

**Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021**

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands) <sup>1</sup> .....	22,614	3,974	4,606	8,619	5,415
Consumer unit characteristics:					
Income before taxes .....	\$106,176	\$122,654	\$103,479	\$96,363	\$111,995
Income after taxes .....	95,339	106,591	93,605	88,476	99,482
Age of reference person .....	39.4	39.3	39.5	39.4	39.3
Average number in consumer unit:					
People .....	3.3	3.2	3.3	3.3	3.5
Children under 18 .....	1.4	1.3	1.4	1.4	1.5
Adults 65 and older .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.1
Earners .....	1.6	1.6	1.7	1.5	1.6
Vehicles .....	1.9	1.7	2.1	1.8	2.1
Percent distribution:					
Reference person:					
Men .....	49	53	50	46	50
Women .....	51	47	50	54	50
Housing tenure:					
Homeowner .....	61	59	70	63	52
With mortgage .....	51	52	58	52	44
Without mortgage .....	10	7	13	11	8
Renter .....	39	41	30	37	48
Race of reference person:					
Black or African-American .....	15	16	13	21	6
White, Asian, and all other races, not including Black or African-American .....	85	84	87	79	94
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	19	20	8	19	28
Not Hispanic or Latino .....	81	80	92	81	72
Education of reference person:					
Elementary (1-8) .....	3	2	3	2	3
High school (9-12) .....	24	25	21	25	22
College .....	74	72	76	73	75
Never attended and other .....	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	92	84	93	93	94
Average annual expenditures .....	\$77,019	\$88,912	\$75,884	\$69,067	\$81,653
Food .....	9,573	10,891	9,147	8,790	10,107
Food at home .....	6,198	7,298	5,893	5,567	6,562
Cereals and bakery products .....	831	999	814	725	875
Cereals and cereal products .....	279	315	276	246	301
Bakery products .....	552	684	538	479	574
Meats, poultry, fish, and eggs .....	1,290	1,534	1,143	1,208	1,356
Beef .....	357	402	337	352	349
Pork .....	247	274	202	231	288
Other meats .....	177	242	175	150	169
Poultry .....	235	282	209	217	250
Fish and seafood .....	192	236	148	186	205
Eggs .....	82	98	70	73	95
Dairy products .....	580	708	562	501	614
Fresh milk and cream .....	189	228	177	170	200
Other dairy products .....	390	480	385	331	415
Fruits and vegetables .....	1,205	1,558	1,070	1,018	1,332
Fresh fruits .....	437	559	400	342	514
Fresh vegetables .....	369	482	321	306	418
Processed fruits .....	160	202	130	154	166
Processed vegetables .....	239	315	219	216	234
Other food at home .....	2,291	2,499	2,304	2,115	2,384
Sugar and other sweets .....	212	268	221	184	204
Fats and oils .....	152	192	130	138	161
Miscellaneous foods .....	1,256	1,294	1,310	1,127	1,365
Nonalcoholic beverages .....	595	673	541	606	571

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, 2020-2021 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Food prepared by consumer unit on out of town trips .....	77	72	101	61	83
Food away from home.....	3,376	3,594	3,254	3,223	3,545
Alcoholic beverages .....	574	657	523	511	646
Housing.....	26,398	32,828	23,185	23,314	29,261
Shelter .....	15,349	18,742	12,868	13,284	18,258
Owned dwellings.....	8,887	10,880	8,595	8,138	8,865
Mortgage interest and charges.....	4,334	4,809	3,827	4,102	4,785
Property taxes.....	2,514	4,000	2,689	1,935	2,198
Maintenance, repairs, insurance, and other expenses .....	2,039	2,071	2,079	2,102	1,881
Rented dwellings.....	5,622	6,704	3,276	4,487	8,631
Other lodging.....	840	1,157	997	659	762
Utilities, fuels, and public services .....	4,543	4,877	4,452	4,581	4,313
Natural gas.....	463	712	728	251	392
Electricity.....	1,636	1,647	1,470	1,860	1,413
Fuel oil and other fuels.....	84	274	67	36	37
Telephone services.....	1,621	1,685	1,513	1,663	1,599
Residential phone service, VOIP, and phone cards.....	97	186	81	96	49
Cellular phone service .....	1,523	1,499	1,432	1,567	1,551
Water and other public services .....	738	559	675	771	771
Household operations .....	2,304	2,832	2,020	2,160	2,389
Personal services.....	1,043	1,476	949	886	1,058
Other household expenses .....	1,260	1,356	1,072	1,274	1,332
Housekeeping supplies .....	811	898	759	699	946
Laundry and cleaning supplies .....	192	183	211	164	221
Other household products.....	513	584	444	445	616
Postage and stationery .....	106	132	104	91	109
Household furnishings and equipment.....	3,391	5,479	3,086	2,590	3,354
Household textiles.....	133	101	194	105	144
Furniture .....	813	775	938	722	878
Floor coverings.....	43	94	29	28	41
Major appliances.....	457	551	438	469	385
Small appliances and miscellaneous housewares .....	154	167	158	120	195
Miscellaneous household equipment.....	1,791	3,791	1,330	1,147	1,712
Apparel and services .....	2,146	2,556	2,379	1,849	2,090
Men and boys.....	551	763	672	426	477
Men, 16 and over .....	330	487	424	197	329
Boys, 2 to 15 .....	220	277	248	229	148
Women and girls .....	815	901	809	756	841
Women, 16 and over.....	593	741	514	529	642
Girls, 2 to 15.....	222	159	295	227	200
Children under 2.....	111	<sup>3</sup> 100	174	113	64
Footwear.....	431	478	464	380	439
Other apparel products and services .....	238	314	259	173	269
Transportation .....	13,471	12,828	13,915	12,746	14,717
Vehicle purchases (net outlay).....	6,791	5,974	7,134	6,572	7,448
Cars and trucks, new .....	3,167	2,841	3,201	2,762	4,022
Cars and trucks, used .....	3,547	3,133	3,874	3,727	3,288
Other vehicles .....	77	<sup>(4)</sup>	<sup>3</sup> 59	<sup>3</sup> 83	138
Gasoline, other fuels, and motor oil .....	2,244	1,962	2,268	2,222	2,465
Other vehicle expenses.....	3,998	4,334	4,055	3,662	4,236
Vehicle finance charges.....	360	314	384	377	346
Maintenance and repairs .....	1,041	928	1,147	984	1,125
Vehicle rental, leases, licenses, and other charges .....	917	1,510	997	554	990
Vehicle insurance.....	1,680	1,582	1,527	1,748	1,774
Public and other transportation .....	439	558	458	290	568
Healthcare .....	4,864	5,151	5,574	4,649	4,393
Health insurance .....	3,213	3,345	3,644	3,248	2,694
Medical services.....	1,121	1,356	1,358	868	1,148
Drugs .....	381	298	397	408	386
Medical supplies.....	150	152	175	124	165
Entertainment .....	3,965	4,451	4,224	3,152	4,632
Fees and admissions .....	935	1,431	972	652	983
Audio and visual equipment and services.....	1,091	1,150	1,210	981	1,112
Pets, toys, hobbies, and playground equipment.....	1,178	1,108	1,083	986	1,586
Pets .....	894	824	730	744	1,302
Toys, hobbies, and playground equipment.....	284	284	353	242	284

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, 2020-2021 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Other entertainment supplies, equipment, and services .....	762	762	959	534	951
Personal care products and services .....	804	875	836	727	836
Reading .....	99	129	97	73	119
Education .....	1,103	1,530	1,264	1,020	783
Tobacco products and smoking supplies .....	374	385	470	356	315
Miscellaneous .....	1,102	1,483	955	1,010	1,099
Cash contributions .....	2,066	2,584	2,070	1,584	2,451
Personal insurance and pensions .....	10,481	12,564	11,245	9,287	10,204
Life and other personal insurance .....	480	516	539	439	471
Pensions and Social Security .....	10,001	12,048	10,706	8,848	9,734
Sources of income and personal taxes:					
Income before taxes .....	\$106,176	\$122,654	\$103,479	\$96,363	\$111,995
Wages and salaries .....	94,760	110,246	92,124	86,255	99,172
Self-employment income .....	7,123	7,287	7,463	6,533	7,654
Social Security, private and government retirement .....	1,204	1,275	1,084	1,227	1,216
Interest, dividends, rental income, and other property income .....	1,117	1,501	1,023	815	1,396
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	698	838	587	624	807
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	1,079	1,355	957	723	1,548
Other income .....	195	<sup>3</sup> 152	242	186	202
Personal taxes (contains some imputed values) .....	10,836	16,063	9,875	7,887	12,513
Federal income taxes .....	10,164	13,880	8,797	8,414	11,384
Stimulus payment (new UCC Q20202)# .....	-2,725	-2,490	-2,653	-2,818	-2,811
State and local income taxes .....	3,336	4,605	3,623	2,226	3,926
Other taxes .....	62	68	108	64	<sup>3</sup> 15
Income after taxes .....	95,339	106,591	93,605	88,476	99,482
Addenda:					
Net change in total assets and liabilities .....	-\$954	\$2,660	-\$4,828	\$6,082	-\$11,513
Net change in total assets .....	37,598	45,586	32,977	32,365	43,995
Net change in total liabilities .....	38,552	42,925	37,805	26,283	55,508
Other financial information:					
Other money receipts .....	450	<sup>3</sup> 649	434	400	398
Mortgage principal paid on owned property .....	-3,212	-3,780	-3,627	-2,768	-3,149
Estimated market value of owned home .....	230,964	251,308	199,674	194,362	300,910
Estimated monthly rental value of owned home .....	1,221	1,345	1,181	1,149	1,280

<sup>1</sup> Data are rounded to the nearest thousands.

<sup>2</sup> Value is too small to display.

<sup>3</sup> Data are likely to have large sampling errors.

<sup>4</sup> No data reported.

# 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.