

**Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010-2011**

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	21,805	3,987	4,443	8,098	5,277
Consumer unit characteristics:					
Income before taxes .....	\$76,749	\$85,581	\$73,935	\$69,267	\$83,928
Income after taxes .....	74,833	83,311	72,248	67,760	81,457
Age of reference person .....	39.6	39.7	39.5	39.7	39.4
Average number in consumer unit:					
Persons .....	3.3	3.2	3.4	3.2	3.3
Children under 18 .....	1.3	1.3	1.5	1.3	1.4
Persons 65 and older .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Earners .....	1.6	1.6	1.6	1.5	1.6
Vehicles .....	2.0	1.8	2.2	2.0	2.1
Percent distribution:					
Sex of reference person:					
Male .....	48	43	48	48	50
Female .....	52	57	52	52	50
Housing tenure:					
Homeowner .....	63	63	70	64	57
With mortgage .....	54	55	60	53	51
Without mortgage .....	9	7	10	12	6
Renter .....	37	37	30	36	43
Race of reference person:					
Black or African-American .....	14	12	12	22	7
White, Asian, and all other races .....	86	88	88	78	93
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	17	14	7	18	26
Not Hispanic or Latino .....	83	86	93	82	74
Education of reference person:					
Elementary (1-8) .....	4	3	5	4	5
High school (9-12) .....	31	29	28	35	29
College .....	65	68	68	62	66
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	90	84	93	91	92
Average annual expenditures .....	\$56,629	\$61,445	\$54,856	\$51,096	\$63,192
Food .....	7,624	8,306	7,643	6,746	8,544
Food at home .....	4,425	4,909	4,636	3,774	4,941
Cereals and bakery products .....	626	711	711	518	658
Cereals and cereal products .....	215	243	234	177	237
Bakery products .....	411	468	477	341	421
Meats, poultry, fish, and eggs .....	951	1,036	893	888	1,048
Beef .....	247	271	223	234	273
Pork .....	186	185	180	188	190
Other meats .....	147	174	170	127	138
Poultry .....	179	200	160	168	202
Fish and seafood .....	135	145	107	123	176
Eggs .....	57	61	54	48	70
Dairy products .....	469	554	498	374	538
Fresh milk and cream .....	183	194	189	152	219
Other dairy products .....	287	360	309	222	318
Fruits and vegetables .....	814	961	839	631	986
Fresh fruits .....	282	323	297	201	373
Fresh vegetables .....	244	282	228	197	306
Processed fruits .....	139	169	159	103	154
Processed vegetables .....	150	187	154	129	152

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, 2010-2011 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Other food at home .....	\$1,565	\$1,648	\$1,695	\$1,363	\$1,711
Sugar and other sweets .....	167	169	203	133	187
Fats and oils .....	123	138	132	103	136
Miscellaneous foods .....	816	838	904	707	897
Nonalcoholic beverages .....	409	435	420	385	419
Food prepared by consumer unit on out-of-town trips .....	51	68	36	35	73
Food away from home .....	3,199	3,396	3,007	2,972	3,603
Alcoholic beverages .....	497	625	432	390	641
Housing .....	20,021	22,812	17,968	17,620	23,342
Shelter .....	12,104	14,310	10,263	10,052	15,137
Owned dwellings .....	7,997	9,578	7,527	6,641	9,280
Mortgage interest and charges .....	5,035	5,391	4,360	4,252	6,538
Property taxes .....	1,953	3,084	2,163	1,385	1,791
Maintenance, repairs, insurance, other expenses .....	1,009	1,102	1,004	1,004	951
Rented dwellings .....	3,594	4,062	2,262	2,996	5,280
Other lodging .....	513	670	474	414	577
Utilities, fuels, and public services .....	4,071	4,374	3,924	4,219	3,739
Natural gas .....	477	692	705	266	449
Electricity .....	1,561	1,481	1,362	1,912	1,251
Fuel oil and other fuels .....	109	361	89	38	46
Telephone services .....	1,379	1,437	1,315	1,425	1,317
Water and other public services .....	544	403	454	578	675
Household operations .....	1,465	1,544	1,443	1,214	1,808
Personal services .....	759	820	802	534	1,022
Other household expenses .....	705	723	641	679	786
Housekeeping supplies .....	682	826	711	592	697
Laundry and cleaning supplies .....	177	182	191	158	190
Other household products .....	369	524	395	313	320
Postage and stationery .....	136	120	126	120	187
Household furnishings and equipment .....	1,699	1,759	1,627	1,544	1,961
Household textiles .....	121	105	101	104	180
Furniture .....	426	393	405	430	463
Floor coverings .....	33	55	32	23	32
Major appliances .....	241	223	227	209	315
Small appliances, miscellaneous housewares .....	99	140	93	79	106
Miscellaneous household equipment .....	780	842	769	700	864
Apparel and services .....	2,134	2,324	1,984	1,909	2,501
Men and boys .....	523	602	482	453	616
Men, 16 and over .....	348	384	322	323	384
Boys, 2 to 15 .....	175	218	160	129	232
Women and girls .....	804	848	805	732	890
Women, 16 and over .....	579	615	588	527	631
Girls, 2 to 15 .....	225	233	217	205	259
Children under 2 .....	110	130	103	98	121
Footwear .....	432	445	378	398	531
Other apparel products and services .....	266	299	217	229	343
Transportation .....	9,229	9,685	8,941	8,798	9,821
Vehicle purchases (net outlay) .....	3,168	2,964	3,375	3,110	3,238
Cars and trucks, new .....	1,484	1,373	1,347	1,576	1,543
Cars and trucks, used .....	1,596	1,502	1,932	1,440	1,622
Other vehicles .....	88	489	496	494	474
Gasoline and motor oil .....	2,861	2,661	2,791	3,014	2,836

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,  
2010-2011 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Other vehicle expenses .....	\$2,670	\$3,229	\$2,326	\$2,393	\$2,998
Vehicle finance charges .....	319	263	271	370	323
Maintenance and repairs .....	873	899	810	810	1,005
Vehicle insurance .....	997	1,315	799	912	1,085
Vehicle rental, leases, licenses, and other charges .....	482	752	446	301	585
Public and other transportation .....	529	832	448	281	749
Health care .....	2,672	2,610	2,974	2,530	2,684
Health insurance .....	1,517	1,616	1,531	1,493	1,466
Medical services .....	687	600	903	577	740
Drugs .....	358	289	403	367	362
Medical supplies .....	110	104	137	93	117
Entertainment .....	3,004	3,181	3,102	2,687	3,286
Fees and admissions .....	830	990	888	660	921
Audio and visual equipment and services ....	1,099	1,096	1,055	1,078	1,175
Pets, toys, hobbies, and playground equipment .....	680	717	726	656	647
Other entertainment supplies, equipment, and services .....	396	377	433	293	544
Personal care products and services .....	709	657	689	651	861
Reading .....	90	100	97	70	108
Education .....	891	1,174	1,006	748	799
Tobacco products and smoking supplies .....	350	406	368	372	259
Miscellaneous .....	851	830	1,090	605	1,030
Cash contributions .....	1,551	1,292	1,521	1,650	1,619
Personal insurance and pensions .....	7,005	7,443	7,040	6,320	7,697
Life and other personal insurance .....	294	295	336	291	263
Pensions and Social Security .....	6,711	7,149	6,704	6,029	7,435
Sources of income and personal taxes:					
Money income before taxes .....	76,749	85,581	73,935	69,267	83,928
Wages and salaries .....	69,496	77,434	67,516	62,814	75,421
Self-employment income .....	3,601	3,808	2,698	3,405	4,504
Social Security, private and government retirement .....	1,118	1,191	998	1,138	1,133
Interest, dividends, rental income, other property income .....	582	807	542	344	813
Unemployment and workers' compensation, veterans' benefits .....	686	1,011	853	381	768
Public assistance, supplemental security income, food stamps .....	559	555	615	490	622
Regular contributions for support .....	524	557	533	556	443
Other income .....	182	217	179	139	225
Personal taxes (missing values not imputed)	1,916	2,270	1,687	1,506	2,471
Federal income taxes .....	1,204	1,308	952	1,037	1,595
State and local income taxes .....	605	828	683	351	762
Other taxes .....	107	134	52	118	114
Income after taxes .....	74,833	83,311	72,248	67,760	81,457

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, 2010-2011 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	- \$6,520	- \$9,192	- \$4,170	- \$3,310	- \$11,404
Net change in total assets .....	8,897	5,474	7,081	8,561	13,527
Net change in total liabilities .....	15,416	14,665	11,251	11,871	24,931
Other financial information:					
Other money receipts .....	244	95	354	252	250
Mortgage principal paid on owned property .....	-2,551	-2,883	-2,574	-2,176	-2,858
Estimated market value of owned home .....	149,128	190,496	127,182	117,168	185,396
Estimated monthly rental value of owned home .....	872	1,048	810	783	928
Gifts of goods and services .....	724	1,041	690	556	784
Food .....	55	61	47	50	65
Alcoholic beverages .....	13	18	19	5	16
Housing .....	154	205	134	139	158
Housekeeping supplies .....	23	35	20	16	30
Household textiles .....	5	46	410	42	45
Appliances and miscellaneous housewares .....	15	418	21	11	11
Major appliances .....	3	4	( <sup>2</sup> )	2	47
Small appliances and miscellaneous housewares .....	11	414	21	9	44
Miscellaneous household equipment .....	37	63	35	24	39
Other housing .....	75	84	48	86	73
Apparel and services .....	196	298	182	144	219
Males, 2 and over .....	44	103	36	27	35
Females, 2 and over .....	57	74	58	47	62
Children under 2 .....	37	44	41	28	40
Other apparel products and services .....	58	77	47	41	82
Jewelry and watches .....	18	439	48	15	418
All other apparel products and services .....	39	38	439	26	64
Transportation .....	52	68	40	46	59
Health care .....	16	49	427	43	432
Entertainment .....	76	84	69	58	106
Toys, games, arts and crafts, and tricycles .....	36	436	39	26	52
Other entertainment .....	40	48	30	32	54
Personal care products and services .....	9	12	7	8	12
Reading .....	1	41	41	1	41
Education .....	102	240	127	69	27
All other gifts .....	50	46	37	33	91

<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> No data reported.

<sup>4</sup> Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2012