

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands).....	24,108	4,826	5,804	7,839	5,639
Consumer unit characteristics:					
Income before taxes 1/.....	\$48,582	\$52,749	\$47,597	\$45,382	\$50,577
Income after taxes 1/.....	44,349	48,586	43,661	41,992	44,885
Age of reference person.....	39.5	39.4	39.6	39.4	39.4
Average number in consumer unit:					
Persons.....	3.2	3.1	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	1.7	2.3	2.2	2.3
Percent distribution:					
Sex of reference person:					
Male.....	63	63	66	61	63
Female.....	37	37	34	39	37
Housing tenure:					
Homeowner.....	64	61	70	66	59
With mortgage.....	52	50	57	51	50
Without mortgage.....	12	10	12	15	9
Renter.....	36	39	30	34	41
Race of reference person:					
Black.....	13	13	11	21	4
White and other.....	87	87	89	79	96
Education of reference person:					
Elementary (1-8).....	4	3	2	5	6
High school (9-12).....	40	41	44	42	33
College.....	56	57	54	53	61
Never attended and other.....	(2)	(3)	(2)	(3)	(4)
At least one vehicle owned.....	89	82	89	91	92
Average annual expenditures.....	\$40,184	\$40,508	\$39,227	\$38,328	\$43,618
Food.....	5,679	6,019	5,834	5,233	5,921
Food at home.....	3,427	3,717	3,414	3,170	3,593
Cereals and bakery products.....	547	627	563	487	555
Cereals and cereal products.....	204	233	213	176	212
Bakery products.....	343	395	350	310	343
Meats, poultry, fish, and eggs.....	875	990	784	860	892
Beef.....	265	264	244	273	273

Pork.....	183	175	173	200	172
Other meats.....	122	148	127	112	110
Poultry.....	168	223	140	156	167
Fish and seafood.....	100	139	71	85	121
Eggs.....	37	41	29	34	49
Dairy products.....	390	433	404	344	411
Fresh milk and cream.....	169	178	185	144	184
Other dairy products.....	221	254	219	201	227
Fruits and vegetables.....	547	641	508	473	621
Fresh fruits.....	169	196	163	141	193
Fresh vegetables.....	163	205	139	134	196
Processed fruits.....	123	145	117	103	140
Processed vegetables.....	93	96	88	96	92
Other food at home.....	1,068	1,025	1,155	1,005	1,114
Sugar and other sweets.....	133	125	150	128	132
Fats and oils.....	91	110	87	85	90
Miscellaneous foods.....	491	456	535	455	535
Nonalcoholic beverages.....	298	281	332	294	286
Food prepared by consumer unit on out-of-town trips.....	54	54	51	44	71
Food away from home.....	2,252	2,302	2,419	2,063	2,328
Alcoholic beverages.....	348	382	390	307	340
Housing.....	13,150	14,421	12,318	11,547	15,163
Shelter.....	7,702	9,028	6,847	6,234	9,489
Owned dwellings.....	5,161	5,954	5,045	4,098	6,080
Mortgage interest and charges.....	3,392	3,614	3,094	2,788	4,349
Property taxes.....	1,042	1,632	1,201	669	890
Maintenance, repairs, insurance, other expenses.....	728	708	751	641	841
Rented dwellings.....	2,147	2,583	1,481	1,761	2,996
Other lodging.....	394	492	320	375	413
Utilities, fuels, and public services.....	2,632	2,669	2,738	2,725	2,362
Natural gas.....	319	386	484	196	262
Electricity.....	1,004	934	945	1,244	793
Fuel oil and other fuels.....	110	268	116	55	45
Telephone services.....	889	871	866	919	888
Water and other public services.....	309	209	327	311	375
Household operations.....	709	680	621	677	870
Personal services.....	451	457	430	402	537
Other household expenses.....	258	223	191	275	333
Housekeeping supplies.....	518	505	556	490	536
Laundry and cleaning supplies.....	140	126	153	141	137
Other household products.....	243	252	266	230	233
Postage and stationery.....	135	127	136	119	166
Household furnishings and equipment.....	1,588	1,539	1,556	1,421	1,905
Household textiles.....	77	84	75	68	84
Furniture.....	380	425	328	359	426
Floor coverings.....	123	36	85	121	236
Major appliances.....	176	161	182	175	186
Small appliances, miscellaneous housewares	96	76	104	83	126
Miscellaneous household equipment.....	736	758	781	615	848
Apparel and services.....	2,074	2,238	2,208	1,885	2,090

Men and boys.....	504	573	536	440	512
Men, 16 and over.....	340	407	357	277	363
Boys, 2 to 15.....	164	166	179	163	150
Women and girls.....	825	854	927	740	830
Women, 16 and over.....	602	657	664	539	588
Girls, 2 to 15.....	223	197	263	201	242
Children under 2.....	89	112	67	84	97
Footwear.....	400	409	447	379	378
Other apparel products and services.....	255	290	231	241	272
Transportation.....	7,293	6,085	7,066	8,025	7,545
Vehicle purchases (net outlay).....	3,156	2,101	2,999	4,043	2,989
Cars and trucks, new.....	1,415	1,120	1,102	2,046	1,110
Cars and trucks, used.....	1,647	962	1,840	1,850	1,751
Other vehicles.....	95	5/19	5/56	147	127
Gasoline and motor oil.....	1,284	1,120	1,332	1,305	1,347
Other vehicle expenses.....	2,452	2,338	2,427	2,335	2,740
Vehicle finance charges.....	345	217	380	414	326
Maintenance and repairs.....	771	657	735	762	919
Vehicle insurance.....	795	821	743	804	815
Vehicle rental, leases, licenses, other charges.....	541	643	570	355	681
Public transportation.....	400	525	307	343	469
Health care.....	1,604	1,373	1,614	1,742	1,604
Health insurance.....	727	634	723	849	643
Medical services.....	571	477	575	570	649
Drugs.....	208	162	213	225	222
Medical supplies.....	98	100	103	98	90
Entertainment.....	2,284	2,158	2,278	2,365	2,299
Fees and admissions.....	590	627	595	504	673
Television, radios, sound equipment.....	670	664	653	690	664
Pets, toys, and playground equipment.....	420	435	428	373	474
Other entertainment supplies, equipment, and services.....	604	432	602	797	488
Personal care products and services.....	585	571	590	604	564
Reading.....	164	199	169	132	174
Education.....	559	575	606	498	581
Tobacco products and smoking supplies.....	319	309	396	308	263
Miscellaneous.....	928	1,041	770	815	1,158
Cash contributions.....	941	861	873	961	1,052
Personal insurance and pensions.....	4,255	4,277	4,117	3,906	4,863
Life and other personal insurance.....	395	410	443	387	347
Pensions and Social Security.....	3,860	3,867	3,674	3,520	4,517
Sources of income and personal taxes: 1/					
Money income before taxes.....	48,582	52,749	47,597	45,382	50,577
Wages and salaries.....	42,995	48,599	42,947	38,927	44,166
Self-employment income.....	3,256	2,019	2,828	3,833	3,839

Social Security, private and government retirement.....	633	442	385	944	598
Interest, dividends, rental income, other property income.....	475	509	365	441	596
Unemployment and workers' compensation, veterans' benefits.....	252	307	227	212	284
Public assistance, supplemental security income, food stamps.....	452	430	401	462	503
Regular contributions for support.....	345	280	332	411	320
Other income.....	174	162	111	152	269
Personal taxes.....	4,233	4,163	3,936	3,390	5,691
Federal income taxes.....	3,219	2,959	2,809	2,760	4,417
State and local income taxes.....	887	1,024	967	553	1,152
Other taxes.....	127	180	161	77	123
Income after taxes.....	44,349	48,586	43,661	41,992	44,885
Addenda:					
Net change in total assets and liabilities....	836	3,864	356	-60	-17
Net change in total assets.....	7,534	9,345	5,194	6,795	9,421
Net change in total liabilities.....	6,699	5,481	4,838	6,856	9,438
Other financial information:					
Other money receipts.....	344	189	341	457	320
Mortgage principal paid on owned property...	-1,353	-1,367	-1,450	-1,127	-1,553
Estimated market value of owned home.....	79,665	87,327	74,763	61,180	103,846
Estimated monthly rental value of owned home	560	601	560	484	632
Gifts of goods and services.....	909	981	928	837	930
Food.....	67	60	76	70	55
Housing.....	237	264	242	212	245
Housekeeping supplies.....	42	44	41	42	43
Household textiles.....	5	7	5	3	7
Appliances and miscellaneous housewares...	19	21	25	14	21
Major appliances.....	3	6	5/1	1	5
Small appliances and miscellaneous housewares.....	16	15	24	12	16
Miscellaneous household equipment.....	65	61	80	53	73
Other housing.....	105	132	91	99	102
Apparel and services.....	251	261	231	248	268
Males, 2 and over.....	52	52	48	49	58
Females, 2 and over.....	96	94	92	91	109
Children under 2.....	35	49	33	24	43
Other apparel products and services.....	68	66	57	84	58
Jewelry and watches.....	39	5/44	36	47	5/25
All other apparel products and services.	29	5/22	21	37	33
Transportation.....	39	22	39	40	51
Health care.....	16	15	8	16	24
Entertainment.....	100	115	100	79	118
Toys, games, hobbies, and tricycles.....	43	38	49	37	49
Other entertainment.....	57	77	51	42	69
Education.....	89	138	130	62	44
All other gifts.....	112	106	103	111	124

- 1/ Components of income and taxes are derived from "complete income reporters" only; see glossary.
- 2/ Value less than 0.05.
- 3/ No data reported.
- 4/ Value less than 0.5.
- 5/ Data are likely to have large sampling errors.