

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands)	23,936	4,629	5,151	8,762	5,394
Consumer unit characteristics:					
Income before taxes	\$69,242	\$74,656	\$70,340	\$61,984	\$75,338
Income after taxes	66,573	72,007	67,098	59,831	72,360
Age of reference person	39.7	39.7	39.7	39.7	39.7
Average number in consumer unit:					
Persons	3.2	3.2	3.2	3.2	3.3
Children under 18	1.3	1.3	1.3	1.3	1.3
Persons 65 and over	(¹)	(¹)	(¹)	(¹)	(¹)
Earners	1.7	1.6	1.7	1.6	1.7
Vehicles	2.1	1.8	2.3	2.0	2.3
Percent distribution:					
Sex of reference person:					
Male	48	48	51	45	50
Female	52	52	49	55	50
Housing tenure:					
Homeowner	69	66	77	70	64
With mortgage	59	57	66	57	56
Without mortgage	11	9	11	14	8
Renter	31	34	23	30	36
Race of reference person:					
Black or African-American	14	12	10	22	5
White, Asian, and all other races	86	88	90	78	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino	14	10	6	13	25
Not Hispanic or Latino	86	90	94	87	75
Education of reference person:					
Elementary (1-8)	4	3	2	4	6
High school (9-12)	35	37	36	36	29
College	61	60	62	60	65
Never attended and other	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	91	86	94	91	93
Average annual expenditures	\$52,905	\$55,020	\$53,852	\$47,537	\$58,877
Food	7,052	7,623	7,375	6,493	7,159
Food at home	4,008	4,489	4,168	3,583	4,134
Cereals and bakery products	558	627	599	503	546
Cereals and cereal products	189	209	195	173	192
Bakery products	369	419	404	330	354
Meats, poultry, fish, and eggs	992	1,186	940	916	1,006
Beef	303	342	281	294	307
Pork	202	226	208	188	196
Other meats	129	168	139	110	117
Poultry	176	221	167	161	170
Fish and seafood	141	186	111	125	160
Eggs	41	43	34	37	56
Dairy products	459	545	491	378	487
Fresh milk and cream	184	209	188	160	197
Other dairy products	276	336	303	218	290
Fruits and vegetables	639	762	619	547	709
Fresh fruits	208	240	202	174	245
Fresh vegetables	201	255	175	171	233
Processed fruits	127	154	137	101	135
Processed vegetables	103	112	104	101	96

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, 2004-2005 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other food at home	\$1,360	\$1,369	\$1,519	\$1,239	\$1,387
Sugar and other sweets	145	161	165	128	140
Fats and oils	98	103	105	87	105
Miscellaneous foods	710	713	805	646	712
Nonalcoholic beverages	364	359	403	338	371
Food prepared by consumer unit on out-of-town trips	43	33	41	39	59
Food away from home	3,044	3,134	3,207	2,910	3,025
Alcoholic beverages	523	679	530	417	558
Housing	17,712	19,501	17,716	15,240	20,164
Shelter	10,417	12,098	9,754	8,341	12,979
Owned dwellings	7,548	8,597	7,827	6,001	8,893
Mortgage interest and charges	4,944	5,179	4,920	4,019	6,268
Property taxes	1,660	2,444	1,794	1,227	1,560
Maintenance, repairs, insurance, other expenses	944	975	1,113	754	1,064
Rented dwellings	2,465	3,123	1,496	2,021	3,545
Other lodging	405	378	431	319	541
Utilities, fuels, and public services	3,442	3,604	3,515	3,515	3,114
Natural gas	498	619	800	309	411
Electricity	1,254	1,200	1,117	1,513	1,012
Fuel oil and other fuels	118	343	99	57	43
Telephone services	1,179	1,184	1,106	1,216	1,182
Water and other public services	393	259	393	420	466
Household operations	1,073	1,045	1,206	974	1,131
Personal services	620	635	760	557	578
Other household expenses	453	410	446	417	554
Housekeeping supplies	697	771	843	605	631
Laundry and cleaning supplies	166	154	188	163	157
Other household products	361	413	444	318	301
Postage and stationery	169	203	211	124	172
Household furnishings and equipment	2,083	1,982	2,397	1,805	2,309
Household textiles	171	207	180	176	121
Furniture	585	539	681	491	687
Floor coverings	53	44	98	32	50
Major appliances	241	207	287	203	282
Small appliances, miscellaneous housewares	99	113	99	86	107
Miscellaneous household equipment	935	872	1,052	817	1,062
Apparel and services	2,253	2,551	2,249	2,123	2,220
Men and boys	565	660	541	549	536
Men, 16 and over	380	481	352	350	375
Boys, 2 to 15	185	179	189	200	161
Women and girls	864	1,005	847	816	839
Women, 16 and over	625	747	613	579	609
Girls, 2 to 15	239	259	234	237	229
Children under 2	96	92	94	98	97
Footwear	407	514	395	381	370
Other apparel products and services	322	279	372	279	379
Transportation	9,570	9,020	8,812	8,867	11,912
Vehicle purchases (net outlay)	4,295	3,760	3,637	3,993	5,873
Cars and trucks, new	2,276	2,296	1,760	1,797	3,530
Cars and trucks, used	1,893	1,370	1,772	2,072	2,164
Other vehicles	126	394	105	124	179
Gasoline and motor oil	2,125	1,850	2,104	2,140	2,358

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, 2004-2005 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other vehicle expenses	\$2,685	\$2,718	\$2,686	\$2,418	\$3,092
Vehicle finance charges	415	331	417	460	414
Maintenance and repairs	706	674	683	606	918
Vehicle insurance	1,049	1,066	978	1,037	1,120
Vehicle rental, leases, licenses, and other charges	516	647	608	316	640
Public transportation	465	691	385	316	590
Healthcare	2,277	1,989	2,423	2,301	2,345
Health insurance	1,184	1,123	1,242	1,204	1,149
Medical services	664	495	725	639	791
Drugs	337	290	339	376	312
Medical supplies	92	82	116	81	94
Entertainment	2,638	2,533	3,152	2,234	2,886
Fees and admissions	711	708	858	536	859
Audio and visual equipment and services	975	990	999	916	1,034
Pets, toys, hobbies, and playground equipment	465	472	488	436	482
Other entertainment supplies, equipment, and services	488	363	808	347	511
Personal care products and services	644	681	670	620	625
Reading	122	137	140	87	147
Education	857	924	870	780	913
Tobacco products and smoking supplies	354	385	439	348	254
Miscellaneous	791	855	882	600	959
Cash contributions	1,503	1,246	1,655	1,414	1,725
Personal insurance and pensions	6,608	6,896	6,938	6,014	7,011
Life and other personal insurance	396	382	534	386	290
Pensions and Social Security	6,213	6,514	6,404	5,628	6,721
Sources of income and personal taxes:					
Money income before taxes	69,242	74,656	70,340	61,984	75,338
Wages and salaries	62,260	69,104	63,171	55,308	66,811
Self-employment income	4,141	2,971	3,942	3,916	5,701
Social Security, private and government retirement	775	534	624	969	811
Interest, dividends, rental income, other property income	745	882	1,398	374	606
Unemployment and workers' compensation, veterans' benefits	272	329	259	221	319
Public assistance, supplemental security income, food stamps	353	330	341	369	359
Regular contributions for support	564	424	522	674	544
Other income	131	83	83	151	186
Personal taxes	2,669	2,649	3,242	2,153	2,978
Federal income taxes	1,852	1,721	2,154	1,533	2,197
State and local income taxes	663	745	853	500	674
Other taxes	154	183	236	120	107
Income after taxes	66,573	72,007	67,098	59,831	72,360

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, 2004-2005 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	-\$13,834	-\$8,174	-\$7,680	-\$8,883	-\$32,612
Net change in total assets	14,995	13,078	14,193	9,511	26,316
Net change in total liabilities	28,829	21,252	21,872	18,394	58,928
Other financial information:					
Other money receipts	379	376	276	271	653
Mortgage principal paid on owned property	-2,585	-2,649	-2,999	-1,981	-3,114
Estimated market value of owned home	162,079	180,738	147,173	117,940	232,004
Estimated monthly rental value of owned home	898	999	871	779	1,030
Gifts of goods and services	1,005	1,062	955	933	1,123
Food	81	101	111	54	80
Alcoholic beverages	23	38	23	18	18
Housing	258	262	212	208	387
Housekeeping supplies	60	115	55	43	46
Household textiles	16	17	18	18	11
Appliances and miscellaneous housewares	22	13	33	22	17
Major appliances	8	31	23	3	35
Small appliances and miscellaneous housewares	14	12	10	20	12
Miscellaneous household equipment	106	74	63	66	246
Other housing	54	44	43	58	67
Apparel and services	283	274	267	316	251
Males, 2 and over	78	71	88	96	45
Females, 2 and over	102	90	93	122	88
Children under 2	42	41	37	37	57
Other apparel products and services	61	72	49	61	61
Jewelry and watches	21	10	13	17	46
All other apparel products and services ...	40	62	36	45	15
Transportation	56	72	18	67	58
Health care	31	21	40	45	8
Entertainment	66	76	73	60	59
Toys, games, arts and crafts, and tricycles	22	25	18	25	19
Other entertainment	44	51	55	35	41
Personal care products and services	32	31	33	38	23
Reading	(²)	(²)	1	(²)	(²)
Education	108	123	93	71	169
All other gifts	67	64	84	56	71

¹ Value less than 0.05.

² Value less than or equal to 0.5.

³ Data are likely to have large sampling errors.
n.a. Not applicable.