

**Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019**

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	22,165	3,479	4,741	8,531	5,414
Consumer unit characteristics:					
Income before taxes .....	\$99,951	\$113,656	\$93,183	\$92,393	\$108,984
Income after taxes .....	86,482	96,032	80,639	81,663	93,058
Age of reference person .....	39.5	39.5	39.4	39.5	39.5
Average number in consumer unit:					
People .....	3.4	3.2	3.3	3.4	3.6
Children under 18 .....	1.4	1.2	1.5	1.4	1.5
Adults 65 and older .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Earners .....	1.7	1.7	1.7	1.7	1.7
Vehicles .....	2.0	1.6	2.1	1.9	2.1
Percent distribution:					
Reference person:					
Men .....	49	52	49	48	47
Women .....	51	48	51	52	53
Housing tenure:					
Homeowner .....	59	55	65	60	55
With mortgage .....	48	48	52	48	46
Without mortgage .....	11	7	12	13	9
Renter .....	41	45	35	40	45
Race of reference person:					
Black or African-American .....	15	13	13	22	6
White, Asian, and all other races .....	85	87	87	78	94
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	21	18	9	21	32
Not Hispanic or Latino .....	79	82	91	79	68
Education of reference person:					
Elementary (1-8) .....	3	2	3	3	5
High school (9-12) .....	26	23	25	28	25
College .....	71	75	72	69	69
Never attended and other .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	1
At least one vehicle owned or leased .....	92	85	92	93	94
Average annual expenditures .....	\$73,326	\$79,587	\$68,590	\$67,578	\$82,492
Food .....					
Food at home .....	9,790	10,443	9,632	8,802	11,059
Cereals and bakery products .....	5,442	6,069	5,277	4,871	6,062
Cereals and cereal products .....	695	800	673	639	732
Bakery products .....	225	272	227	192	245
Bakery products .....	470	527	446	446	488
Meats, poultry, fish, and eggs .....	1,178	1,441	1,152	1,061	1,201
Beef .....	351	382	460	293	331
Pork .....	204	235	187	188	224
Other meats .....	155	224	149	131	148
Poultry .....	233	289	177	228	250
Fish and seafood .....	162	230	120	158	156
Eggs .....	73	81	59	64	92
Dairy products .....	553	627	536	479	633
Fresh milk and cream .....	181	193	173	159	213
Other dairy products .....	372	434	363	320	420
Fruits and vegetables .....	997	1,153	929	877	1,141
Fresh fruits .....	362	406	350	315	417
Fresh vegetables .....	336	401	286	300	392
Processed fruits .....	131	140	132	116	148
Processed vegetables .....	168	207	161	147	183
Other food at home .....	2,018	2,048	1,987	1,815	2,355
Sugar and other sweets .....	191	213	195	163	219
Fats and oils .....	136	155	130	126	142
Miscellaneous foods .....	1,102	1,117	1,087	969	1,322
Nonalcoholic beverages .....	528	500	512	514	586
Food prepared by consumer unit on out-of-town trips .....	61	62	62	43	86

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, 2018-2019 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Food away from home.....	4,348	4,375	4,355	3,931	4,997
Alcoholic beverages .....	634	707	679	555	672
Housing.....	24,211	28,659	20,985	22,100	27,490
Shelter .....	14,373	17,713	11,760	12,381	17,653
Owned dwellings .....	7,998	10,028	7,337	6,868	9,054
Mortgage interest and charges.....	4,236	4,545	3,470	3,837	5,336
Property taxes.....	2,250	3,746	2,200	1,689	2,215
Maintenance, repairs, insurance, other expenses .....	1,513	1,737	1,666	1,343	1,503
Rented dwellings.....	5,563	6,838	3,570	4,809	7,678
Other lodging.....	811	847	854	704	921
Utilities, fuels, and public services .....	4,482	4,463	4,368	4,652	4,325
Natural gas.....	453	722	648	271	395
Electricity.....	1,627	1,469	1,470	1,911	1,419
Fuel oil and other fuels.....	78	295	54	40	20
Telephone services.....	1,638	1,532	1,583	1,708	1,644
Residential phone service, VOIP, and phone cards.....	121	178	114	120	92
Cellular phone service.....	1,517	1,355	1,469	1,589	1,552
Water and other public services .....	686	445	613	722	848
Household operations .....	2,309	3,042	2,149	2,049	2,388
Personal services.....	1,258	1,905	1,260	1,008	1,233
Other household expenses.....	1,051	1,137	889	1,041	1,155
Housekeeping supplies .....	810	938	724	816	783
Laundry and cleaning supplies .....	236	249	179	265	230
Other household products.....	464	582	456	426	446
Postage and stationery .....	110	107	89	125	107
Household furnishings and equipment.....	2,237	2,503	1,983	2,203	2,341
Household textiles.....	112	76	70	139	130
Furniture .....	641	828	550	595	675
Floor coverings.....	22	25	13	28	19
Major appliances.....	354	411	389	309	358
Small appliances, miscellaneous housewares .....	122	129	119	119	124
Miscellaneous household equipment.....	986	1,035	841	1,012	1,035
Apparel and services.....	2,467	2,990	2,180	2,270	2,675
Men and boys.....	583	630	479	544	704
Men, 16 and over .....	348	398	247	318	450
Boys, 2 to 15 .....	235	233	233	226	254
Women and girls .....	965	1,076	849	895	1,100
Women, 16 and over.....	748	834	662	679	876
Girls, 2 to 15.....	216	242	187	216	224
Children under 2.....	101	153	87	76	117
Footwear.....	566	695	529	580	483
Other apparel products and services .....	252	437	236	174	271
Transportation .....	13,025	13,220	12,783	12,477	13,973
Vehicle purchases (net outlay).....	5,627	5,539	5,585	5,617	5,738
Cars and trucks, new .....	2,435	3,150	2,190	2,527	2,043
Cars and trucks, used .....	3,106	2,273	3,304	3,044	3,567
Other vehicles .....	86	<sup>2</sup> 116	<sup>2</sup> 91	<sup>2</sup> 45	128
Gasoline, other fuels, and motor oil .....	2,601	2,159	2,476	2,606	2,987
Other vehicle expenses.....	3,953	4,260	3,950	3,656	4,224
Vehicle finance charges.....	297	234	267	322	324
Maintenance and repairs .....	979	995	1,054	854	1,098
Vehicle rental, leases, licenses, and other charges .....	968	1,464	1,111	650	1,024
Vehicle insurance.....	1,709	1,567	1,518	1,831	1,777
Public and other transportation.....	843	1,263	771	598	1,024
Healthcare .....	4,571	4,416	4,768	4,535	4,558
Health insurance .....	3,084	3,235	3,176	3,192	2,737
Medical services.....	990	766	1,089	864	1,246
Drugs.....	361	305	344	362	413
Medical supplies.....	136	109	159	117	162
Entertainment .....	3,616	3,872	3,525	3,016	4,488
Fees and admissions .....	1,171	1,500	1,096	814	1,582
Audio and visual equipment and services.....	1,074	1,055	1,089	1,016	1,169
Pets, toys, hobbies, and playground equipment.....	979	1,098	1,032	820	1,110
Pets.....	715	836	702	599	831
Toys, hobbies, and playground equipment.....	264	262	330	220	279
Other entertainment supplies, equipment, and services .....	393	219	308	366	628

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, 2018-2019 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Personal care products and services .....	892	852	821	882	1,001
Reading .....	99	95	105	83	122
Education .....	1,183	1,093	853	1,147	1,587
Tobacco products and smoking supplies .....	384	375	481	404	272
Miscellaneous .....	1,005	1,308	1,005	888	998
Cash contributions .....	1,915	1,471	1,467	1,375	3,444
Personal insurance and pensions .....	9,534	10,086	9,305	9,043	10,152
Life and other personal insurance .....	459	484	563	392	459
Pensions and Social Security .....	9,075	9,602	8,743	8,651	9,693
Sources of income and personal taxes:					
Money income before taxes .....	\$99,951	\$113,656	\$93,183	\$92,393	\$108,984
Wages and salaries .....	89,909	103,765	84,423	82,352	97,720
Self-employment income .....	6,826	6,935	5,354	6,833	8,034
Social Security, private and government retirement .....	1,078	1,017	1,038	1,088	1,138
Interest, dividends, rental income, other property income .....	741	756	933	581	815
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	492	412	480	554	456
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	631	543	549	836	434
Other income .....	274	229	406	148	387
Personal taxes (contains some imputed values) .....	13,469	17,623	12,544	10,729	15,926
Federal income taxes .....	10,254	13,166	9,206	8,620	11,874
State and local income taxes .....	3,172	4,390	3,285	2,058	4,047
Other taxes .....	43	67	53	52	25
Income after taxes .....	86,482	96,032	80,639	81,663	93,058
Addenda:					
Net change in total assets and liabilities .....	\$10,372	\$12,103	\$8,639	\$11,118	\$9,601
Net change in total assets .....	29,077	27,991	25,776	26,613	36,549
Net change in total liabilities .....	18,705	15,888	17,137	15,495	26,948
Other financial information:					
Other money receipts .....	772	<sup>2</sup> 14	2,061	<sup>2</sup> 105	1,182
Mortgage principal paid on owned property .....	-2,873	-3,071	-2,631	-2,493	-3,556
Estimated market value of owned home .....	199,092	232,406	158,395	155,263	282,390
Estimated monthly rental value of owned home .....	1,072	1,239	900	981	1,258
Gifts of goods and services, total .....	905	792	754	859	1,185
Food .....	51	62	62	35	62
Alcoholic beverages .....	17	<sup>2</sup> 16	25	10	21
Housing .....	168	182	127	187	164
Housekeeping supplies .....	24	30	22	21	26
Household textiles .....	<sup>2</sup> 10	( <sup>1</sup> )	( <sup>1</sup> )	<sup>2</sup> 15	<sup>2</sup> 17
Appliances and miscellaneous housewares .....	18	<sup>2</sup> 20	<sup>2</sup> 16	<sup>2</sup> 24	<sup>2</sup> 10
Major appliances .....	7	<sup>2</sup> 12	<sup>2</sup> 2	10	<sup>2</sup> 2
Small appliances and miscellaneous housewares .....	11	<sup>2</sup> 8	<sup>2</sup> 13	<sup>2</sup> 14	<sup>2</sup> 7
Miscellaneous household equipment .....	32	54	24	27	32
Other housing .....	84	78	65	98	81
Apparel and services .....	260	204	229	177	461
Males, 2 and over .....	37	51	48	20	46
Females, 2 and over .....	106	39	62	59	267
Children under 2 .....	35	<sup>2</sup> 35	<sup>2</sup> 35	<sup>2</sup> 31	39
Other apparel products and services .....	83	<sup>2</sup> 80	84	67	108
Jewelry and watches .....	11	<sup>2</sup> 6	<sup>2</sup> 42	<sup>2</sup> 3	<sup>2</sup> 1
All other apparel products and services .....	71	<sup>2</sup> 74	<sup>2</sup> 42	64	107
Transportation .....	147	73	151	220	75
Healthcare .....	21	<sup>2</sup> 3	<sup>2</sup> 11	35	<sup>2</sup> 20
Entertainment .....	101	180	77	54	143
Toys, games, arts and crafts, and tricycles .....	45	<sup>2</sup> 85	<sup>2</sup> 42	<sup>2</sup> 24	53
Other entertainment .....	56	95	34	31	90
Personal care products and services .....	15	<sup>2</sup> 7	<sup>2</sup> 4	13	36

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, 2018-2019 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Reading .....	2	<sup>2</sup> 6	2	<sup>2</sup> 1	<sup>2</sup> 1
Education.....	45	<sup>2</sup> 11	23	77	34
All other gifts.....	77	48	44	50	167

<sup>1</sup> Value is too small to display.

<sup>2</sup> Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2020