

**Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999**

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	24,323	4,715	5,698	8,279	5,630
Consumer unit characteristics:					
Income before taxes <sup>1</sup> .....	\$52,216	\$57,356	\$52,045	\$47,356	\$55,035
Income after taxes <sup>1</sup> .....	48,167	53,748	48,253	43,998	49,482
Age of reference person .....	39.5	39.5	39.5	39.5	39.6
Average number in consumer unit:					
Persons .....	3.2	3.2	3.3	3.2	3.3
Children under 18 .....	1.3	1.3	1.4	1.3	1.4
Persons 65 and over .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Earners .....	1.7	1.7	1.8	1.7	1.7
Vehicles .....	2.2	1.9	2.4	2.2	2.1
Percent distribution:					
Sex of reference person:					
Male .....	59	59	63	55	59
Female .....	41	41	37	45	41
Housing tenure:					
Homeowner .....	68	66	73	70	60
With mortgage .....	56	56	60	54	53
Without mortgage .....	12	10	14	16	7
Renter .....	32	34	27	30	40
Race of reference person:					
Black .....	13	14	11	20	6
White and other .....	87	86	89	80	94
Education of reference person:					
Elementary (1-8) .....	3	3	2	3	5
High school (9-12) .....	38	39	41	41	30
College .....	59	58	58	56	64
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	91	85	93	92	93
Average annual expenditures .....	\$42,466	\$44,243	\$42,454	\$38,323	\$47,153
Food .....	5,931	6,278	6,048	5,457	6,247
Food at home .....	3,425	3,584	3,431	3,203	3,629
Cereals and bakery products .....	541	591	553	496	556
Cereals and cereal products .....	199	221	200	182	206
Bakery products .....	342	370	353	315	350
Meats, poultry, fish, and eggs .....	881	929	843	889	864
Beef .....	265	273	284	261	244
Pork .....	178	164	186	195	156
Other meats .....	115	131	122	113	95
Poultry .....	167	189	139	159	189
Fish and seafood .....	119	135	81	125	134
Eggs .....	37	37	31	36	45
Dairy products .....	392	437	393	348	420
Fresh milk and cream .....	156	164	163	144	162
Other dairy products .....	235	273	230	204	258
Fruits and vegetables .....	546	628	516	478	613
Fresh fruits .....	165	197	161	130	198
Fresh vegetables .....	160	181	141	144	185
Processed fruits .....	123	146	119	107	131
Processed vegetables .....	98	104	95	97	99

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, 1998-1999 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Other food at home .....	\$1,066	\$1,000	\$1,126	\$991	\$1,177
Sugar and other sweets .....	133	133	141	118	151
Fats and oils .....	92	86	91	94	96
Miscellaneous foods .....	496	448	542	463	543
Nonalcoholic beverages .....	294	285	300	278	320
Food prepared by consumer unit on out-of-town trips .....	51	49	52	39	68
Food away from home .....	2,505	2,694	2,617	2,254	2,618
Alcoholic beverages .....	356	391	388	280	412
Housing .....	14,161	16,059	13,608	11,832	16,572
Shelter .....	8,504	10,177	7,811	6,574	10,642
Owned dwellings .....	6,033	7,325	5,953	4,600	7,142
Mortgage interest and charges .....	3,999	4,491	3,765	3,120	5,115
Property taxes .....	1,229	1,961	1,380	817	1,069
Maintenance, repairs, insurance, other expenses .....	806	872	808	663	958
Rented dwellings .....	2,077	2,437	1,479	1,617	3,056
Other lodging .....	393	415	379	357	443
Utilities, fuels, and public services .....	2,637	2,615	2,738	2,724	2,426
Natural gas .....	296	357	439	167	288
Electricity .....	994	914	937	1,223	781
Fuel oil and other fuels .....	78	204	78	41	29
Telephone services .....	949	921	956	956	954
Water and other public services .....	320	219	328	337	373
Household operations .....	778	774	779	661	955
Personal services .....	471	471	525	378	554
Other household expenses .....	308	304	254	283	401
Housekeeping supplies .....	576	600	643	500	608
Laundry and cleaning supplies .....	144	118	168	138	151
Other household products .....	285	309	304	257	288
Postage and stationery .....	148	174	170	105	169
Household furnishings and equipment .....	1,665	1,893	1,638	1,374	1,941
Household textiles .....	110	123	108	84	143
Furniture .....	434	496	389	364	531
Floor coverings .....	54	48	55	55	56
Major appliances .....	194	254	188	173	180
Small appliances, miscellaneous housewares .....	90	95	85	73	118
Miscellaneous household equipment .....	783	877	814	625	914
Apparel and services .....	2,122	2,197	2,071	2,016	2,272
Men and boys .....	535	524	556	528	535
Men, 16 and over .....	359	338	365	352	381
Boys, 2 to 15 .....	176	186	191	176	154
Women and girls .....	809	789	821	750	905
Women, 16 and over .....	607	574	582	574	714
Girls, 2 to 15 .....	202	215	239	176	191
Children under 2 .....	86	92	82	82	91
Footwear .....	385	419	357	366	416
Other apparel products and services .....	306	373	256	291	325
Transportation .....	7,957	7,373	7,969	7,972	8,412
Vehicle purchases (net outlay) .....	3,755	3,149	3,744	4,079	3,799
Cars and trucks, new .....	1,750	1,794	1,374	2,061	1,634
Cars and trucks, used .....	1,974	1,340	2,365	1,958	2,135
Other vehicles .....	31	515	54	60	530
Gasoline and motor oil .....	1,231	1,094	1,273	1,256	1,267

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, 1998-1999 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Other vehicle expenses .....	\$2,569	\$2,530	\$2,614	\$2,363	\$2,857
Vehicle finance charges .....	394	281	429	454	363
Maintenance and repairs .....	747	645	726	727	880
Vehicle insurance .....	811	857	786	767	861
Vehicle rental, leases, licenses, other charges .....	618	747	672	414	753
Public transportation .....	402	601	339	274	488
Health care .....	1,660	1,469	1,719	1,707	1,693
Health insurance .....	768	690	796	802	756
Medical services .....	544	477	538	568	570
Drugs .....	247	206	271	247	260
Medical supplies .....	101	96	114	90	107
Entertainment .....	2,266	2,251	2,524	1,859	2,623
Fees and admissions .....	526	626	532	418	597
Television, radios, sound equipment .....	705	755	713	648	739
Pets, toys, and playground equipment .....	438	445	514	389	432
Other entertainment supplies, equipment, and services .....	596	425	765	404	856
Personal care products and services .....	453	466	405	436	517
Reading .....	159	195	171	121	174
Education .....	617	693	617	552	650
Tobacco products and smoking supplies .....	357	365	460	367	232
Miscellaneous .....	959	980	997	833	1,094
Cash contributions .....	1,032	954	999	1,029	1,135
Personal insurance and pensions .....	4,435	4,573	4,477	3,862	5,121
Life and other personal insurance .....	424	421	424	443	397
Pensions and Social Security .....	4,012	4,152	4,053	3,418	4,725
Sources of income and personal taxes: <sup>1</sup>					
Money income before taxes .....	52,216	57,356	52,045	47,356	55,035
Wages and salaries .....	47,066	53,226	46,307	43,098	48,462
Self-employment income .....	2,991	2,180	3,437	2,062	4,437
Social Security, private and government retirement .....	619	546	623	775	460
Interest, dividends, rental income, other property income .....	354	348	285	387	381
Unemployment and workers' compensation, veterans' benefits .....	204	281	222	131	228
Public assistance, supplemental security income, food stamps .....	353	260	372	309	465
Regular contributions for support .....	385	358	318	483	334
Other income .....	245	157	481	111	270
Personal taxes .....	4,049	3,608	3,792	3,358	5,554
Federal income taxes .....	3,085	2,498	2,710	2,725	4,366
State and local income taxes .....	814	823	981	508	1,062
Other taxes .....	150	287	101	125	125
Income after taxes .....	48,167	53,748	48,253	43,998	49,482

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, 1998-1999 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	- \$1,872	- \$3,757	- \$2,135	- \$1,539	- \$518
Net change in total assets .....	9,315	9,205	7,398	7,027	14,713
Net change in total liabilities .....	11,187	12,962	9,533	8,566	15,231
Other financial information:					
Other money receipts .....	266	199	195	255	409
Mortgage principal paid on owned property .....	-1,578	-1,892	-1,724	-1,204	-1,719
Estimated market value of owned home .....	90,892	102,884	88,321	70,112	114,009
Estimated monthly rental value of owned home ..	646	756	640	547	707
Gifts of goods and services .....	921	1,022	874	814	1,046
Food .....	53	63	57	30	75
Housing .....	264	294	235	225	330
Housekeeping supplies .....	54	60	50	36	79
Household textiles .....	9	5	13	10	8
Appliances and miscellaneous housewares .....	25	40	21	14	34
Major appliances .....	8	18	7	1	9
Small appliances and miscellaneous housewares .....	18	23	14	13	24
Miscellaneous household equipment .....	63	88	66	45	65
Other housing .....	113	101	85	119	144
Apparel and services .....	203	221	209	187	207
Males, 2 and over .....	45	31	63	45	40
Females, 2 and over .....	74	95	60	67	79
Children under 2 .....	40	50	42	36	34
Other apparel products and services .....	45	46	43	39	53
Jewelry and watches .....	20	17	16	15	33
All other apparel products and services .....	25	29	27	25	20
Transportation .....	52	30	60	34	90
Health care .....	22	7	13	35	24
Entertainment .....	80	107	93	63	68
Toys, games, hobbies, and tricycles .....	27	35	31	22	23
Other entertainment .....	53	72	63	41	45
Education .....	113	147	76	127	102
All other gifts .....	133	152	130	113	150

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.

<sup>2</sup> Value less than 0.05.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> No data reported.

<sup>5</sup> Data are likely to have large sampling errors.

n.a. Not applicable.