

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands)	21,486	3,446	4,648	8,297	5,095
Consumer unit characteristics:					
Income before taxes	\$88,752	\$107,356	\$85,156	\$80,529	\$92,843
Income after taxes	76,121	88,771	73,671	70,411	79,101
Age of reference person	39.5	39.7	39.4	39.6	39.4
Average number in consumer unit:					
People	3.3	3.3	3.3	3.3	3.5
Children under 18	1.4	1.3	1.4	1.3	1.5
Adults 65 and older	(¹)	(¹)	(¹)	(¹)	.1
Earners	1.6	1.6	1.7	1.6	1.6
Vehicles	1.9	1.5	2.1	1.9	2.0
Percent distribution:					
Reference person:					
Men	45	46	47	44	46
Women	55	54	53	56	54
Housing tenure:					
Homeowner	57	55	64	59	50
With mortgage	46	45	54	46	41
Without mortgage	11	10	10	13	9
Renter	43	45	36	41	50
Race of reference person:					
Black or African-American	14	14	12	21	5
White, Asian, and all other races	86	86	88	79	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino	20	16	11	18	32
Not Hispanic or Latino	80	84	89	82	68
Education of reference person:					
Elementary (1-8)	3	2	4	2	3
High school (9-12)	28	26	25	32	25
College	69	72	70	66	71
Never attended and other	(¹)	(¹)	1	(¹)	(¹)
At least one vehicle owned or leased	90	82	93	91	93
Average annual expenditures	\$65,888	\$70,364	\$66,472	\$60,737	\$70,854
Food	8,772	8,144	9,253	7,885	10,227
Food at home	4,834	4,633	5,266	4,260	5,534
Cereals and bakery products	637	634	708	553	712
Cereals and cereal products	227	234	258	190	255
Bakery products	410	400	450	363	457
Meats, poultry, fish, and eggs	1,067	979	1,141	1,000	1,175
Beef	279	243	321	256	308
Pork	193	179	198	189	204
Other meats	156	161	185	143	151
Poultry	213	192	213	203	242
Fish and seafood	154	141	160	144	176
Eggs	72	64	65	66	92
Dairy products	500	525	588	399	569
Fresh milk and cream	181	197	200	150	202
Other dairy products	319	328	387	249	367
Fruits and vegetables	969	985	1,031	810	1,156
Fresh fruits	360	365	399	289	437
Fresh vegetables	314	338	318	250	392
Processed fruits	134	127	143	117	159
Processed vegetables	161	154	171	155	167
Other food at home	1,662	1,510	1,798	1,497	1,922
Sugar and other sweets	161	134	191	141	187
Fats and oils	125	135	112	116	142
Miscellaneous foods	884	756	994	773	1,061
Nonalcoholic beverages	431	407	452	421	446
Food prepared by consumer unit on out-of-town trips	61	78	49	46	87

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, 2015-2016 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Food away from home	3,938	3,511	3,987	3,624	4,694
Alcoholic beverages	618	740	618	467	768
Housing	22,556	27,812	21,167	19,926	24,583
Shelter	13,460	17,155	12,114	11,335	15,649
Owned dwellings	7,870	10,514	8,394	6,628	7,629
Mortgage interest and charges	4,606	5,415	4,661	4,080	4,863
Property taxes	1,979	3,599	2,192	1,344	1,726
Maintenance, repairs, insurance, other expenses	1,285	1,499	1,541	1,204	1,040
Rented dwellings	4,939	5,773	3,167	4,150	7,275
Other lodging	651	867	554	558	744
Utilities, fuels, and public services	4,301	4,616	4,214	4,470	3,891
Natural gas	421	701	627	242	336
Electricity	1,576	1,481	1,405	1,908	1,257
Fuel oil and other fuels	73	267	65	28	21
Telephone services	1,630	1,740	1,571	1,660	1,561
Residential phone service, VOIP, and phone cards	250	415	250	225	177
Cellular phone service	1,380	1,325	1,320	1,435	1,384
Water and other public services	601	428	546	632	716
Household operations	2,092	3,464	1,771	1,684	2,120
Personal services	1,101	2,371	893	735	1,025
Other household expenses	992	1,093	878	949	1,095
Housekeeping supplies	658	591	788	617	668
Laundry and cleaning supplies	169	115	209	161	190
Other household products	366	334	421	364	347
Postage and stationery	123	141	157	93	132
Household furnishings and equipment	2,045	1,987	2,280	1,820	2,255
Household textiles	109	86	122	102	124
Furniture	623	776	617	573	606
Floor coverings	19	23	27	15	16
Major appliances	317	321	348	327	269
Small appliances, miscellaneous housewares	134	130	200	91	154
Miscellaneous household equipment	843	651	967	711	1,086
Apparel and services	2,546	2,547	2,357	2,520	2,740
Men and boys	599	613	586	543	687
Men, 16 and over	372	398	301	341	460
Boys, 2 to 15	227	215	285	202	228
Women and girls	838	845	849	760	949
Women, 16 and over	626	657	592	602	669
Girls, 2 to 15	212	188	257	158	281
Children under 2	110	94	96	123	112
Footwear	553	674	511	472	628
Other apparel products and services	445	320	315	622	363
Transportation	10,649	9,935	11,628	10,850	9,950
Vehicle purchases (net outlay)	4,409	3,705	5,152	4,888	3,427
Cars and trucks, new	1,759	1,437	2,081	2,089	1,147
Cars and trucks, used	2,603	2,265	2,963	2,764	2,243
Other vehicles	46	² ₃	² ₁₀₉	² ₃₅	² ₃₈
Gasoline and motor oil	2,448	2,038	2,377	2,551	2,620
Other vehicle expenses	3,013	2,985	3,514	2,770	3,009
Vehicle finance charges	302	262	325	343	241
Maintenance and repairs	883	767	932	844	986
Vehicle insurance	1,073	900	1,259	1,127	966
Vehicle rental, leases, licenses, and other charges	754	1,056	997	456	816
Public and other transportation	779	1,208	585	641	894
Healthcare	3,974	3,871	4,043	4,031	3,894
Health insurance	2,778	2,814	2,676	2,900	2,651
Medical services	766	706	858	701	827
Drugs	298	234	364	299	286
Medical supplies	132	117	145	131	131
Entertainment	3,351	3,070	4,056	2,930	3,651
Fees and admissions	944	1,021	1,059	701	1,191
Audio and visual equipment and services	1,199	1,108	1,278	1,262	1,098

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, 2015-2016 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Pets, toys, hobbies, and playground equipment	745	595	1,166	595	752
Pets	539	465	892	428	487
Toys, hobbies, and playground equipment	206	129	273	168	266
Other entertainment supplies, equipment, and services	463	347	554	372	609
Personal care products and services	812	851	842	671	988
Reading	94	90	91	75	134
Education	1,232	1,223	1,176	1,242	1,273
Tobacco products and smoking supplies	377	371	456	410	253
Miscellaneous	1,097	1,110	1,218	808	1,444
Cash contributions	1,630	1,327	1,337	1,583	2,179
Personal insurance and pensions	8,181	9,270	8,230	7,339	8,769
Life and other personal insurance	307	297	405	246	323
Pensions and Social Security	7,874	8,973	7,825	7,093	8,446
Sources of income and personal taxes:					
Money income before taxes	\$88,752	\$107,356	\$85,156	\$80,529	\$92,843
Wages and salaries	79,942	97,279	76,773	73,028	82,369
Self-employment income	5,434	6,584	4,715	4,430	6,947
Social Security, private and government retirement	1,134	982	1,113	1,319	953
Interest, dividends, rental income, other property income	840	718	936	667	1,114
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	637	770	626	526	738
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	543	806	743	394	427
Other income	223	217	249	166	295
Personal taxes (contains some imputed values)	12,631	18,586	11,485	10,118	13,741
Federal income taxes	9,797	14,375	8,438	8,246	10,468
State and local income taxes	2,792	4,173	2,972	1,825	3,268
Other taxes	42	237	75	48	26
Income after taxes	76,121	88,771	73,671	70,411	79,101
Addenda:					
Net change in total assets and liabilities	\$6,963	\$20,634	\$1,283	\$7,091	\$2,692
Net change in total assets	20,552	28,456	18,943	17,325	21,929
Net change in total liabilities	13,589	7,822	17,660	10,234	19,238
Other financial information:					
Other money receipts	646	814	265	183	1,633
Mortgage principal paid on owned property	-2,049	-2,251	-2,248	-1,867	-2,027
Estimated market value of owned home	162,569	207,708	134,840	127,746	214,051
Estimated monthly rental value of owned home	933	1,209	871	826	977
Gifts of goods and services, total	798	821	843	722	865
Food	53	66	65	47	45
Alcoholic beverages	16	30	32	4	15
Housing	175	163	215	158	179
Housekeeping supplies	20	18	38	9	26
Household textiles	25	21	27	28	22
Appliances and miscellaneous housewares	15	212	20	29	22
Major appliances	5	22	25	8	24
Small appliances and miscellaneous housewares	9	210	214	21	218
Miscellaneous household equipment	27	46	32	13	31

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, 2015-2016 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other housing	108	87	117	118	98
Apparel and services	242	228	176	289	228
Males, 2 and over	66	74	47	76	60
Females, 2 and over	66	45	58	79	69
Children under 2	39	² 17	² 25	65	26
Other apparel products and services	70	² 93	² 46	69	73
Jewelry and watches	17	² 2	² 28	² 7	² 32
All other apparel products and services ...	53	² 91	² 18	62	41
Transportation	72	59	94	42	113
Healthcare	15	² 5	² 6	² 26	² 12
Entertainment	88	68	104	62	127
Toys, games, arts and crafts, and tricycles	32	² 23	² 42	² 27	38
Other entertainment	56	45	62	36	89
Personal care products and services	14	27	17	² 4	20
Reading	4	3	3	2	10
Education	65	119	101	40	38
All other gifts	53	52	30	49	80

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, 2017