

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 | (¹) | (¹) | (¹) | (¹) | (¹) |
| 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 | (¹) | (¹) | (¹) | (¹) | 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 | ² 116 | ² 91 | ² 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 | ² 14 | 2,061 | ² 105 | 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 | ² 16 | 25 | 10 | 21 |
| Housing | 168 | 182 | 127 | 187 | 164 |
| Housekeeping supplies | 24 | 30 | 22 | 21 | 26 |
| Household textiles | ² 10 | (¹) | (¹) | ² 15 | ² 17 |
| Appliances and miscellaneous housewares | 18 | ² 20 | ² 16 | ² 24 | ² 10 |
| Major appliances | 7 | ² 12 | ² 2 | 10 | ² 2 |
| Small appliances and miscellaneous housewares | 11 | ² 8 | ² 13 | ² 14 | ² 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 | ² 35 | ² 35 | ² 31 | 39 |
| Other apparel products and services | 83 | ² 80 | 84 | 67 | 108 |
| Jewelry and watches | 11 | ² 6 | ² 42 | ² 3 | ² 1 |
| All other apparel products and services | 71 | ² 74 | ² 42 | 64 | 107 |
| Transportation | 147 | 73 | 151 | 220 | 75 |
| Healthcare | 21 | ² 3 | ² 11 | 35 | ² 20 |
| Entertainment | 101 | 180 | 77 | 54 | 143 |
| Toys, games, arts and crafts, and tricycles | 45 | ² 85 | ² 42 | ² 24 | 53 |
| Other entertainment | 56 | 95 | 34 | 31 | 90 |
| Personal care products and services | 15 | ² 7 | ² 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 | ² 6 | 2 | ² 1 | ² 1 |
| Education..... | 45 | ² 11 | 23 | 77 | 34 |
| All other gifts..... | 77 | 48 | 44 | 50 | 167 |

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, 2020