mortgage	10	6	13	12	8
Renter	39	42	33	37	44
Race of reference person:					
Black or African-American	14	14	13	21	5
White, Asian, and all other races	86	86	87	79	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino	20	19	8	20	30
Not Hispanic or Latino	80	81	92	80	70
Education of reference person:					
Elementary (1-8)	3	2	2	3	3
High school (9-12)	24	22	22	26	23
College	73	75	76	71	73
Never attended and other	(²)	(²)	(²)	(²)	1
At least one vehicle owned or leased	92	84	92	94	95
Average annual expenditures	\$74,528	\$83,956	\$71,196	\$67,622	\$81,848
Food					
Food at home	9,551	10,538	9,537	8,576	10,347
Cereals and bakery products	5,833	6,761	5,842	5,199	6,131
Cereals and cereal products	782	909	809	693	802
Bakery products	264	315	275	220	285
Bakery products	518	594	535	473	516
Meats, poultry, fish, and eggs	1,214	1,560	1,198	1,098	1,158
Beef	361	438	478	304	293
Pork	216	271	176	200	234
Other meats	167	250	156	145	152
Poultry	220	274	195	207	222
Fish and seafood	178	238	135	181	168
Eggs	72	90	57	60	90
Dairy products	565	672	550	499	601
Fresh milk and cream	179	221	166	158	190
Other dairy products	386	450	384	341	410
Fruits and vegetables	1,105	1,365	1,039	928	1,245
Fresh fruits	396	478	377	324	464
Fresh vegetables	355	433	320	299	415
Processed fruits	148	184	143	129	157
Processed vegetables	206	270	199	176	210
Other food at home	2,167	2,254	2,245	1,980	2,324
Sugar and other sweets	206	235	237	168	218
Fats and oils	146	187	140	124	155
Miscellaneous foods	1,209	1,200	1,279	1,115	1,301
Nonalcoholic beverages	543	576	521	523	567
Food prepared by consumer unit on out-of-town trips	62	56	68	49	83

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 Surveys, 2019-2020 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Food away from home.....	3,718	3,777	3,696	3,377	4,216
Alcoholic beverages	548	596	537	499	597
Housing.....	25,524	31,934	22,154	22,668	28,661
Shelter	14,932	18,560	12,295	12,777	18,291
Owned dwellings	8,558	10,770	7,822	7,467	9,467
Mortgage interest and charges.....	4,378	4,712	3,528	4,044	5,452
Property taxes.....	2,347	3,893	2,265	1,772	2,295
Maintenance, repairs, insurance, other expenses	1,833	2,165	2,029	1,651	1,720
Rented dwellings.....	5,533	6,850	3,492	4,660	7,870
Other lodging.....	841	940	980	650	954
Utilities, fuels, and public services	4,501	4,638	4,278	4,674	4,332
Natural gas.....	447	712	648	249	403
Electricity.....	1,619	1,546	1,423	1,898	1,398
Fuel oil and other fuels.....	80	272	74	35	28
Telephone services.....	1,634	1,619	1,510	1,709	1,637
Residential phone service, VOIP, and phone cards.....	108	187	101	109	60
Cellular phone service	1,526	1,431	1,410	1,601	1,576
Water and other public services	721	489	623	782	867
Household operations	2,278	2,828	2,072	1,971	2,579
Personal services.....	1,127	1,611	1,108	823	1,302
Other household expenses	1,151	1,217	964	1,148	1,277
Housekeeping supplies.....	801	886	789	771	796
Laundry and cleaning supplies	197	182	199	196	208
Other household products.....	498	566	484	479	490
Postage and stationery	106	138	106	95	99
Household furnishings and equipment.....	3,012	5,021	2,720	2,475	2,663
Household textiles.....	143	91	193	145	139
Furniture	721	818	713	687	716
Floor coverings.....	36	83	17	30	30
Major appliances.....	420	470	471	399	377
Small appliances, miscellaneous housewares	144	148	155	123	162
Miscellaneous household equipment.....	1,548	3,411	1,170	1,090	1,240
Apparel and services.....	2,247	2,958	2,128	1,896	2,393
Men and boys.....	536	670	535	433	605
Men, 16 and over	317	413	300	242	379
Boys, 2 to 15	219	257	235	190	226
Women and girls	872	1,096	767	725	1,023
Women, 16 and over.....	675	856	573	526	857
Girls, 2 to 15.....	197	240	194	199	166
Children under 2.....	115	130	126	110	101
Footwear.....	503	651	473	464	482
Other apparel products and services.....	221	412	226	163	182
Transportation	13,139	12,736	13,347	12,664	13,978
Vehicle purchases (net outlay).....	6,248	5,801	6,620	6,204	6,286
Cars and trucks, new	2,740	3,116	2,739	2,684	2,577
Cars and trucks, used	3,441	2,622	3,858	3,458	3,594
Other vehicles	66	³ 63	² 23	³ 62	115
Gasoline, other fuels, and motor oil	2,260	1,879	2,174	2,282	2,561
Other vehicle expenses.....	4,037	4,158	4,022	3,795	4,355
Vehicle finance charges.....	335	262	342	363	336
Maintenance and repairs	978	900	1,006	941	1,064
Vehicle rental, leases, licenses, and other charges	964	1,401	1,142	595	1,098
Vehicle insurance.....	1,760	1,595	1,533	1,896	1,857
Public and other transportation	594	898	531	384	776
Healthcare	4,700	4,688	5,053	4,736	4,332
Health insurance	3,252	3,426	3,511	3,356	2,735
Medical services.....	943	853	1,008	872	1,058
Drugs.....	364	275	377	380	384
Medical supplies.....	142	134	157	129	155
Entertainment	3,657	3,929	3,491	3,035	4,571
Fees and admissions	951	1,152	910	611	1,373
Audio and visual equipment and services.....	1,068	1,067	1,181	972	1,116
Pets, toys, hobbies, and playground equipment.....	1,087	1,132	915	1,030	1,288
Pets	802	835	656	770	953
Toys, hobbies, and playground equipment.....	285	296	260	260	335
Other entertainment supplies, equipment, and services	551	578	485	422	795

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 Surveys, 2019-2020 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Personal care products and services	824	805	811	796	894
Reading	96	109	112	69	117
Education	1,174	1,343	969	1,160	1,267
Tobacco products and smoking supplies	354	355	462	346	269
Miscellaneous	961	1,230	909	891	936
Cash contributions	2,029	1,560	1,934	1,457	3,346
Personal insurance and pensions	9,722	11,172	9,753	8,831	10,138
Life and other personal insurance	472	479	550	435	456
Pensions and Social Security	9,251	10,694	9,203	8,396	9,682
Sources of income and personal taxes:					
Income before taxes	\$103,696	\$121,865	\$95,813	\$95,196	\$112,072
Wages and salaries	93,248	110,828	86,817	85,106	100,144
Self-employment income	6,891	7,474	5,732	6,454	8,235
Social Security, private and government retirement	1,158	1,018	999	1,282	1,198
Interest, dividends, rental income, other property income	786	1,045	836	600	862
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	526	494	410	556	605
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	859	846	643	1,049	760
Other income	228	³ 161	375	148	268
Personal taxes (contains some imputed values)	12,608	17,936	11,070	9,715	15,008
Federal income taxes	10,273	14,310	8,464	8,684	11,707
Stimulus payment (new UCC Q20202)#	-1,043	-1,072	-888	-1,096	-1,080
State and local income taxes	3,325	4,648	3,398	2,070	4,372
Other taxes	53	³ 50	96	57	³ 9
Income after taxes	91,088	103,929	84,742	85,480	97,065
Addenda:					
Net change in total assets and liabilities	\$3,995	\$15,154	-\$5,681	\$11,059	-\$6,153
Net change in total assets	33,044	41,896	21,677	35,484	33,369
Net change in total liabilities	29,049	26,742	27,358	24,425	39,522
Other financial information:					
Other money receipts	529	³ 19	859	176	1,142
Mortgage principal paid on owned property	-2,925	-3,280	-2,609	-2,645	-3,417
Estimated market value of owned home	208,865	230,619	171,105	166,675	295,528
Estimated monthly rental value of owned home	1,146	1,269	1,003	1,068	1,314

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

³ Data are likely to have large sampling errors.

Data collection for this item began in June 2020. Stimulus payments delivered to respondents interviewed in April and May of 2020 were not included in estimation.