

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands)	21,428	3,666	4,625	8,250	4,886
Consumer unit characteristics:					
Income before taxes	\$78,276	\$88,808	\$77,624	\$73,805	\$78,539
Income after taxes	72,793	81,349	72,012	68,832	73,799
Age of reference person	39.6	39.6	39.5	39.7	39.5
Average number in consumer unit:					
People	3.4	3.4	3.4	3.2	3.6
Children under 18	1.4	1.4	1.5	1.3	1.5
Adults 65 and older	(¹) .1	(¹) .1	(¹) .1	(¹) .1	(¹) .1
Earners	1.6	1.6	1.6	1.6	1.7
Vehicles	2.0	1.7	2.2	1.9	2.1
Percent distribution:					
Reference person:					
Men	46	45	45	46	46
Women	54	55	55	54	54
Housing tenure:					
Homeowner	62	61	69	63	54
With mortgage	51	54	57	49	48
Without mortgage	10	7	12	14	6
Renter	38	39	31	37	46
Race of reference person:					
Black or African-American	15	14	8	24	4
White, Asian, and all other races	85	86	92	76	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino	19	15	9	19	32
Not Hispanic or Latino	81	85	91	81	68
Education of reference person:					
Elementary (1-8)	5	3	5	4	7
High school (9-12)	30	28	28	34	26
College	66	69	68	62	67
Never attended and other	(¹)	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased	91	86	93	91	93
Average annual expenditures	\$58,460	\$63,250	\$58,010	\$54,022	\$62,640
Food	7,810	8,143	7,734	7,331	8,376
Food at home	4,565	4,656	4,822	4,233	4,789
Cereals and bakery products	639	697	705	580	627
Cereals and cereal products	228	249	256	198	234
Bakery products	411	448	449	381	393
Meats, poultry, fish, and eggs	996	1,054	969	1,022	933
Beef	270	243	282	297	237
Pork	191	194	177	206	177
Other meats	143	149	160	130	143
Poultry	197	232	177	200	183
Fish and seafood	134	174	112	132	127
Eggs	61	61	61	58	65
Dairy products	496	531	537	430	535
Fresh milk and cream	193	202	184	189	199
Other dairy products	303	328	353	241	336
Fruits and vegetables	837	901	862	704	973
Fresh fruits	304	315	313	244	383
Fresh vegetables	251	279	243	213	298
Processed fruits	130	144	137	107	150
Processed vegetables	151	163	170	140	142
Other food at home	1,598	1,474	1,749	1,496	1,721
Sugar and other sweets	164	164	191	142	173
Fats and oils	131	130	142	121	136
Miscellaneous foods	833	712	914	779	941
Nonalcoholic beverages	427	430	446	420	417
Food prepared by consumer unit on out-of-town trips	44	38	55	34	54

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, 2012-2013 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Food away from home	3,245	3,486	2,913	3,098	3,586
Alcoholic beverages	472	564	493	383	524
Housing	20,249	24,137	18,851	18,092	22,280
Shelter	12,058	14,844	10,750	10,377	14,045
Owned dwellings	7,827	9,690	7,868	6,822	8,089
Mortgage interest and charges	4,935	5,598	4,646	4,331	5,731
Property taxes	1,936	3,107	2,229	1,487	1,540
Maintenance, repairs, insurance, other expenses	956	985	994	1,004	818
Rented dwellings	3,762	4,690	2,373	3,081	5,529
Other lodging	469	464	508	475	427
Utilities, fuels, and public services	4,187	4,666	4,084	4,197	3,908
Natural gas	424	617	595	243	421
Electricity	1,578	1,479	1,483	1,838	1,302
Fuel oil and other fuels	125	481	98	35	33
Telephone services	1,481	1,609	1,443	1,475	1,432
Residential phone service, VOIP, and phone cards	320	484	279	299	270
Cellular phone service	1,162	1,125	1,164	1,176	1,162
Water and other public services	580	481	465	605	719
Household operations	1,588	2,132	1,522	1,344	1,654
Personal services	809	1,317	850	583	770
Other household expenses	779	815	672	761	884
Housekeeping supplies	646	652	696	592	681
Laundry and cleaning supplies	173	167	152	169	201
Other household products	340	316	421	308	336
Postage and stationery	133	168	123	115	144
Household furnishings and equipment	1,770	1,844	1,800	1,582	1,993
Household textiles	121	115	78	109	181
Furniture	489	487	539	474	467
Floor coverings	18	20	10	13	31
Major appliances	259	311	303	209	260
Small appliances, miscellaneous housewares	96	107	106	78	110
Miscellaneous household equipment	788	803	764	699	944
Apparel and services	2,118	2,358	2,068	1,870	2,375
Men and boys	574	676	518	507	655
Men, 16 and over	401	483	376	346	448
Boys, 2 to 15	173	193	142	161	207
Women and girls	760	807	812	712	751
Women, 16 and over	536	556	553	497	567
Girls, 2 to 15	224	251	259	216	184
Children under 2	106	129	95	93	118
Footwear	446	496	415	373	549
Other apparel products and services	231	249	226	185	301
Transportation	10,253	9,311	10,237	10,351	10,792
Vehicle purchases (net outlay)	3,808	2,491	3,951	4,116	4,142
Cars and trucks, new	1,661	1,403	1,101	1,744	2,245
Cars and trucks, used	2,103	1,072	2,813	2,304	1,865
Other vehicles	44	216	238	267	232
Gasoline and motor oil	3,281	2,960	3,288	3,420	3,279
Other vehicle expenses	2,635	2,958	2,541	2,451	2,775
Vehicle finance charges	295	269	264	303	330
Maintenance and repairs	838	764	946	775	895
Vehicle insurance	965	1,145	766	977	981
Vehicle rental, leases, licenses, and other charges	538	780	566	396	569
Public and other transportation	529	902	456	364	596
Healthcare	3,066	3,094	3,753	2,749	2,928
Health insurance	1,846	2,158	2,117	1,701	1,602
Medical services	753	520	1,107	597	856
Drugs	353	287	391	363	347
Medical supplies	114	128	137	89	123
Entertainment	3,117	3,230	3,321	2,775	3,419
Fees and admissions	801	972	980	565	898
Audio and visual equipment and services	1,142	1,255	1,120	1,127	1,100

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, 2012-2013 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Pets, toys, hobbies, and playground equipment	664	629	761	639	644
Pets	493	445	596	501	427
Toys, hobbies, and playground equipment	171	184	165	138	217
Other entertainment supplies, equipment, and services	510	374	460	444	777
Personal care products and services	683	730	621	629	793
Reading	99	113	107	73	122
Education	977	1,235	861	792	1,204
Tobacco products and smoking supplies	345	374	389	337	295
Miscellaneous	760	738	581	752	955
Cash contributions	1,455	1,266	1,654	1,468	1,386
Personal insurance and pensions	7,057	7,959	7,340	6,419	7,190
Life and other personal insurance	308	321	341	310	262
Pensions and Social Security	6,749	7,638	6,999	6,109	6,928
Sources of income and personal taxes:					
Money income before taxes	\$78,276	\$88,808	\$77,624	\$73,805	\$78,539
Wages and salaries	71,256	81,969	70,660	66,835	71,245
Self-employment income	3,824	3,307	4,200	3,809	3,882
Social Security, private and government retirement	1,145	1,133	685	1,401	1,156
Interest, dividends, rental income, other property income	426	459	550	351	409
Public assistance, supplemental security income, food stamps	558	671	465	523	621
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	870	1,064	891	738	928
Other income	198	206	173	147	299
Personal taxes (contains some imputed values)	5,483	7,459	5,612	4,973	4,740
Federal income taxes	4,079	5,441	3,920	3,961	3,407
State and local income taxes	1,334	1,876	1,649	943	1,289
Other taxes	70	143	43	68	44
Income after taxes	72,793	81,349	72,012	68,832	73,799
Addenda:					
Net change in total assets and liabilities	-\$4,153	-\$3,380	-\$5,418	-\$853	-\$9,107
Net change in total assets	11,362	11,234	10,212	12,124	11,259
Net change in total liabilities	15,515	14,614	15,630	12,978	20,366
Other financial information:					
Other money receipts	330	221	674	178	342
Mortgage principal paid on owned property	-2,377	-2,693	-2,430	-2,074	-2,601
Estimated market value of owned home	149,312	176,656	123,687	138,007	172,137
Estimated monthly rental value of owned home	882	1,047	822	825	910
Gifts of goods and services, total	685	718	680	614	770
Food	69	54	84	60	80
Alcoholic beverages	13	15	24	9	7
Housing	158	234	148	143	127
Housekeeping supplies	21	36	24	16	17
Household textiles	7	² 16	² 6	² 2	² 8
Appliances and miscellaneous housewares	12	² 20	20	10	24
Major appliances	5	² 5	² 4	6	² 1
Small appliances and miscellaneous housewares	8	² 15	² 16	² 3	² 2
Miscellaneous household equipment	45	115	23	33	31
Other housing	72	47	76	83	68

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, 2012-2013 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Apparel and services	180	199	175	134	244
Males, 2 and over	40	43	32	44	36
Females, 2 and over	57	75	44	34	89
Children under 2	37	² 54	29	22	56
Other apparel products and services	47	26	70	34	63
Jewelry and watches	17	² 10	² 33	29	² 20
All other apparel products and services ...	30	² 16	37	25	43
Transportation	63	18	71	54	104
Healthcare	11	² 12	17	² 3	² 17
Entertainment	61	60	61	69	49
Toys, games, arts and crafts, and tricycles	26	² 32	² 30	29	² 13
Other entertainment	35	28	31	40	36
Personal care products and services	11	17	6	7	17
Reading	2	22	4	21	3
Education	82	76	67	86	93
All other gifts	35	30	22	47	31

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, 2014