

**Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98**

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	24,401	4,748	5,632	8,159	5,861
Consumer unit characteristics:					
Income before taxes <sup>1</sup> .....	\$49,806	\$54,823	\$50,407	\$43,754	\$53,575
Income after taxes <sup>1</sup> .....	45,598	50,865	46,407	40,657	47,552
Age of reference person .....	39.5	39.5	39.6	39.5	39.5
Average number in consumer unit:					
Persons .....	3.2	3.1	3.3	3.2	3.3
Children under 18 .....	1.4	1.3	1.4	1.3	1.4
Persons 65 and over .....	( <sup>2</sup> )				
Earners .....	1.7	1.7	1.8	1.7	1.7
Vehicles .....	2.2	1.8	2.5	2.2	2.3
Percent distribution:					
Sex of reference person:					
Male .....	61	60	66	58	61
Female .....	39	40	34	42	39
Housing tenure:					
Homeowner .....	66	64	73	68	59
With mortgage .....	55	55	60	53	52
Without mortgage .....	12	9	13	15	7
Renter .....	34	36	27	32	41
Race of reference person:					
Black .....	13	14	11	21	5
White and other .....	87	86	89	79	95
Education of reference person:					
Elementary (1-8) .....	3	3	1	4	5
High school (9-12) .....	39	39	42	42	32
College .....	58	59	57	54	63
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	91	85	92	93	93
Average annual expenditures .....	\$41,217	\$42,650	\$40,398	\$37,658	\$45,912
Food .....	5,727	5,949	5,769	5,391	6,024
Food at home .....	3,348	3,469	3,324	3,173	3,548
Cereals and bakery products .....	530	591	537	482	549
Cereals and cereal products .....	192	212	201	170	200
Bakery products .....	339	379	335	312	349
Meats, poultry, fish, and eggs .....	865	926	804	881	844
Beef .....	264	260	268	272	251
Pork .....	172	165	172	189	151
Other meats .....	115	136	122	109	97
Poultry .....	173	206	140	167	188
Fish and seafood .....	106	122	74	111	115
Eggs .....	35	38	28	34	41
Dairy products .....	380	404	392	339	414
Fresh milk and cream .....	159	163	171	141	172
Other dairy products .....	221	241	221	198	242
Fruits and vegetables .....	523	570	505	467	589
Fresh fruits .....	160	172	165	132	187
Fresh vegetables .....	155	173	144	139	176
Processed fruits .....	115	126	112	101	129
Processed vegetables .....	93	99	84	95	96

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, 1997-98 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Other food at home .....	\$1,050	\$978	\$1,086	\$1,003	\$1,151
Sugar and other sweets .....	131	120	145	121	144
Fats and oils .....	88	90	86	87	89
Miscellaneous foods .....	488	432	510	464	553
Nonalcoholic beverages .....	290	282	291	289	299
Food prepared by consumer unit on out-of-town trips .....	52	55	53	41	66
Food away from home .....	2,380	2,479	2,446	2,218	2,476
Alcoholic beverages .....	338	365	366	281	376
Housing .....	13,820	15,715	13,017	11,531	16,274
Shelter .....	8,130	9,756	7,317	6,235	10,232
Owned dwellings .....	5,597	6,870	5,582	4,189	6,541
Mortgage interest and charges .....	3,726	4,271	3,404	2,892	4,754
Property taxes .....	1,107	1,801	1,265	707	948
Maintenance, repairs, insurance, other expenses .....	765	798	913	589	839
Rented dwellings .....	2,134	2,425	1,372	1,690	3,248
Other lodging .....	399	460	364	356	443
Utilities, fuels, and public services .....	2,691	2,740	2,819	2,728	2,476
Natural gas .....	318	409	476	183	278
Electricity .....	1,017	934	969	1,237	823
Fuel oil and other fuels .....	97	243	104	46	42
Telephone services .....	934	916	924	940	951
Water and other public services .....	326	237	346	322	383
Household operations .....	720	636	674	643	939
Personal services .....	446	417	468	363	561
Other household expenses .....	274	219	206	280	378
Housekeeping supplies .....	537	492	578	510	578
Laundry and cleaning supplies .....	139	117	149	140	144
Other household products .....	252	232	259	249	267
Postage and stationery .....	146	143	170	120	167
Household furnishings and equipment .....	1,742	2,091	1,628	1,415	2,049
Household textiles .....	111	118	85	102	144
Furniture .....	448	525	394	375	537
Floor coverings .....	103	216	68	77	79
Major appliances .....	199	277	180	177	185
Small appliances, miscellaneous housewares .....	94	80	97	65	147
Miscellaneous household equipment .....	789	875	803	619	956
Apparel and services .....	2,121	2,259	2,226	2,011	2,068
Men and boys .....	520	561	549	493	499
Men, 16 and over .....	353	378	369	326	361
Boys, 2 to 15 .....	167	183	180	167	138
Women and girls .....	824	856	926	764	787
Women, 16 and over .....	616	627	685	585	588
Girls, 2 to 15 .....	207	229	241	179	199
Children under 2 .....	89	97	67	89	106
Footwear .....	394	426	430	377	356
Other apparel products and services .....	294	318	255	288	321
Transportation .....	7,561	6,910	7,361	7,774	7,983
Vehicle purchases (net outlay) .....	3,369	2,800	3,142	3,933	3,261
Cars and trucks, new .....	1,576	1,636	1,213	1,933	1,381
Cars and trucks, used .....	1,741	1,164	1,912	1,936	1,774
Other vehicles .....	51	( <sup>4</sup> )	<sup>5</sup> 17	<sup>5</sup> 65	106
Gasoline and motor oil .....	1,249	1,131	1,324	1,231	1,297

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, 1997-98 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Other vehicle expenses .....	\$2,564	\$2,422	\$2,575	\$2,346	\$2,972
Vehicle finance charges .....	371	251	381	438	366
Maintenance and repairs .....	769	581	783	764	915
Vehicle insurance .....	826	851	770	791	908
Vehicle rental, leases, licenses, other charges .....	598	739	642	353	784
Public transportation .....	380	557	321	264	452
Health care .....	1,647	1,465	1,653	1,759	1,635
Health insurance .....	769	690	770	830	749
Medical services .....	552	488	525	601	562
Drugs .....	225	182	253	235	226
Medical supplies .....	100	106	105	95	99
Entertainment .....	2,135	2,105	2,282	1,827	2,453
Fees and admissions .....	526	601	567	398	602
Television, radios, sound equipment .....	634	663	610	596	682
Pets, toys, and playground equipment .....	422	413	509	347	457
Other entertainment supplies, equipment, and services .....	554	428	596	485	711
Personal care products and services .....	450	399	440	473	469
Reading .....	161	201	173	118	176
Education .....	601	639	575	539	681
Tobacco products and smoking supplies .....	336	338	413	336	262
Miscellaneous .....	981	1,047	904	849	1,195
Cash contributions .....	971	777	882	1,011	1,157
Personal insurance and pensions .....	4,368	4,482	4,335	3,757	5,160
Life and other personal insurance .....	406	439	420	384	397
Pensions and Social Security .....	3,962	4,042	3,916	3,373	4,763
Sources of income and personal taxes: <sup>1</sup>					
Money income before taxes .....	49,806	54,823	50,407	43,754	53,575
Wages and salaries .....	44,475	50,469	45,147	39,267	46,373
Self-employment income .....	3,007	2,309	3,152	2,038	4,651
Social Security, private and government retirement .....	625	427	489	895	536
Interest, dividends, rental income, other property income .....	450	478	298	390	640
Unemployment and workers' compensation, veterans' benefits .....	223	327	216	147	252
Public assistance, supplemental security income, food stamps .....	416	340	376	408	515
Regular contributions for support .....	372	299	396	468	278
Other income .....	238	172	334	140	330
Personal taxes .....	4,207	3,958	4,000	3,097	6,024
Federal income taxes .....	3,190	2,715	2,872	2,499	4,716
State and local income taxes .....	864	941	991	486	1,193
Other taxes .....	153	302	137	112	114
Income after taxes .....	45,598	50,865	46,407	40,657	47,552

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, 1997-98 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	- \$145	- \$464	- \$2,658	- \$728	\$3,342
Net change in total assets .....	8,895	9,677	6,149	6,168	14,696
Net change in total liabilities .....	9,040	10,141	8,807	6,896	11,355
Other financial information:					
Other money receipts .....	360	142	353	398	489
Mortgage principal paid on owned property .....	-1,495	-1,687	-1,604	-1,190	-1,660
Estimated market value of owned home .....	84,227	97,167	82,092	63,703	104,364
Estimated monthly rental value of owned home ..	613	690	616	518	678
Gifts of goods and services .....	885	1,027	942	766	881
Food .....	69	65	79	57	78
Housing .....	250	257	257	216	289
Housekeeping supplies .....	51	50	49	49	57
Household textiles .....	8	5	10	8	7
Appliances and miscellaneous housewares .....	23	24	25	14	31
Major appliances .....	6	15	5 <sup>1</sup>	5 <sup>1</sup>	9
Small appliances and miscellaneous housewares .....	17	9	24	13	22
Miscellaneous household equipment .....	63	62	73	52	68
Other housing .....	106	115	100	93	126
Apparel and services .....	211	248	216	201	186
Males, 2 and over .....	48	32	65	56	34
Females, 2 and over .....	86	128	81	71	79
Children under 2 .....	33	36	35	27	39
Other apparel products and services .....	43	52	35	48	35
Jewelry and watches .....	15	20	11	12	18
All other apparel products and services .....	28	5 <sup>2</sup> 32	5 <sup>2</sup> 24	36	17
Transportation .....	39	30	56	27	47
Health care .....	19	12	15	26	21
Entertainment .....	73	103	80	55	67
Toys, games, hobbies, and tricycles .....	29	36	40	19	27
Other entertainment .....	44	67	40	36	40
Education .....	101	165	103	83	72
All other gifts .....	123	147	134	102	121

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.

<sup>2</sup> Value less than 0.05.

<sup>3</sup> Value less than 0.5.

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

<sup>5</sup> Data are likely to have large sampling errors.  
n.a. Not applicable.