

**Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016-2017**

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	21,280	3,371	4,300	8,250	5,358
Consumer unit characteristics:					
Income before taxes .....	\$89,703	\$101,029	\$84,276	\$83,044	\$97,184
Income after taxes .....	77,455	85,075	73,411	72,482	83,564
Age of reference person .....	39.4	39.7	39.2	39.4	39.4
Average number in consumer unit:					
People .....	3.4	3.3	3.3	3.3	3.6
Children under 18 .....	1.4	1.3	1.4	1.3	1.6
Adults 65 and older .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.1
Earners .....	1.7	1.6	1.7	1.6	1.7
Vehicles .....	1.9	1.5	2.3	1.8	2.1
Percent distribution:					
Reference person:					
Men .....	46	49	46	45	45
Women .....	54	51	54	55	55
Housing tenure:					
Homeowner .....	56	52	64	56	51
With mortgage .....	46	45	53	45	42
Without mortgage .....	10	7	11	11	9
Renter .....	44	48	36	44	49
Race of reference person:					
Black or African-American .....	14	13	12	22	5
White, Asian, and all other races .....	86	87	88	78	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	20	19	10	19	29
Not Hispanic or Latino .....	80	81	90	81	71
Education of reference person:					
Elementary (1-8) .....	3	3	3	2	4
High school (9-12) .....	26	27	25	29	22
College .....	71	70	71	69	74
Never attended and other .....	( <sup>1</sup> )	( <sup>1</sup> )	1	( <sup>1</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	91	82	94	90	94
Average annual expenditures .....	\$67,721	\$70,112	\$65,271	\$62,120	\$76,859
Food .....					
Food at home .....	9,035	8,588	8,662	8,274	10,807
Cereals and bakery products .....	4,924	5,013	4,932	4,391	5,685
Cereals and cereal products .....	655	677	685	574	742
Bakery products .....	226	240	232	189	269
Meats, poultry, fish, and eggs .....	429	437	453	385	472
Beef .....	1,061	1,041	948	1,031	1,212
Pork .....	291	268	262	269	362
Other meats .....	199	196	170	196	230
Poultry .....	145	156	163	128	150
Fish and seafood .....	213	199	178	218	242
Eggs .....	149	156	123	163	144
Dairy products .....	64	64	52	56	84
Fruits and vegetables .....	514	578	531	428	592
Fresh milk and cream .....	179	191	174	160	204
Other dairy products .....	336	386	357	269	389
Other food at home .....	967	1,057	925	821	1,165
Fresh fruits .....	357	385	333	299	446
Fresh vegetables .....	317	364	297	259	391
Processed fruits .....	134	144	130	111	166
Processed vegetables .....	159	165	165	152	161
Sugar and other sweets .....	1,727	1,661	1,843	1,537	1,975
Fats and oils .....	161	151	179	134	193
Miscellaneous foods .....	126	134	116	122	136
Nonalcoholic beverages .....	928	881	992	803	1,101
Food prepared by consumer unit on out-of-town trips .....	450	409	501	432	464
Food prepared by consumer unit on out-of-town trips .....	63	86	55	46	81

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, 2016-2017 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Food away from home .....	4,111	3,575	3,729	3,882	5,122
Alcoholic beverages .....	581	634	571	471	723
Housing .....	23,354	27,183	20,978	20,910	26,632
Shelter .....	13,995	17,128	11,545	12,063	16,963
Owned dwellings .....	7,957	10,114	7,707	6,763	8,640
Mortgage interest and charges .....	4,711	5,508	4,387	4,243	5,188
Property taxes .....	1,925	3,223	2,099	1,326	1,890
Maintenance, repairs, insurance, other expenses .....	1,322	1,383	1,221	1,194	1,561
Rented dwellings .....	5,387	6,195	3,255	4,733	7,597
Other lodging .....	650	819	583	566	726
Utilities, fuels, and public services .....	4,273	4,343	4,216	4,370	4,124
Natural gas .....	390	595	584	220	366
Electricity .....	1,542	1,429	1,384	1,831	1,298
Fuel oil and other fuels .....	69	245	55	31	30
Telephone services .....	1,642	1,667	1,607	1,647	1,646
Residential phone service, VOIP, and phone cards .....	200	347	192	176	152
Cellular phone service .....	1,441	1,320	1,415	1,471	1,494
Water and other public services .....	629	407	585	641	785
Household operations .....	2,153	2,939	1,784	1,937	2,287
Personal services .....	1,161	1,998	923	944	1,159
Other household expenses .....	992	940	861	993	1,128
Housekeeping supplies .....	740	662	757	710	824
Laundry and cleaning supplies .....	198	150	209	201	216
Other household products .....	404	351	438	400	416
Postage and stationery .....	139	161	110	110	192
Household furnishings and equipment .....	2,194	2,110	2,677	1,829	2,435
Household textiles .....	114	101	128	100	134
Furniture .....	618	763	631	527	657
Floor coverings .....	48	28	147	20	25
Major appliances .....	303	331	302	251	364
Small appliances, miscellaneous housewares .....	129	120	133	109	160
Miscellaneous household equipment .....	982	766	1,336	821	1,095
Apparel and services .....	2,443	2,407	2,318	2,315	2,766
Men and boys .....	587	622	594	533	645
Men, 16 and over .....	344	338	310	335	389
Boys, 2 to 15 .....	244	284	284	198	256
Women and girls .....	850	835	845	709	1,084
Women, 16 and over .....	614	630	623	478	809
Girls, 2 to 15 .....	236	205	222	230	276
Children under 2 .....	107	95	87	107	131
Footwear .....	557	568	525	519	635
Other apparel products and services .....	341	287	268	447	272
Transportation .....	10,700	8,955	11,023	10,629	11,647
Vehicle purchases (net outlay) .....	4,464	2,647	4,766	4,631	5,107
Cars and trucks, new .....	1,857	976	1,306	2,314	2,152
Cars and trucks, used .....	2,542	1,638	3,361	2,266	2,877
Other vehicles .....	65	<sup>33</sup>	<sup>3100</sup>	<sup>52</sup>	<sup>378</sup>
Gasoline, other fuels, and motor oil .....	2,408	2,039	2,347	2,433	2,650
Other vehicle expenses .....	3,022	3,079	3,295	2,932	2,906
Vehicle finance charges .....	307	256	322	347	266
Maintenance and repairs .....	878	804	849	800	1,069
Vehicle insurance .....	1,041	912	936	1,337	752
Vehicle rental, leases, licenses, and other charges .....	795	1,107	1,188	448	820
Public and other transportation .....	806	1,191	615	633	983
Healthcare .....	4,211	4,047	4,388	4,158	4,255
Health insurance .....	2,917	2,828	2,967	3,004	2,801
Medical services .....	816	821	894	681	959
Drugs .....	343	281	373	346	353
Medical supplies .....	135	117	155	127	141
Entertainment .....	3,744	3,402	3,885	3,342	4,472
Fees and admissions .....	1,010	1,094	1,124	826	1,151
Audio and visual equipment and services .....	1,108	1,063	1,179	1,168	986
Pets, toys, hobbies, and playground equipment .....	964	846	1,077	820	1,177
Pets .....	730	650	819	622	882
Toys, hobbies, and playground equipment .....	234	196	258	198	295
Other entertainment supplies, equipment, and services .....	662	399	505	528	1,158

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, 2016-2017 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Personal care products and services.....	886	835	982	754	1,052
Reading.....	102	88	97	95	126
Education.....	1,146	1,423	1,190	1,039	1,101
Tobacco products and smoking supplies.....	368	407	429	375	285
Miscellaneous.....	1,068	1,439	1,153	833	1,127
Cash contributions.....	1,588	1,469	1,227	1,425	2,204
Personal insurance and pensions.....	8,496	9,235	8,368	7,501	9,663
Life and other personal insurance.....	334	274	417	279	388
Pensions and Social Security.....	8,162	8,961	7,952	7,222	9,275
Sources of income and personal taxes:					
Money income before taxes.....	\$89,703	\$101,029	\$84,276	\$83,044	\$97,184
Wages and salaries.....	80,833	91,428	76,968	74,619	86,838
Self-employment income.....	5,418	6,066	3,871	5,247	6,513
Social Security, private and government retirement.....	1,243	1,301	1,241	1,287	1,140
Interest, dividends, rental income, other property income.....	809	545	710	735	1,167
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	640	849	576	549	702
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	540	693	687	400	541
Other income.....	221	148	223	208	284
Personal taxes (contains some imputed values).....	12,248	15,955	10,865	10,562	13,621
Federal income taxes.....	9,513	12,182	8,038	8,597	10,427
State and local income taxes.....	2,688	3,743	2,756	1,903	3,178
Other taxes.....	47	<sup>3</sup> 29	71	63	<sup>3</sup> 16
Income after taxes.....	77,455	85,075	73,411	72,482	83,564
Addenda:					
Net change in total assets and liabilities.....	\$6,074	\$7,418	\$7,216	\$5,545	\$5,126
Net change in total assets.....	21,475	22,173	21,111	17,308	27,744
Net change in total liabilities.....	15,401	14,755	13,895	11,762	22,618
Other financial information:					
Other money receipts.....	435	<sup>3</sup> 598	699	335	276
Mortgage principal paid on owned property.....	-2,063	-2,503	-2,209	-1,760	-2,136
Estimated market value of owned home.....	170,955	200,291	127,411	127,581	254,219
Estimated monthly rental value of owned home.....	953	1,176	860	822	1,089
Gifts of goods and services, total.....	847	1,040	905	666	957
Food.....	52	42	82	37	57
Alcoholic beverages.....	16	29	28	3	17
Housing.....	163	145	175	183	133
Housekeeping supplies.....	23	22	32	14	30
Household textiles..... <sup>35</sup>	<sup>35</sup>	<sup>33</sup>	<sup>36</sup>	<sup>37</sup>	<sup>32</sup>
Appliances and miscellaneous housewares.....	9	<sup>39</sup>	<sup>38</sup>	<sup>39</sup>	<sup>311</sup>
Major appliances.....	4	( <sup>1</sup> )	<sup>32</sup>	7	<sup>32</sup>
Small appliances and miscellaneous housewares.....	6	<sup>38</sup>	<sup>36</sup>	<sup>32</sup>	<sup>310</sup>
Miscellaneous household equipment.....	34	57	30	26	33
Other housing.....	92	54	98	128	57
Apparel and services.....	209	190	180	260	163
Males, 2 and over.....	54	62	45	71	32
Females, 2 and over.....	70	67	42	91	59
Children under 2.....	34	<sup>315</sup>	<sup>334</sup>	43	32
Other apparel products and services.....	51	<sup>347</sup>	<sup>359</sup>	<sup>355</sup>	<sup>339</sup>
Jewelry and watches.....	11	<sup>35</sup>	<sup>332</sup>	<sup>36</sup>	<sup>35</sup>
All other apparel products and services.....	40	<sup>342</sup>	<sup>327</sup>	49	<sup>334</sup>
Transportation.....	160	228	129	40	328
Healthcare.....	13	<sup>39</sup>	<sup>37</sup>	<sup>318</sup>	<sup>312</sup>
Entertainment.....	80	62	121	51	104
Toys, games, arts and crafts, and tricycles.....	34	<sup>325</sup>	<sup>370</sup>	<sup>317</sup>	<sup>336</sup>
Other entertainment.....	46	37	51	34	68
Personal care products and services.....	13	26	6	12	11

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, 2016-2017 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Reading .....	3	<sup>3</sup> 2	5	1	6
Education .....	83	<sup>3</sup> 224	126	20	57
All other gifts .....	55	83	47	40	70

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

<sup>2</sup> No data reported.

<sup>3</sup> Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2018