

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995-96

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands).....	23,548	4,863	5,812	7,696	5,177
Consumer unit characteristics:					
Income before taxes 1/.....	\$46,748	\$48,592	\$44,967	\$45,637	\$48,595
Income after taxes 1/.....	42,758	44,977	41,266	41,969	43,516
Age of reference person.....	39.4	39.4	39.5	39.4	39.4
Average number in consumer unit:					
Persons.....	3.2	3.2	3.2	3.2	3.4
Children under 18.....	1.3	1.3	1.3	1.3	1.4
Persons 65 and over.....	(2)	(2)	(2)	(2)	(2)
Earners.....	1.7	1.6	1.8	1.7	1.7
Vehicles.....	2.1	1.8	2.4	2.2	2.2
Percent distribution:					
Sex of reference person:					
Male.....	65	62	69	63	68
Female.....	35	38	31	37	32
Housing tenure:					
Homeowner.....	64	62	70	64	59
With mortgage.....	52	52	58	49	51
Without mortgage.....	11	10	11	14	8
Renter.....	36	38	30	36	41
Race of reference person:					
Black.....	13	13	11	20	5
White and other.....	87	87	89	80	95
Education of reference person:					
Elementary (1-8).....	4	3	2	5	5
High school (9-12).....	42	44	46	44	33
College.....	54	53	52	51	61
Never attended and other.....	(3)	(4)	(4)	(3)	(3)
At least one vehicle owned.....	89	81	91	90	93
Average annual expenditures.....	\$39,244	\$39,330	\$38,696	\$38,338	\$41,190
Food.....	5,545	5,967	5,609	5,268	5,531
Food at home.....	3,409	3,711	3,414	3,224	3,428
Cereals and bakery products.....	547	621	557	503	539
Cereals and cereal products.....	210	235	211	193	213
Bakery products.....	337	387	346	310	326
Meats, poultry, fish, and eggs.....	893	981	821	913	865
Beef.....	269	253	255	298	254

Pork.....	187	179	182	211	162
Other meats.....	127	152	124	117	122
Poultry.....	166	222	140	157	157
Fish and seafood.....	107	131	87	95	126
Eggs.....	38	44	32	35	44
Dairy products.....	373	425	382	327	387
Fresh milk and cream.....	160	171	168	141	172
Other dairy products.....	212	253	214	186	215
Fruits and vegetables.....	539	638	517	483	565
Fresh fruits.....	166	201	166	143	173
Fresh vegetables.....	161	202	145	138	181
Processed fruits.....	119	145	112	105	125
Processed vegetables.....	93	91	92	97	87
Other food at home.....	1,057	1,045	1,138	998	1,071
Sugar and other sweets.....	133	130	144	128	129
Fats and oils.....	96	106	94	93	94
Miscellaneous foods.....	479	474	517	447	493
Nonalcoholic beverages.....	296	291	336	279	280
Food prepared by consumer unit on out-of-town trips.....	54	44	47	51	74
Food away from home.....	2,136	2,257	2,195	2,045	2,103
Alcoholic beverages.....	332	369	361	308	302
Housing.....	12,761	14,199	11,756	11,352	14,634
Shelter.....	7,543	8,948	6,443	6,168	9,500
Owned dwellings.....	5,068	5,946	4,684	3,986	6,281
Mortgage interest and charges.....	3,358	3,727	2,938	2,665	4,513
Property taxes.....	1,007	1,536	1,092	644	953
Maintenance, repairs, insurance, other expenses.....	703	683	654	677	815
Rented dwellings.....	2,081	2,519	1,446	1,795	2,810
Other lodging.....	394	483	313	388	409
Utilities, fuels, and public services.....	2,477	2,551	2,548	2,569	2,193
Natural gas.....	295	326	453	180	259
Electricity.....	978	964	906	1,192	751
Fuel oil and other fuels.....	98	245	101	49	32
Telephone services.....	817	808	811	834	807
Water and other public services.....	289	207	278	314	344
Household operations.....	656	710	587	622	732
Personal services.....	416	480	408	361	446
Other household expenses.....	240	230	179	261	287
Housekeeping supplies.....	501	559	532	449	498
Laundry and cleaning supplies.....	136	130	159	123	135
Other household products.....	227	269	237	214	199
Postage and stationery.....	138	160	136	111	164
Household furnishings and equipment.....	1,584	1,430	1,646	1,543	1,711
Household textiles.....	78	88	70	78	79
Furniture.....	381	371	342	367	454
Floor coverings.....	165	29	257	127	245
Major appliances.....	171	180	165	171	171
Small appliances, miscellaneous housewares	103	66	101	136	85
Miscellaneous household equipment.....	686	696	711	665	678
Apparel and services.....	2,036	2,080	2,196	1,922	1,992

Men and boys.....	521	559	500	524	504
Men, 16 and over.....	363	399	330	365	362
Boys, 2 to 15.....	158	160	170	159	142
Women and girls.....	815	800	977	706	818
Women, 16 and over.....	608	626	732	506	613
Girls, 2 to 15.....	207	174	244	200	205
Children under 2.....	98	109	85	107	86
Footwear.....	395	403	426	399	348
Other apparel products and services.....	207	209	208	186	235
Transportation.....	7,398	6,151	7,656	8,190	7,107
Vehicle purchases (net outlay).....	3,451	2,235	3,682	4,307	3,062
Cars and trucks, new.....	1,593	1,186	1,355	2,065	1,539
Cars and trucks, used.....	1,776	975	2,269	2,101	1,492
Other vehicles.....	83	5/73	5/59	141	31
Gasoline and motor oil.....	1,228	1,061	1,279	1,284	1,243
Other vehicle expenses.....	2,313	2,330	2,391	2,227	2,340
Vehicle finance charges.....	332	209	372	417	274
Maintenance and repairs.....	733	714	711	722	792
Vehicle insurance.....	766	826	750	755	746
Vehicle rental, leases, licenses, other charges.....	482	581	558	333	526
Public transportation.....	407	526	303	372	462
Health care.....	1,606	1,481	1,679	1,658	1,565
Health insurance.....	715	698	721	806	591
Medical services.....	596	518	652	558	663
Drugs.....	206	172	204	209	234
Medical supplies.....	89	93	103	85	77
Entertainment.....	2,249	2,072	2,139	2,391	2,331
Fees and admissions.....	570	616	533	515	648
Television, radios, sound equipment.....	662	667	683	671	624
Pets, toys, and playground equipment.....	463	431	436	445	551
Other entertainment supplies, equipment, and services.....	555	359	488	761	508
Personal care products and services.....	562	594	546	553	566
Reading.....	171	192	176	152	172
Education.....	474	470	521	483	412
Tobacco products and smoking supplies.....	309	291	386	310	237
Miscellaneous.....	840	801	808	824	941
Cash contributions.....	923	753	898	1,050	920
Personal insurance and pensions.....	4,038	3,909	3,965	3,877	4,480
Life and other personal insurance.....	423	399	499	435	343
Pensions and Social Security.....	3,615	3,511	3,466	3,443	4,137
Sources of income and personal taxes: 1/					
Money income before taxes.....	46,748	48,592	44,967	45,637	48,595
Wages and salaries.....	40,962	43,701	40,406	39,553	41,170
Self-employment income.....	3,402	2,350	2,454	3,819	4,719

Social Security, private and government retirement.....	610	612	528	725	530
Interest, dividends, rental income, other property income.....	418	539	445	334	405
Unemployment and workers' compensation, veterans' benefits.....	305	303	255	317	343
Public assistance, supplemental security income, food stamps.....	493	518	411	420	662
Regular contributions for support.....	379	396	335	288	540
Other income.....	178	174	133	180	226
Personal taxes.....	3,990	3,615	3,701	3,667	5,079
Federal income taxes.....	2,979	2,496	2,549	2,967	3,866
State and local income taxes.....	853	926	967	592	1,042
Other taxes.....	158	193	185	108	171
Income after taxes.....	42,758	44,977	41,266	41,969	43,516
Addenda:					
Net change in total assets and liabilities....	-1,415	1,179	-265	259	-7,630
Net change in total assets.....	6,039	5,729	4,912	8,017	4,655
Net change in total liabilities.....	7,454	4,549	5,177	7,757	12,286
Other financial information:					
Other money receipts.....	231	247	260	185	254
Mortgage principal paid on owned property...	-1,463	-1,871	-1,393	-1,277	-1,434
Estimated market value of owned home.....	77,630	88,217	68,532	59,304	105,144
Estimated monthly rental value of owned home	543	594	528	460	635
Gifts of goods and services.....	919	862	958	891	968
Food.....	58	67	59	61	42
Housing.....	230	263	248	203	225
Housekeeping supplies.....	40	43	52	22	49
Household textiles.....	5	4	5	5	7
Appliances and miscellaneous housewares...	23	24	32	16	22
Major appliances.....	3	5	5/2	3	4
Small appliances and miscellaneous housewares.....	20	19	30	13	19
Miscellaneous household equipment.....	72	95	85	52	66
Other housing.....	91	96	74	108	79
Apparel and services.....	273	218	275	269	325
Males, 2 and over.....	71	74	55	75	79
Females, 2 and over.....	97	64	113	89	120
Children under 2.....	47	57	40	50	38
Other apparel products and services.....	59	5/24	67	54	88
Jewelry and watches.....	30	5/9	39	5/27	5/43
All other apparel products and services.	29	5/15	28	27	45
Transportation.....	44	19	38	60	50
Health care.....	15	12	14	14	19
Entertainment.....	120	110	105	127	135
Toys, games, hobbies, and tricycles.....	52	44	55	48	63
Other entertainment.....	68	66	50	79	72
Education.....	71	65	101	59	60
All other gifts.....	108	108	118	98	112

- 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.