

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands)	22,516	4,045	4,657	8,441	5,373
Consumer unit characteristics:					
Income before taxes	\$77,297	\$87,378	\$74,604	\$70,737	\$82,350
Income after taxes	75,294	84,579	73,443	69,210	79,466
Age of reference person	39.7	39.9	39.6	39.7	39.6
Average number in consumer unit:					
Persons	3.3	3.3	3.3	3.2	3.4
Children under 18	1.3	1.3	1.4	1.3	1.4
Persons 65 and older	(¹)	(¹)	(¹)	(¹)	(¹)
Earners	1.6	1.6	1.7	1.6	1.6
Vehicles	2.1	1.8	2.3	2.1	2.2
Percent distribution:					
Sex of reference person:					
Male	48	47	47	47	49
Female	52	53	53	53	51
Housing tenure:					
Homeowner	66	65	70	67	61
With mortgage	57	58	62	55	54
Without mortgage	9	7	9	12	7
Renter	34	35	30	33	39
Race of reference person:					
Black or African-American	14	12	11	23	4
White, Asian, and all other races	86	88	89	77	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino	16	15	7	16	26
Not Hispanic or Latino	84	85	93	84	74
Education of reference person:					
Elementary (1-8)	4	3	3	4	5
High school (9-12)	31	31	31	32	30
College	65	66	66	64	65
Never attended and other	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	92	85	93	93	93
Average annual expenditures	\$58,070	\$62,499	\$55,003	\$53,985	\$63,827
Food	7,805	8,564	7,432	7,225	8,486
Food at home	4,477	4,880	4,495	3,979	4,954
Cereals and bakery products	624	716	647	551	654
Cereals and cereal products	218	245	229	190	234
Bakery products	406	471	418	362	420
Meats, poultry, fish, and eggs	998	1,076	933	928	1,110
Beef	275	264	266	258	319
Pork	197	185	192	194	213
Other meats	134	156	154	119	124
Poultry	192	221	150	190	212
Fish and seafood	145	191	123	117	174
Eggs	55	58	48	49	68
Dairy products	506	555	536	440	549
Fresh milk and cream	196	207	194	184	210
Other dairy products	310	348	342	256	339
Fruits and vegetables	746	871	707	621	889
Fresh fruits	254	296	245	198	321
Fresh vegetables	233	267	210	188	301
Processed fruits	134	162	129	117	143
Processed vegetables	125	146	124	117	124

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, 2008-2009 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other food at home	\$1,602	\$1,662	\$1,672	\$1,439	\$1,754
Sugar and other sweets	158	155	178	127	190
Fats and oils	117	132	119	106	121
Miscellaneous foods	860	888	902	776	935
Nonalcoholic beverages	416	426	419	390	448
Food prepared by consumer unit on out-of-town trips	51	62	54	40	59
Food away from home	3,328	3,684	2,938	3,246	3,532
Alcoholic beverages	480	522	473	399	584
Housing	20,678	23,635	18,620	18,664	23,396
Shelter	12,720	15,061	10,954	10,767	15,558
Owned dwellings	8,945	10,395	8,327	7,616	10,478
Mortgage interest and charges	6,031	6,345	5,108	5,247	7,827
Property taxes	1,993	3,046	2,189	1,483	1,831
Maintenance, repairs, insurance, other expenses	921	1,004	1,030	886	821
Rented dwellings	3,168	3,781	2,105	2,601	4,520
Other lodging	607	885	522	550	560
Utilities, fuels, and public services	4,112	4,566	4,042	4,127	3,806
Natural gas	557	818	858	302	499
Electricity	1,539	1,481	1,296	1,854	1,300
Fuel oil and other fuels	149	488	128	57	57
Telephone services	1,343	1,353	1,308	1,370	1,323
Water and other public services	524	426	451	544	628
Household operations	1,376	1,730	1,121	1,198	1,611
Personal services	760	1,144	628	581	865
Other household expenses	616	586	493	616	746
Housekeeping supplies	681	684	726	682	639
Laundry and cleaning supplies	182	161	198	183	184
Other household products	366	398	364	387	311
Postage and stationery	133	124	164	112	144
Household furnishings and equipment	1,789	1,594	1,777	1,890	1,781
Household textiles	130	114	120	169	89
Furniture	435	400	541	414	405
Floor coverings	37	30	38	38	41
Major appliances	227	205	225	220	259
Small appliances, miscellaneous housewares	96	78	89	82	139
Miscellaneous household equipment	862	767	764	968	849
Apparel and services	2,291	2,226	1,872	2,430	2,481
Men and boys	592	549	445	619	708
Men, 16 and over	428	366	270	466	552
Boys, 2 to 15	164	183	175	154	157
Women and girls	848	864	758	871	878
Women, 16 and over	606	593	533	630	642
Girls, 2 to 15	242	272	225	241	236
Children under 2	117	121	139	102	119
Footwear	426	406	323	485	438
Other apparel products and services	307	285	207	353	337
Transportation	9,095	9,492	9,274	8,656	9,333
Vehicle purchases (net outlay)	2,944	3,087	3,316	2,695	2,906
Cars and trucks, new	1,311	1,479	1,649	1,243	998
Cars and trucks, used	1,539	1,533	1,578	1,387	1,748
Other vehicles	94	375	390	65	3160
Gasoline and motor oil	2,860	2,496	2,902	3,069	2,770

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, 2008-2009 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other vehicle expenses	\$2,751	\$3,040	\$2,611	\$2,580	\$2,924
Vehicle finance charges	377	306	382	434	338
Maintenance and repairs	754	764	704	696	883
Vehicle insurance	1,077	1,101	957	1,122	1,095
Vehicle rental, leases, licenses, and other charges	542	868	568	329	609
Public transportation	540	869	445	312	733
Healthcare	2,510	2,407	2,583	2,446	2,623
Health insurance	1,388	1,372	1,401	1,389	1,387
Medical services	681	590	714	619	817
Drugs	342	353	353	353	310
Medical supplies	99	92	116	86	109
Entertainment	3,460	3,420	3,348	2,986	4,334
Fees and admissions	870	1,059	886	680	1,015
Audio and visual equipment and services	1,139	1,184	1,049	1,126	1,205
Pets, toys, hobbies, and playground equipment	903	755	767	676	1,489
Other entertainment supplies, equipment, and services	548	422	646	504	625
Personal care products and services	706	656	664	710	773
Reading	94	105	97	76	109
Education	944	977	991	825	1,067
Tobacco products and smoking supplies	385	445	468	387	265
Miscellaneous	914	1,055	775	832	1,056
Cash contributions	1,565	1,211	1,348	1,767	1,703
Personal insurance and pensions	7,143	7,783	7,058	6,583	7,617
Life and other personal insurance	277	287	306	256	279
Pensions and Social Security	6,866	7,497	6,751	6,327	7,339
Sources of income and personal taxes:					
Money income before taxes	77,297	87,378	74,604	70,737	82,350
Wages and salaries	70,141	81,495	68,281	63,597	73,487
Self-employment income	3,590	2,380	3,238	3,161	5,481
Social Security, private and government retirement	883	1,026	781	917	811
Interest, dividends, rental income, other property income	1,096	575	445	1,881	821
Unemployment and workers' compensation, veterans' benefits	349	426	429	288	319
Public assistance, supplemental security income, food stamps	465	415	502	371	618
Regular contributions for support	563	635	768	385	611
Other income	209	425	160	138	202
Personal taxes	2,004	2,799	1,161	1,527	2,884
Federal income taxes	1,675	2,023	908	1,486	2,374
2008 Tax stimulus (new UCC Q20082) (thru Q20091)	-517	-517	-559	-498	-509
State and local income taxes	686	1,021	657	394	915
Other taxes	160	272	155	145	103

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, 2008-2009 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Income after taxes	75,294	84,579	73,443	69,210	79,466
Addenda:					
Net change in total assets and liabilities	-\$7,476	-\$2,746	-\$908	-\$3,173	-\$23,488
Net change in total assets	9,279	8,828	12,428	8,003	8,895
Net change in total liabilities	16,755	11,574	13,336	11,177	32,382
Other financial information:					
Other money receipts	246	280	122	282	269
Mortgage principal paid on owned property	-3,028	-3,721	-2,900	-2,496	-3,451
Estimated market value of owned home	171,690	204,619	148,246	135,638	223,859
Estimated monthly rental value of owned home	944	1,087	882	850	1,036
Gifts of goods and services	828	788	737	722	1,101
Food	74	75	70	36	135
Alcoholic beverages	13	6	16	7	26
Housing	144	187	128	129	151
Housekeeping supplies	25	19	31	21	29
Household textiles	6	3 ²	3 ⁷	9	3 ⁴
Appliances and miscellaneous housewares	13	3 ⁶	14	12	20
Major appliances	4	3 ⁴	2	3 ³	9
Small appliances and miscellaneous housewares	9	3 ²	12	9	3 ¹¹
Miscellaneous household equipment	36	58	36	30	29
Other housing	64	103	39	57	69
Apparel and services	223	208	190	221	264
Males, 2 and over	51	35	41	51	69
Females, 2 and over	73	81	56	66	95
Children under 2	53	52	57	52	53
Other apparel products and services	46	40	36	52	47
Jewelry and watches	12	12	19	8	13
All other apparel products and services	33	3 ²⁸	3 ¹⁷	45	34
Transportation	68	29	38	71	121
Healthcare	9	3 ⁷	3 ⁶	11	3 ⁸
Entertainment	85	79	89	77	98
Toys, games, arts and crafts, and tricycles	35	3 ⁴¹	32	32	38
Other entertainment	50	38	57	46	60
Personal care products and services	16	8	15	24	11
Reading	(²)	(²)	(²)	3 ¹	(²)
Education	94	116	96	87	87
All other gifts	101	74	88	58	199

¹ Value is less than or equal to 0.05.
² Value is less than or equal to 0.5.
³ Data are likely to have large sampling errors.