

**Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022**

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands) <sup>1</sup> .....	22,867	4,158	4,501	8,762	5,446
Consumer unit characteristics:					
Income before taxes.....	\$113,151	\$123,027	\$115,042	\$102,036	\$121,931
Income after taxes.....	100,690	107,138	102,795	92,557	107,112
Age of reference person.....	39.4	39.4	39.5	39.5	39.3
Average number in consumer unit:					
People.....	3.3	3.3	3.4	3.2	3.4
Children under 18.....	1.4	1.4	1.4	1.4	1.5
Adults 65 and older.....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.1
Earners.....	1.6	1.6	1.8	1.6	1.6
Vehicles.....	1.9	1.7	2.2	1.9	2.1
Percent distribution:					
Reference person:					
Men.....	49	50	49	49	50
Women.....	51	50	51	51	50
Housing tenure:					
Homeowner.....	61	56	72	64	51
With mortgage.....	50	48	60	50	44
Without mortgage.....	11	8	13	13	8
Renter.....	39	44	28	36	49
Race of reference person:					
Black or African-American.....	15	15	12	22	6
White, Asian, and all other races, not including Black or African-American.....	85	85	88	78	94
Hispanic or Latino origin of reference person:					
Hispanic or Latino.....	19	19	10	19	27
Not Hispanic or Latino.....	81	81	90	81	73
Education of reference person:					
Elementary (1-8).....	3	2	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
High school (9-12).....	25	26	23	27	21
College.....	72	71	72	71	75
Never attended and other.....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased.....	91	84	93	93	93
Average annual expenditures.....	\$83,004	\$91,801	\$81,501	\$74,525	\$91,335
Food.....	10,427	11,616	9,799	9,480	11,651
Food at home.....	6,493	7,411	6,130	5,833	7,224
Cereals and bakery products.....	822	1,022	796	693	911
Cereals and cereal products.....	269	316	255	234	306
Bakery products.....	553	706	541	459	606
Meats, poultry, fish, and eggs.....	1,374	1,503	1,183	1,329	1,519
Beef.....	356	340	299	374	390
Pork.....	278	282	236	276	316
Other meats.....	178	232	185	147	183
Poultry.....	260	268	226	262	280
Fish and seafood.....	204	275	153	184	232
Eggs.....	97	105	85	86	118
Dairy products.....	600	676	610	517	671
Fresh milk and cream.....	198	223	203	171	222
Other dairy products.....	402	454	408	346	450
Fruits and vegetables.....	1,281	1,568	1,129	1,113	1,480
Fresh fruits.....	464	595	401	388	546
Fresh vegetables.....	418	512	357	353	509
Processed fruits.....	168	182	152	158	187
Processed vegetables.....	232	279	219	214	238
Other food at home.....	2,416	2,642	2,413	2,181	2,642
Sugar and other sweets.....	211	232	206	200	220
Fats and oils.....	170	189	163	159	179
Miscellaneous foods.....	1,288	1,402	1,281	1,109	1,505
Nonalcoholic beverages.....	649	721	643	632	629

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, 2021-2022 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Food prepared by consumer unit on out of town trips .....	99	99	120	81	108
Food away from home .....	3,933	4,205	3,669	3,647	4,427
Alcoholic beverages .....	733	885	720	618	822
Housing .....	27,655	31,087	24,942	24,559	32,284
Shelter .....	16,399	18,719	14,007	14,048	20,389
Owned dwellings .....	9,437	10,384	9,856	8,337	10,140
Mortgage interest and charges .....	4,463	4,483	4,221	3,966	5,449
Property taxes .....	2,697	3,832	3,061	2,098	2,495
Maintenance, repairs, insurance, and other expenses .....	2,277	2,069	2,574	2,273	2,196
Rented dwellings .....	5,909	7,067	3,166	4,732	9,186
Other lodging .....	1,053	1,267	985	979	1,063
Utilities, fuels, and public services .....	4,740	4,981	4,736	4,732	4,570
Natural gas .....	514	729	871	284	425
Electricity .....	1,734	1,677	1,550	1,963	1,560
Fuel oil and other fuels .....	106	358	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Telephone services .....	1,626	1,639	1,527	1,659	1,643
Residential phone service, VOIP, and phone cards .....	79	137	66	76	49
Cellular phone service .....	1,547	1,502	1,461	1,583	1,594
Water and other public services .....	761	577	721	780	903
Household operations .....	2,650	3,185	2,492	2,354	2,850
Personal services .....	1,266	1,701	1,231	1,001	1,388
Other household expenses .....	1,384	1,484	1,261	1,353	1,462
Housekeeping supplies .....	792	917	750	657	957
Laundry and cleaning supplies .....	188	159	206	181	207
Other household products .....	499	673	451	383	604
Postage and stationery .....	104	85	92	93	147
Household furnishings and equipment .....	3,074	3,284	2,956	2,769	3,517
Household textiles .....	113	98	( <sup>3</sup> )	89	177
Furniture .....	893	816	985	853	941
Floor coverings .....	40	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Major appliances .....	533	591	511	497	562
Small appliances and miscellaneous housewares .....	152	201	133	114	193
Miscellaneous household equipment .....	1,344	1,535	1,179	1,184	1,604
Apparel and services .....	2,470	2,786	2,495	2,221	2,613
Men and boys .....	649	892	657	604	539
Men, 16 and over .....	389	( <sup>3</sup> )	419	335	343
Boys, 2 to 15 .....	261	( <sup>3</sup> )	238	269	197
Women and girls .....	851	785	886	768	1,002
Women, 16 and over .....	613	589	567	553	764
Girls, 2 to 15 .....	238	196	318	215	238
Children under 2 .....	114	( <sup>3</sup> )	( <sup>3</sup> )	114	( <sup>3</sup> )
Footwear .....	528	514	568	523	510
Other apparel products and services .....	328	437	259	212	487
Transportation .....	14,782	14,449	14,386	14,352	16,057
Vehicle purchases (net outlay) .....	6,538	6,373	6,330	6,446	6,981
Cars and trucks, new .....	3,309	( <sup>3</sup> )	3,022	3,046	3,896
Cars and trucks, used .....	3,140	2,952	3,104	3,342	2,986
Other vehicles .....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Gasoline, other fuels, and motor oil .....	3,192	2,643	3,213	3,243	3,511
Other vehicle expenses .....	4,225	4,436	4,092	3,978	4,570
Vehicle finance charges .....	387	351	391	402	389
Maintenance and repairs .....	1,189	1,076	1,324	1,115	1,284
Vehicle rental, leases, licenses, and other charges .....	964	1,434	926	682	1,092
Vehicle insurance .....	1,684	1,574	1,451	1,779	1,805
Public and other transportation .....	828	997	750	685	995
Healthcare .....	5,235	5,459	6,067	4,991	4,768
Health insurance .....	3,358	3,449	3,791	3,322	2,990
Medical services .....	1,318	1,492	1,624	1,166	1,178
Drugs .....	407	367	452	389	428
Medical supplies .....	151	150	201	113	172
Entertainment .....	4,315	4,971	4,793	3,236	5,175
Fees and admissions .....	1,212	( <sup>3</sup> )	1,342	837	1,215
Audio and visual equipment and services .....	1,062	1,120	1,053	991	1,139
Pets, toys, hobbies, and playground equipment .....	1,159	1,343	1,158	854	1,527
Pets .....	892	( <sup>3</sup> )	850	672	( <sup>3</sup> )
Toys, hobbies, and playground equipment .....	266	326	308	182	325

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, 2021-2022 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Other entertainment supplies, equipment, and services .....	882	649	( <sup>3</sup> )	554	( <sup>3</sup> )
Personal care products and services.....	926	1,140	920	819	948
Reading .....	102	112	86	77	149
Education .....	1,164	( <sup>3</sup> )	1,373	991	808
Tobacco products and smoking supplies.....	419	428	540	414	320
Miscellaneous.....	1,121	( <sup>3</sup> )	988	976	1,218
Cash contributions .....	1,975	( <sup>3</sup> )	1,507	1,731	( <sup>3</sup> )
Personal insurance and pensions.....	11,680	13,052	12,885	10,058	12,246
Life and other personal insurance .....	518	471	502	443	( <sup>3</sup> )
Pensions and Social Security .....	11,162	12,581	12,383	9,616	11,556
Sources of income and personal taxes:					
Income before taxes.....	\$113,151	\$123,027	\$115,042	\$102,036	\$121,931
Wages and salaries .....	101,550	109,761	103,242	91,912	109,390
Self-employment income .....	7,396	8,293	8,427	6,698	6,980
Social Security, private and government retirement.....	1,025	1,163	999	1,017	954
Interest, dividends, rental income, and other property income .....	1,140	( <sup>3</sup> )	881	( <sup>3</sup> )	( <sup>3</sup> )
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	823	1,183	643	762	796
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	1,026	1,134	726	617	1,849
Other income.....	191	212	( <sup>3</sup> )	( <sup>3</sup> )	195
Personal taxes (contains some imputed values).....	12,461	15,889	12,247	9,479	14,819
Federal income taxes.....	10,378	12,534	9,883	8,504	12,155
Stimulus payment (new UCC Q20202)# .....	-1,677	-1,447	-1,766	-1,703	-1,735
State and local income taxes.....	3,673	4,690	4,057	2,604	4,298
Other taxes.....	87	( <sup>3</sup> )	74	74	( <sup>3</sup> )
Income after taxes.....	100,690	107,138	102,795	92,557	107,112
Addenda:					
Net change in total assets and liabilities.....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Net change in total assets .....	38,965	34,548	( <sup>3</sup> )	28,391	59,355
Net change in total liabilities .....	36,292	( <sup>3</sup> )	36,249	22,276	54,231
Other financial information:					
Other money receipts.....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Mortgage principal paid on owned property .....	-3,492	-3,730	-4,070	-3,028	-3,581
Estimated market value of owned home .....	265,090	263,097	242,426	223,873	351,657
Estimated monthly rental value of owned home.....	1,337	1,401	1,340	1,253	1,421

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

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

<sup>3</sup> Data are suppressed due to the Relative Standard Error (RSE) being equal to or greater than 25 percent. See [www.bls.gov/cex/tables-getting-started-guide.htm](http://www.bls.gov/cex/tables-getting-started-guide.htm) for more information.

# 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.