

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands).....	23,132	4,771	5,727	7,648	4,986
Consumer unit characteristics:					
Income before taxes 1/.....	\$45,398	\$47,704	\$42,465	\$43,326	\$49,307
Income after taxes 1/.....	41,454	44,154	39,090	39,531	44,216
Age of reference person.....	39.3	39.5	39.2	39.4	39.4
Average number in consumer unit:					
Persons.....	3.2	3.3	3.3	3.1	3.3
Children under 18.....	1.3	1.3	1.4	1.3	1.4
Persons 65 and over.....	(2)	(2)	(2)	(2)	(2)
Earners.....	1.7	1.6	1.8	1.6	1.7
Vehicles.....	2.2	1.8	2.4	2.1	2.2
Percent distribution:					
Sex of reference person:					
Male.....	67	62	71	64	73
Female.....	33	38	29	36	27
Housing tenure:					
Homeowner.....	65	63	71	64	60
With mortgage.....	54	55	60	50	53
Without mortgage.....	10	9	11	13	7
Renter.....	35	37	29	36	40
Race of reference person:					
Black.....	13	12	10	21	6
White and other.....	87	88	90	79	94
Education of reference person:					
Elementary (1-8).....	4	2	2	5	5
High school (9-12).....	42	46	47	43	30
College.....	54	52	50	52	65
Never attended and other.....	(3)	(4)	(4)	(3)	(3)
At least one vehicle owned.....	90	83	93	91	93
Average annual expenditures.....	\$37,984	\$38,985	\$36,791	\$36,514	\$40,677
Food.....	5,367	5,769	5,079	5,320	5,400
Food at home.....	3,341	3,630	3,207	3,223	3,412
Cereals and bakery products.....	538	629	521	497	536
Cereals and cereal products.....	209	236	197	199	215
Bakery products.....	328	393	324	298	321
Meats, poultry, fish, and eggs.....	909	993	806	950	887
Beef.....	282	273	245	319	274

Pork.....	186	189	171	201	176
Other meats.....	124	144	124	117	116
Poultry.....	173	224	150	170	155
Fish and seafood.....	110	122	87	108	127
Eggs.....	35	41	28	35	38
Dairy products.....	356	395	353	315	389
Fresh milk and cream.....	152	162	149	136	169
Other dairy products.....	205	233	204	178	220
Fruits and vegetables.....	508	588	482	472	521
Fresh fruits.....	153	178	149	131	170
Fresh vegetables.....	154	191	135	141	162
Processed fruits.....	108	128	105	99	106
Processed vegetables.....	93	90	92	101	83
Other food at home.....	1,029	1,025	1,045	989	1,079
Sugar and other sweets.....	128	136	138	119	126
Fats and oils.....	96	99	90	98	98
Miscellaneous foods.....	470	458	478	443	511
Nonalcoholic beverages.....	284	289	292	278	282
Food prepared by consumer unit on out-of-town trips.....	51	43	47	51	62
Food away from home.....	2,027	2,140	1,872	2,097	1,988
Alcoholic beverages.....	305	332	298	311	281
Housing.....	12,452	14,117	11,384	10,914	14,448
Shelter.....	7,364	8,758	6,148	6,030	9,474
Owned dwellings.....	5,012	5,929	4,583	3,951	6,256
Mortgage interest and charges.....	3,336	3,877	2,867	2,614	4,464
Property taxes.....	1,002	1,492	1,019	669	1,025
Maintenance, repairs, insurance, other expenses.....	674	560	697	668	767
Rented dwellings.....	1,975	2,317	1,272	1,737	2,822
Other lodging.....	376	511	293	342	396
Utilities, fuels, and public services.....	2,406	2,599	2,390	2,462	2,156
Natural gas.....	283	342	432	160	246
Electricity.....	975	994	861	1,176	782
Fuel oil and other fuels.....	91	233	89	42	34
Telephone services.....	772	792	765	770	764
Water and other public services.....	284	238	243	314	331
Household operations.....	638	691	593	564	752
Personal services.....	395	462	384	329	445
Other household expenses.....	243	229	209	235	307
Housekeeping supplies.....	463	510	463	438	460
Laundry and cleaning supplies.....	135	133	145	125	141
Other household products.....	207	225	187	216	200
Postage and stationery.....	121	151	131	97	119
Household furnishings and equipment.....	1,580	1,560	1,791	1,420	1,605
Household textiles.....	107	116	110	116	81
Furniture.....	417	423	403	359	515
Floor coverings.....	121	40	313	67	61
Major appliances.....	166	160	157	174	168
Small appliances, miscellaneous housewares	87	77	102	84	86
Miscellaneous household equipment.....	683	745	706	621	694
Apparel and services.....	2,066	2,276	2,180	1,982	1,871

Men and boys.....	527	558	531	521	500
Men, 16 and over.....	350	355	325	371	340
Boys, 2 to 15.....	177	204	206	150	161
Women and girls.....	792	906	895	709	697
Women, 16 and over.....	590	680	667	517	533
Girls, 2 to 15.....	201	225	228	192	163
Children under 2.....	101	102	102	100	102
Footwear.....	350	411	366	355	269
Other apparel products and services.....	296	299	287	297	304
Transportation.....	7,136	6,155	7,454	7,447	7,232
Vehicle purchases (net outlay).....	3,309	2,279	3,618	3,790	3,203
Cars and trucks, new.....	1,620	1,148	1,502	1,972	1,670
Cars and trucks, used.....	1,635	1,058	2,048	1,766	1,512
Other vehicles.....	54	5/73	5/68	5/53	5/21
Gasoline and motor oil.....	1,187	1,056	1,250	1,222	1,185
Other vehicle expenses.....	2,266	2,295	2,280	2,146	2,409
Vehicle finance charges.....	310	207	343	359	297
Maintenance and repairs.....	748	734	709	744	810
Vehicle insurance.....	776	837	738	747	807
Vehicle rental, leases, licenses, other charges.....	432	517	489	295	495
Public transportation.....	374	525	307	289	436
Health care.....	1,612	1,579	1,665	1,630	1,554
Health insurance.....	708	725	699	758	623
Medical services.....	611	601	648	575	633
Drugs.....	209	165	227	214	224
Medical supplies.....	84	87	90	82	75
Entertainment.....	1,987	2,019	1,893	1,854	2,267
Fees and admissions.....	553	663	516	458	633
Television, radios, sound equipment.....	663	672	685	633	674
Pets, toys, and playground equipment.....	417	387	369	422	488
Other entertainment supplies, equipment, and services.....	355	296	322	341	472
Personal care products and services.....	453	527	430	428	451
Reading.....	178	193	180	155	199
Education.....	459	468	392	501	463
Tobacco products and smoking supplies.....	315	308	378	324	232
Miscellaneous.....	860	777	932	841	889
Cash contributions.....	849	575	759	1,076	865
Personal insurance and pensions.....	3,944	3,889	3,768	3,730	4,525
Life and other personal insurance.....	438	410	484	461	379
Pensions and Social Security.....	3,505	3,480	3,284	3,269	4,145
Sources of income and personal taxes: 1/					
Money income before taxes.....	45,398	47,704	42,465	43,326	49,307
Wages and salaries.....	39,917	41,426	37,906	39,028	41,917
Self-employment income.....	2,867	3,313	2,136	2,099	4,309

Social Security, private and government retirement.....	567	542	638	585	490
Interest, dividends, rental income, other property income.....	549	632	461	402	775
Unemployment and workers' compensation, veterans' benefits.....	397	510	400	371	333
Public assistance, supplemental security income, food stamps.....	509	678	391	377	667
Regular contributions for support.....	425	422	372	337	608
Other income.....	166	182	162	128	208
Personal taxes.....	3,944	3,550	3,375	3,796	5,091
Federal income taxes.....	2,920	2,392	2,248	3,027	3,935
State and local income taxes.....	841	923	928	614	999
Other taxes.....	182	236	200	154	158
Income after taxes.....	41,454	44,154	39,090	39,531	44,216
Addenda:					
Net change in total assets and liabilities....	-1,234	2,878	-1,136	2,032	-10,289
Net change in total assets.....	6,093	4,548	4,797	7,353	7,130
Net change in total liabilities.....	7,327	1,669	5,933	5,321	17,419
Other financial information:					
Other money receipts.....	310	353	361	216	354
Mortgage principal paid on owned property...	-1,819	-3,585	-1,335	-1,420	-1,295
Estimated market value of owned home.....	75,211	92,568	64,445	58,961	95,889
Estimated monthly rental value of owned home	534	600	505	451	631
Gifts of goods and services.....	869	1,002	826	817	877
Food.....	61	86	46	64	50
Housing.....	226	312	238	204	166
Housekeeping supplies.....	38	38	52	27	36
Household textiles.....	10	5/13	5/14	5/8	5/7
Appliances and miscellaneous housewares...	19	20	21	18	17
Major appliances.....	3	4	2	5	2
Small appliances and miscellaneous housewares.....	16	16	20	14	15
Miscellaneous household equipment.....	71	113	86	50	48
Other housing.....	88	128	65	100	57
Apparel and services.....	253	283	266	233	240
Males, 2 and over.....	69	92	67	70	50
Females, 2 and over.....	90	108	108	70	85
Children under 2.....	45	49	43	52	33
Other apparel products and services.....	48	35	47	42	71
Jewelry and watches.....	23	19	23	19	31
All other apparel products and services.	25	5/15	24	23	40
Transportation.....	41	22	34	46	59
Health care.....	26	46	19	20	24
Entertainment.....	89	84	68	95	106
Toys, games, hobbies, and tricycles.....	29	34	31	25	31
Other entertainment.....	59	51	37	70	74
Education.....	65	50	47	56	114
All other gifts.....	110	118	108	100	120

- 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.