

**Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016**

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	21,486	3,446	4,648	8,297	5,095
Consumer unit characteristics:					
Income before taxes .....	\$88,752	\$107,356	\$85,156	\$80,529	\$92,843
Income after taxes .....	76,121	88,771	73,671	70,411	79,101
Age of reference person .....	39.5	39.7	39.4	39.6	39.4
Average number in consumer unit:					
People .....	3.3	3.3	3.3	3.3	3.5
Children under 18 .....	1.4	1.3	1.4	1.3	1.5
Adults 65 and older .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.1
Earners .....	1.6	1.6	1.7	1.6	1.6
Vehicles .....	1.9	1.5	2.1	1.9	2.0
Percent distribution:					
Reference person:					
Men .....	45	46	47	44	46
Women .....	55	54	53	56	54
Housing tenure:					
Homeowner .....	57	55	64	59	50
With mortgage .....	46	45	54	46	41
Without mortgage .....	11	10	10	13	9
Renter .....	43	45	36	41	50
Race of reference person:					
Black or African-American .....	14	14	12	21	5
White, Asian, and all other races .....	86	86	88	79	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	20	16	11	18	32
Not Hispanic or Latino .....	80	84	89	82	68
Education of reference person:					
Elementary (1-8) .....	3	2	4	2	3
High school (9-12) .....	28	26	25	32	25
College .....	69	72	70	66	71
Never attended and other .....	( <sup>1</sup> )	( <sup>1</sup> )	1	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	90	82	93	91	93
Average annual expenditures .....	\$65,888	\$70,364	\$66,472	\$60,737	\$70,854
Food .....	8,772	8,144	9,253	7,885	10,227
Food at home .....	4,834	4,633	5,266	4,260	5,534
Cereals and bakery products .....	637	634	708	553	712
Cereals and cereal products .....	227	234	258	190	255
Bakery products .....	410	400	450	363	457
Meats, poultry, fish, and eggs .....	1,067	979	1,141	1,000	1,175
Beef .....	279	243	321	256	308
Pork .....	193	179	198	189	204
Other meats .....	156	161	185	143	151
Poultry .....	213	192	213	203	242
Fish and seafood .....	154	141	160	144	176
Eggs .....	72	64	65	66	92
Dairy products .....	500	525	588	399	569
Fresh milk and cream .....	181	197	200	150	202
Other dairy products .....	319	328	387	249	367
Fruits and vegetables .....	969	985	1,031	810	1,156
Fresh fruits .....	360	365	399	289	437
Fresh vegetables .....	314	338	318	250	392
Processed fruits .....	134	127	143	117	159
Processed vegetables .....	161	154	171	155	167
Other food at home .....	1,662	1,510	1,798	1,497	1,922
Sugar and other sweets .....	161	134	191	141	187
Fats and oils .....	125	135	112	116	142
Miscellaneous foods .....	884	756	994	773	1,061
Nonalcoholic beverages .....	431	407	452	421	446
Food prepared by consumer unit on out-of-town trips .....	61	78	49	46	87

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, 2015-2016 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Food away from home .....	3,938	3,511	3,987	3,624	4,694
Alcoholic beverages .....	618	740	618	467	768
Housing .....	22,556	27,812	21,167	19,926	24,583
Shelter .....	13,460	17,155	12,114	11,335	15,649
Owned dwellings .....	7,870	10,514	8,394	6,628	7,629
Mortgage interest and charges .....	4,606	5,415	4,661	4,080	4,863
Property taxes .....	1,979	3,599	2,192	1,344	1,726
Maintenance, repairs, insurance, other expenses .....	1,285	1,499	1,541	1,204	1,040
Rented dwellings .....	4,939	5,773	3,167	4,150	7,275
Other lodging .....	651	867	554	558	744
Utilities, fuels, and public services .....	4,301	4,616	4,214	4,470	3,891
Natural gas .....	421	701	627	242	336
Electricity .....	1,576	1,481	1,405	1,908	1,257
Fuel oil and other fuels .....	73	267	65	28	21
Telephone services .....	1,630	1,740	1,571	1,660	1,561
Residential phone service, VOIP, and phone cards .....	250	415	250	225	177
Cellular phone service .....	1,380	1,325	1,320	1,435	1,384
Water and other public services .....	601	428	546	632	716
Household operations .....	2,092	3,464	1,771	1,684	2,120
Personal services .....	1,101	2,371	893	735	1,025
Other household expenses .....	992	1,093	878	949	1,095
Housekeeping supplies .....	658	591	788	617	668
Laundry and cleaning supplies .....	169	115	209	161	190
Other household products .....	366	334	421	364	347
Postage and stationery .....	123	141	157	93	132
Household furnishings and equipment .....	2,045	1,987	2,280	1,820	2,255
Household textiles .....	109	86	122	102	124
Furniture .....	623	776	617	573	606
Floor coverings .....	19	23	27	15	16
Major appliances .....	317	321	348	327	269
Small appliances, miscellaneous housewares .....	134	130	200	91	154
Miscellaneous household equipment .....	843	651	967	711	1,086
Apparel and services .....	2,546	2,547	2,357	2,520	2,740
Men and boys .....	599	613	586	543	687
Men, 16 and over .....	372	398	301	341	460
Boys, 2 to 15 .....	227	215	285	202	228
Women and girls .....	838	845	849	760	949
Women, 16 and over .....	626	657	592	602	669
Girls, 2 to 15 .....	212	188	257	158	281
Children under 2 .....	110	94	96	123	112
Footwear .....	553	674	511	472	628
Other apparel products and services .....	445	320	315	622	363
Transportation .....	10,649	9,935	11,628	10,850	9,950
Vehicle purchases (net outlay) .....	4,409	3,705	5,152	4,888	3,427
Cars and trucks, new .....	1,759	1,437	2,081	2,089	1,147
Cars and trucks, used .....	2,603	2,265	2,963	2,764	2,243
Other vehicles .....	46	23	109	35	38
Gasoline and motor oil .....	2,448	2,038	2,377	2,551	2,620
Other vehicle expenses .....	3,013	2,985	3,514	2,770	3,009
Vehicle finance charges .....	302	262	325	343	241
Maintenance and repairs .....	883	767	932	844	986
Vehicle insurance .....	1,073	900	1,259	1,127	966
Vehicle rental, leases, licenses, and other charges .....	754	1,056	997	456	816
Public and other transportation .....	779	1,208	585	641	894
Healthcare .....	3,974	3,871	4,043	4,031	3,894
Health insurance .....	2,778	2,814	2,676	2,900	2,651
Medical services .....	766	706	858	701	827
Drugs .....	298	234	364	299	286
Medical supplies .....	132	117	145	131	131
Entertainment .....	3,351	3,070	4,056	2,930	3,651
Fees and admissions .....	944	1,021	1,059	701	1,191
Audio and visual equipment and services .....	1,199	1,108	1,278	1,262	1,098

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, 2015-2016 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Pets, toys, hobbies, and playground equipment .....	745	595	1,166	595	752
Pets .....	539	465	892	428	487
Toys, hobbies, and playground equipment .....	206	129	273	168	266
Other entertainment supplies, equipment, and services .....	463	347	554	372	609
Personal care products and services .....	812	851	842	671	988
Reading .....	94	90	91	75	134
Education .....	1,232	1,223	1,176	1,242	1,273
Tobacco products and smoking supplies .....	377	371	456	410	253
Miscellaneous .....	1,097	1,110	1,218	808	1,444
Cash contributions .....	1,630	1,327	1,337	1,583	2,179
Personal insurance and pensions .....	8,181	9,270	8,230	7,339	8,769
Life and other personal insurance .....	307	297	405	246	323
Pensions and Social Security .....	7,874	8,973	7,825	7,093	8,446
Sources of income and personal taxes:					
Money income before taxes .....	\$88,752	\$107,356	\$85,156	\$80,529	\$92,843
Wages and salaries .....	79,942	97,279	76,773	73,028	82,369
Self-employment income .....	5,434	6,584	4,715	4,430	6,947
Social Security, private and government retirement .....	1,134	982	1,113	1,319	953
Interest, dividends, rental income, other property income .....	840	718	936	667	1,114
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	637	770	626	526	738
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	543	806	743	394	427
Other income .....	223	217	249	166	295
Personal taxes (contains some imputed values) .....	12,631	18,586	11,485	10,118	13,741
Federal income taxes .....	9,797	14,375	8,438	8,246	10,468
State and local income taxes .....	2,792	4,173	2,972	1,825	3,268
Other taxes .....	42	237	75	48	26
Income after taxes .....	76,121	88,771	73,671	70,411	79,101
Addenda:					
Net change in total assets and liabilities .....	\$6,963	\$20,634	\$1,283	\$7,091	\$2,692
Net change in total assets .....	20,552	28,456	18,943	17,325	21,929
Net change in total liabilities .....	13,589	7,822	17,660	10,234	19,238
Other financial information:					
Other money receipts .....	646	814	265	183	1,633
Mortgage principal paid on owned property .....	-2,049	-2,251	-2,248	-1,867	-2,027
Estimated market value of owned home .....	162,569	207,708	134,840	127,746	214,051
Estimated monthly rental value of owned home .....	933	1,209	871	826	977
Gifts of goods and services, total .....	798	821	843	722	865
Food .....	53	66	65	47	45
Alcoholic beverages .....	16	30	32	4	15
Housing .....	175	163	215	158	179
Housekeeping supplies .....	20	18	38	9	26
Household textiles .....	25	21	27	28	22
Appliances and miscellaneous housewares .....	15	212	20	29	22
Major appliances .....	5	22	25	8	24
Small appliances and miscellaneous housewares .....	9	210	214	21	218
Miscellaneous household equipment .....	27	46	32	13	31

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, 2015-2016 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Other housing .....	108	87	117	118	98
Apparel and services .....	242	228	176	289	228
Males, 2 and over .....	66	74	47	76	60
Females, 2 and over .....	66	45	58	79	69
Children under 2 .....	39	<sup>2</sup> 17	<sup>2</sup> 25	65	26
Other apparel products and services .....	70	<sup>2</sup> 93	<sup>2</sup> 46	69	73
Jewelry and watches .....	17	<sup>2</sup> 2	<sup>2</sup> 28	<sup>2</sup> 7	<sup>2</sup> 32
All other apparel products and services ...	53	<sup>2</sup> 91	<sup>2</sup> 18	62	41
Transportation .....	72	59	94	42	113
Healthcare .....	15	<sup>2</sup> 5	<sup>2</sup> 6	<sup>2</sup> 26	<sup>2</sup> 12
Entertainment .....	88	68	104	62	127
Toys, games, arts and crafts, and tricycles	32	<sup>2</sup> 23	<sup>2</sup> 42	<sup>2</sup> 27	38
Other entertainment .....	56	45	62	36	89
Personal care products and services .....	14	27	17	<sup>2</sup> 4	20
Reading .....	4	3	3	2	10
Education .....	65	119	101	40	38
All other gifts .....	53	52	30	49	80

<sup>1</sup> Value is too small to display.

<sup>2</sup> Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2017