

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands)	24,194	4,704	5,805	8,369	5,316
Consumer unit characteristics:					
Income before taxes ¹	\$55,026	\$58,740	\$53,577	\$51,913	\$58,055
Income after taxes ¹	51,107	55,297	49,601	48,395	53,224
Age of reference person	39.5	39.4	39.6	39.5	39.5
Average number in consumer unit:					
Persons	3.2	3.2	3.2	3.2	3.3
Children under 18	1.3	1.3	1.4	1.2	1.4
Persons 65 and over	(²)	(²)	(²)	(²)	(²)
Earners	1.7	1.7	1.7	1.7	1.7
Vehicles	2.1	1.8	2.4	2.1	2.2
Percent distribution:					
Sex of reference person:					
Male	56	56	59	53	56
Female	44	44	41	47	44
Housing tenure:					
Homeowner	68	65	73	70	60
With mortgage	55	54	60	53	52
Without mortgage	13	11	13	17	8
Renter	32	35	27	30	40
Race of reference person:					
Black	13	13	10	20	5
White and other	87	87	90	80	95
Education of reference person:					
Elementary (1-8)	3	3	2	4	5
High school (9-12)	38	42	40	41	29
College	58	55	59	55	65
Never attended and other	(³)	(³)	(⁴)	(³)	(³)
At least one vehicle owned or leased	91	86	93	92	92
Average annual expenditures	\$44,113	\$45,328	\$45,569	\$40,165	\$47,692
Food	6,100	6,487	6,273	5,543	6,456
Food at home	3,511	3,801	3,443	3,215	3,788
Cereals and bakery products	546	596	551	499	571
Cereals and cereal products	201	227	192	183	215
Bakery products	345	369	359	316	356
Meats, poultry, fish, and eggs	907	1,050	813	882	918
Beef	268	305	250	258	269
Pork	186	185	184	194	176
Other meats	120	136	123	118	105
Poultry	170	214	139	159	179
Fish and seafood	125	168	84	117	143
Eggs	38	42	32	35	46
Dairy products	396	444	398	346	432
Fresh milk and cream	157	162	162	144	168
Other dairy products	239	282	235	202	264
Fruits and vegetables	562	658	511	488	643
Fresh fruits	171	204	152	136	217
Fresh vegetables	163	195	134	143	196
Processed fruits	129	157	127	111	137
Processed vegetables	98	103	98	99	93

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, 1999-2000 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other food at home	\$1,099	\$1,053	\$1,170	\$1,000	\$1,224
Sugar and other sweets	141	162	150	122	142
Fats and oils	93	97	85	91	100
Miscellaneous foods	518	469	574	472	573
Nonalcoholic beverages	300	280	312	278	341
Food prepared by consumer unit on out-of-town trips	48	44	49	36	68
Food away from home	2,590	2,686	2,829	2,328	2,668
Alcoholic beverages	402	420	428	346	449
Housing	14,661	16,189	14,670	12,637	16,496
Shelter	8,766	10,074	8,470	7,043	10,645
Owned dwellings	6,270	7,047	6,532	5,043	7,228
Mortgage interest and charges	4,145	4,310	4,167	3,400	5,147
Property taxes	1,272	1,854	1,461	921	1,102
Maintenance, repairs, insurance, other expenses	854	882	904	723	979
Rented dwellings	2,094	2,591	1,510	1,639	3,009
Other lodging	402	437	428	361	408
Utilities, fuels, and public services	2,697	2,708	2,763	2,817	2,426
Natural gas	316	402	447	184	306
Electricity	989	918	916	1,232	747
Fuel oil and other fuels	84	224	83	45	24
Telephone services	984	948	999	1,005	964
Water and other public services	325	216	318	351	386
Household operations	863	933	874	756	955
Personal services	521	572	579	435	548
Other household expenses	342	361	295	321	407
Housekeeping supplies	587	617	661	536	564
Laundry and cleaning supplies	153	129	173	154	152
Other household products	297	339	335	271	265
Postage and stationery	136	149	153	111	147
Household furnishings and equipment	1,748	1,857	1,901	1,485	1,905
Household textiles	119	116	154	100	113
Furniture	451	497	413	378	566
Floor coverings	45	48	66	31	39
Major appliances	203	246	211	172	203
Small appliances, miscellaneous housewares	92	104	108	69	100
Miscellaneous household equipment	840	845	948	735	884
Apparel and services	2,209	2,412	2,279	1,944	2,375
Men and boys	545	578	654	448	555
Men, 16 and over	360	379	453	273	382
Boys, 2 to 15	185	199	201	175	172
Women and girls	854	958	857	732	950
Women, 16 and over	631	712	620	516	751
Girls, 2 to 15	223	245	237	216	198
Children under 2	98	105	106	94	91
Footwear	387	425	355	362	427
Other apparel products and services	325	346	307	308	353
Transportation	8,369	7,548	8,735	8,204	8,952
Vehicle purchases (net outlay)	3,901	3,135	4,175	4,078	4,000
Cars and trucks, new	1,723	1,566	1,562	1,933	1,708
Cars and trucks, used	2,127	1,555	2,540	2,101	2,224
Other vehicles	50	515	72	544	67
Gasoline and motor oil	1,417	1,211	1,487	1,432	1,498

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, 1999-2000 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other vehicle expenses	\$2,620	\$2,618	\$2,672	\$2,390	\$2,927
Vehicle finance charges	400	287	456	435	384
Maintenance and repairs	725	696	679	655	910
Vehicle insurance	845	878	812	827	881
Vehicle rental, leases, licenses, other charges	650	757	725	473	751
Public transportation	431	584	400	303	528
Health care	1,702	1,493	1,744	1,773	1,727
Health insurance	797	700	824	867	746
Medical services	543	484	527	534	625
Drugs	269	232	276	291	257
Medical supplies	93	77	117	81	99
Entertainment	2,409	2,382	2,871	2,061	2,478
Fees and admissions	665	736	727	556	705
Television, radios, sound equipment	748	762	836	678	749
Pets, toys, and playground equipment	455	446	481	448	449
Other entertainment supplies, equipment, and services	541	438	827	379	575
Personal care products and services	636	652	618	617	670
Reading	154	175	166	120	174
Education	626	756	663	533	620
Tobacco products and smoking supplies	398	426	485	418	249
Miscellaneous	900	897	1,011	786	961
Cash contributions	1,035	930	971	1,145	1,025
Personal insurance and pensions	4,512	4,561	4,656	4,039	5,059
Life and other personal insurance	415	393	462	427	365
Pensions and Social Security	4,097	4,168	4,193	3,612	4,694
Sources of income and personal taxes: ¹					
Money income before taxes	55,026	58,740	53,577	51,913	58,055
Wages and salaries	49,732	53,761	48,785	47,435	50,802
Self-employment income	2,905	2,621	2,606	2,167	4,520
Social Security, private and government retirement	733	732	680	825	653
Interest, dividends, rental income, other property income	509	336	365	505	801
Unemployment and workers' compensation, veterans' benefits	239	330	275	154	252
Public assistance, supplemental security income, food stamps	333	363	277	290	426
Regular contributions for support	421	408	342	475	432
Other income	155	188	247	62	168
Personal taxes	3,919	3,443	3,976	3,518	4,830
Federal income taxes	3,026	2,511	2,854	2,903	3,796
State and local income taxes	766	760	1,010	508	898
Other taxes	127	171	112	107	136
Income after taxes	51,107	55,297	49,601	48,395	53,224

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, 1999-2000 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	- \$1,681	- \$2,411	\$412	- \$1,620	- \$3,415
Net change in total assets	7,931	5,158	9,661	5,990	11,552
Net change in total liabilities	9,612	7,568	9,249	7,611	14,966
Other financial information:					
Other money receipts	400	370	568	388	264
Mortgage principal paid on owned property	-1,599	-1,767	-1,828	-1,266	-1,726
Estimated market value of owned home	98,557	104,435	96,586	78,895	126,460
Estimated monthly rental value of owned home ..	679	752	692	588	744
Gifts of goods and services	992	977	995	929	1,108
Food	58	71	75	40	56
Alcoholic beverages	19	19	22	15	24
Housing	275	303	254	269	283
Housekeeping supplies	49	61	51	35	58
Household textiles	11	9	16	13	6
Appliances and miscellaneous housewares	25	31	28	22	20
Major appliances	5	7	8	5	5 ³
Small appliances and miscellaneous housewares	20	24	21	18	17
Miscellaneous household equipment	67	81	71	63	59
Other housing	123	122	88	135	141
Apparel and services	237	254	257	209	247
Males, 2 and over	53	52	76	36	60
Females, 2 and over	80	103	70	73	80
Children under 2	51	55	61	48	42
Other apparel products and services	53	43	50	53	65
Jewelry and watches	22	19	21	18	31
All other apparel products and services	31	24	29	35	34
Transportation	51	23	60	29	99
Health care	19	6	10	26	29
Entertainment	108	109	116	103	108
Toys, games, hobbies, and tricycles	27	33	31	25	21
Other entertainment	81	75	85	78	87
Personal care products and services	28	23	29	27	35
Reading	1	2	2	(³)	1
Education	113	94	102	136	109
All other gifts	83	73	69	75	118

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.