

**Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007**

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	23,683	4,492	4,931	8,735	5,524
Consumer unit characteristics:					
Income before taxes .....	\$76,071	\$86,708	\$74,287	\$70,045	\$78,542
Income after taxes .....	73,239	84,275	71,694	67,258	75,102
Age of reference person .....	39.6	39.7	39.7	39.6	39.6
Average number in consumer unit:					
Persons .....	3.2	3.1	3.3	3.1	3.2
Children under 18 .....	1.3	1.2	1.4	1.2	1.3
Persons 65 and over .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Earners .....	1.6	1.6	1.7	1.6	1.6
Vehicles .....	2.1	1.8	2.4	2.0	2.2
Percent distribution:					
Sex of reference person:					
Male .....	46	44	49	44	49
Female .....	54	56	51	56	51
Housing tenure:					
Homeowner .....	68	66	74	69	62
With mortgage .....	59	57	66	58	57
Without mortgage .....	9	9	7	11	6
Renter .....	32	34	26	31	38
Race of reference person:					
Black or African-American .....	14	13	11	22	5
White, Asian, and all other races .....	86	87	89	78	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	15	10	8	16	25
Not Hispanic or Latino .....	85	90	92	84	75
Education of reference person:					
Elementary (1-8) .....	4	2	3	4	5
High school (9-12) .....	32	34	31	33	31
College .....	64	64	66	63	64
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	91	85	94	92	93
Average annual expenditures .....	\$58,447	\$60,189	\$57,469	\$53,644	\$65,693
Food .....	7,361	7,417	7,375	6,802	8,261
Food at home .....	4,127	4,311	4,146	3,739	4,624
Cereals and bakery products .....	551	610	572	492	581
Cereals and cereal products .....	181	206	182	159	197
Bakery products .....	370	404	390	333	384
Meats, poultry, fish, and eggs .....	969	1,051	899	898	1,091
Beef .....	278	263	247	265	343
Pork .....	186	183	185	186	189
Other meats .....	129	156	147	106	130
Poultry .....	182	213	160	180	182
Fish and seafood .....	147	189	121	120	183
Eggs .....	47	48	38	41	64
Dairy products .....	455	477	483	407	493
Fresh milk and cream .....	183	180	186	178	193
Other dairy products .....	272	297	297	230	300
Fruits and vegetables .....	674	733	644	586	806
Fresh fruits .....	223	230	223	187	278
Fresh vegetables .....	214	233	186	187	272
Processed fruits .....	128	157	122	110	140
Processed vegetables .....	110	113	113	102	117

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, 2006-2007 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Other food at home .....	\$1,477	\$1,439	\$1,547	\$1,355	\$1,653
Sugar and other sweets .....	148	151	170	126	162
Fats and oils .....	99	102	105	88	111
Miscellaneous foods .....	787	735	842	717	900
Nonalcoholic beverages .....	395	406	377	388	418
Food prepared by consumer unit on out-of-town trips .....	48	45	53	37	62
Food away from home .....	3,235	3,107	3,229	3,063	3,637
Alcoholic beverages .....	483	563	498	375	585
Housing .....	20,691	23,082	19,039	18,219	24,143
Shelter .....	12,599	14,207	11,174	10,362	16,102
Owned dwellings .....	9,097	10,137	8,750	7,524	11,050
Mortgage interest and charges .....	6,075	6,075	5,414	5,140	8,145
Property taxes .....	1,943	2,972	2,033	1,417	1,857
Maintenance, repairs, insurance, other expenses .....	1,079	1,091	1,303	967	1,049
Rented dwellings .....	2,894	3,286	1,820	2,399	4,316
Other lodging .....	608	784	605	440	735
Utilities, fuels, and public services .....	3,890	4,204	3,861	3,953	3,562
Natural gas .....	547	746	846	318	480
Electricity .....	1,449	1,389	1,256	1,746	1,198
Fuel oil and other fuels .....	145	471	103	55	58
Telephone services .....	1,282	1,245	1,215	1,356	1,257
Water and other public services .....	468	353	441	478	570
Household operations .....	1,401	1,529	1,264	1,368	1,472
Personal services .....	827	942	781	814	797
Other household expenses .....	574	588	483	554	675
Housekeeping supplies .....	704	640	783	698	691
Laundry and cleaning supplies .....	183	167	179	204	166
Other household products .....	378	330	434	370	379
Postage and stationery .....	142	143	170	124	146
Household furnishings and equipment .....	2,097	2,502	1,955	1,839	2,316
Household textiles .....	154	172	125	148	176
Furniture .....	588	678	531	518	677
Floor coverings .....	45	60	41	43	40
Major appliances .....	259	232	282	246	279
Small appliances, miscellaneous housewares .....	115	117	100	108	138
Miscellaneous household equipment .....	936	1,244	876	775	1,006
Apparel and services .....	2,362	2,695	2,092	2,132	2,731
Men and boys .....	578	592	513	551	675
Men, 16 and over .....	405	388	331	384	526
Boys, 2 to 15 .....	173	204	182	167	149
Women and girls .....	899	995	833	829	1,005
Women, 16 and over .....	638	691	574	581	753
Girls, 2 to 15 .....	262	304	259	248	252
Children under 2 .....	123	103	119	103	180
Footwear .....	401	489	329	337	509
Other apparel products and services .....	360	515	298	313	361
Transportation .....	10,287	9,040	10,620	10,084	11,344
Vehicle purchases (net outlay) .....	4,119	3,016	4,674	4,154	4,466
Cars and trucks, new .....	1,977	1,720	2,381	1,888	1,969
Cars and trucks, used .....	2,038	1,225	2,198	2,182	2,330
Other vehicles .....	103	372	395	84	166
Gasoline and motor oil .....	2,751	2,497	2,776	2,859	2,766

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, 2006-2007 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Other vehicle expenses .....	\$2,867	\$2,827	\$2,719	\$2,679	\$3,348
Vehicle finance charges .....	387	291	358	446	397
Maintenance and repairs .....	776	720	797	747	848
Vehicle insurance .....	1,096	1,089	893	1,069	1,344
Vehicle rental, leases, licenses, and other charges .....	608	727	670	416	759
Public transportation .....	550	700	451	393	764
Healthcare .....	2,299	1,979	2,523	2,323	2,322
Health insurance .....	1,241	1,163	1,297	1,295	1,171
Medical services .....	642	512	772	569	749
Drugs .....	324	222	345	372	310
Medical supplies .....	92	82	109	87	92
Entertainment .....	3,406	3,872	3,405	2,914	3,833
Fees and admissions .....	922	1,250	917	666	1,078
Audio and visual equipment and services ....	1,131	1,125	1,118	1,067	1,252
Pets, toys, hobbies, and playground equipment .....	717	747	671	714	741
Other entertainment supplies, equipment, and services .....	636	750	698	468	762
Personal care products and services .....	675	674	652	640	756
Reading .....	110	128	120	82	131
Education .....	838	897	938	743	854
Tobacco products and smoking supplies .....	366	401	435	380	255
Miscellaneous .....	895	886	888	752	1,141
Cash contributions .....	1,639	1,259	1,608	1,821	1,686
Personal insurance and pensions .....	7,035	7,297	7,276	6,376	7,652
Life and other personal insurance .....	325	328	407	302	287
Pensions and Social Security .....	6,710	6,969	6,869	6,073	7,365
Sources of income and personal taxes:					
Money income before taxes .....	76,071	86,708	74,287	70,045	78,542
Wages and salaries .....	68,673	77,706	67,028	64,497	69,399
Self-employment income .....	4,456	5,590	3,979	3,181	5,977
Social Security, private and government retirement .....	880	637	995	915	921
Interest, dividends, rental income, other property income .....	696	1,099	986	367	630
Unemployment and workers' compensation, veterans' benefits .....	210	355	222	142	189
Public assistance, supplemental security income, food stamps .....	415	478	472	332	444
Regular contributions for support .....	571	699	488	444	742
Other income .....	170	144	118	168	240
Personal taxes .....	2,832	2,434	2,593	2,788	3,440
Federal income taxes .....	1,995	1,516	1,611	2,201	2,404
State and local income taxes .....	645	702	707	451	850
Other taxes .....	192	216	275	135	187
Income after taxes .....	73,239	84,275	71,694	67,258	75,102

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, 2006-2007 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	-\$10,818	-\$16,933	-\$7,497	-\$8,006	-\$13,255
Net change in total assets .....	14,787	11,994	5,918	11,608	30,001
Net change in total liabilities .....	25,604	28,927	13,415	19,615	43,256
Other financial information:					
Other money receipts .....	355	145	313	297	654
Mortgage principal paid on owned property .....	-2,933	-3,123	-2,885	-2,442	-3,597
Estimated market value of owned home .....	193,047	222,607	157,151	144,345	278,072
Estimated monthly rental value of owned home .....	989	1,140	933	877	1,092
Gifts of goods and services .....	811	706	841	770	947
Food .....	62	42	98	46	74
Alcoholic beverages .....	13	10	18	10	14
Housing .....	172	144	191	177	171
Housekeeping supplies .....	22	19	30	21	20
Household textiles .....	11	<sup>3</sup> 16	10	14	<sup>3</sup> 2
Appliances and miscellaneous housewares .....	15	13	13	18	12
Major appliances .....	5	6	5	5	2
Small appliances and miscellaneous housewares .....	10	<sup>3</sup> 7	8	13	10
Miscellaneous household equipment .....	52	40	77	34	67
Other housing .....	73	56	61	89	70
Apparel and services .....	234	266	203	209	280
Males, 2 and over .....	53	50	37	56	66
Females, 2 and over .....	64	71	61	58	72
Children under 2 .....	57	60	47	46	84
Other apparel products and services .....	60	85	58	49	58
Jewelry and watches .....	34	49	31	27	37
All other apparel products and services .....	25	36	<sup>3</sup> 26	22	21
Transportation .....	54	21	35	81	54
Health care .....	20	<sup>3</sup> 35	20	15	<sup>3</sup> 18
Entertainment .....	95	99	89	73	137
Toys, games, arts and crafts, and tricycles .....	38	33	34	40	45
Other entertainment .....	57	66	55	33	93
Personal care products and services .....	18	14	14	20	21
Reading .....	1	31	31	1	31
Education .....	84	45	122	80	88
All other gifts .....	59	30	50	59	89

<sup>1</sup> Value is less than or equal to 0.05.

<sup>2</sup> Value is less than or equal to 0.5.

<sup>3</sup> Data are likely to have large sampling errors.  
n.a. Not applicable.