

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 ¹	\$49,806	\$54,823	\$50,407	\$43,754	\$53,575
Income after taxes ¹	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	(²)	(²)	(²)	(²)	(²)
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	(³)	(⁴)	(³)	(³)	(³)
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	(⁴)	⁵ 17	⁵ 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: ¹					
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 ¹	5 ¹	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 ² 32	5 ² 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

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

² Value less than 0.05.

³ Value less than 0.5.

⁴ No data reported.

⁵ Data are likely to have large sampling errors.

n.a. Not applicable.