

Table 3810. Consumer units with reference person age 25 to 34 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

Item	Total 25-34	Northeast	Midwest	South	West
Number of consumer units (in thousands)	19,558	3,121	4,425	7,022	4,990
Consumer unit characteristics:					
Income before taxes	\$53,826	\$60,527	\$53,093	\$49,854	\$55,876
Income after taxes	52,095	58,340	51,639	48,524	53,617
Age of reference person	29.6	29.6	29.6	29.6	29.6
Average number in consumer unit:					
Persons	2.8	2.7	2.8	2.9	2.9
Children under 18	1.1	1.0	1.1	1.1	1.1
Persons 65 and over	(¹)	(¹)	(¹)	(¹)	(¹)
Earners	1.5	1.5	1.5	1.5	1.6
Vehicles	1.8	1.4	2.0	1.7	1.9
Percent distribution:					
Sex of reference person:					
Male	48	43	52	45	54
Female	52	57	48	55	46
Housing tenure:					
Homeowner	49	43	57	50	43
With mortgage	42	38	51	41	38
Without mortgage	6	5	6	9	4
Renter	51	57	43	50	57
Race of reference person:					
Black or African-American	14	12	11	22	5
White, Asian, and all other races	86	88	89	78	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino	17	12	6	17	29
Not Hispanic or Latino	83	88	94	83	71
Education of reference person:					
Elementary (1-8)	3	1	2	3	5
High school (9-12)	30	31	31	32	28
College	66	67	67	65	67
Never attended and other	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	89	78	92	90	92
Average annual expenditures	\$43,900	\$46,476	\$43,200	\$41,025	\$46,935
Food	5,669	6,173	5,288	5,412	6,043
Food at home	3,049	3,128	2,868	2,929	3,329
Cereals and bakery products	410	438	390	386	442
Cereals and cereal products	145	171	133	136	153
Bakery products	264	266	257	250	290
Meats, poultry, fish, and eggs	732	794	645	729	772
Beef	219	214	201	223	233
Pork	141	140	130	155	131
Other meats	96	112	108	84	92
Poultry	146	162	117	145	162
Fish and seafood	97	125	64	92	113
Eggs	34	40	26	30	42
Dairy products	347	362	341	314	390
Fresh milk and cream	143	141	135	137	162
Other dairy products	204	221	206	178	229
Fruits and vegetables	491	540	436	453	561
Fresh fruits	156	176	134	137	191
Fresh vegetables	155	168	125	144	188
Processed fruits	100	119	101	88	105
Processed vegetables	80	76	77	85	78

See footnotes at end of table.

Table 3810. Consumer units with reference person age 25 to 34 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total 25-34	Northeast	Midwest	South	West
Other food at home	\$1,069	\$994	\$1,055	\$1,046	\$1,163
Sugar and other sweets	102	93	96	97	120
Fats and oils	77	87	65	77	82
Miscellaneous foods	579	526	603	559	623
Nonalcoholic beverages	281	265	261	290	297
Food prepared by consumer unit on out-of-town trips	29	23	30	23	41
Food away from home	2,621	3,045	2,420	2,483	2,714
Alcoholic beverages	499	620	499	418	537
Housing	14,962	17,060	14,190	13,361	16,591
Shelter	9,138	11,299	8,240	7,430	10,987
Owned dwellings	4,984	5,809	5,288	3,914	5,702
Mortgage interest and charges	3,408	3,693	3,526	2,639	4,206
Property taxes	965	1,358	1,110	716	942
Maintenance, repairs, insurance, other expenses	611	758	653	560	554
Rented dwellings	3,922	5,208	2,720	3,347	4,992
Other lodging	233	282	231	169	293
Utilities, fuels, and public services	2,799	2,862	2,870	2,957	2,473
Natural gas	380	499	605	238	306
Electricity	1,003	909	883	1,266	798
Fuel oil and other fuels	62	182	63	32	28
Telephone services	1,063	1,091	1,038	1,103	1,012
Water and other public services	290	182	281	317	330
Household operations	957	1,016	967	946	927
Personal services	614	671	671	593	558
Other household expenses	343	344	296	353	369
Housekeeping supplies	501	463	538	517	473
Laundry and cleaning supplies	135	104	146	141	135
Other household products	238	236	251	252	208
Postage and stationery	128	122	141	124	129
Household furnishings and equipment	1,566	1,420	1,575	1,510	1,730
Household textiles	120	114	113	137	105
Furniture	490	427	413	475	620
Floor coverings	38	42	42	34	38
Major appliances	184	181	208	166	190
Small appliances, miscellaneous housewares	96	65	118	72	132
Miscellaneous household equipment	638	590	680	627	645
Apparel and services	2,107	2,705	2,004	1,956	2,025
Men and boys	463	521	434	456	460
Men, 16 and over	345	408	337	307	364
Boys, 2 to 15	118	112	96	149	96
Women and girls	741	1,013	709	673	688
Women, 16 and over	611	890	583	532	567
Girls, 2 to 15	129	123	127	140	121
Children under 2	177	181	191	150	202
Footwear	391	505	317	405	358
Other apparel products and services	335	486	352	272	316
Transportation	8,640	8,078	8,777	8,465	9,120
Vehicle purchases (net outlay)	3,984	3,562	4,000	4,041	4,151
Cars and trucks, new	1,870	2,044	1,707	1,940	1,807
Cars and trucks, used	2,056	1,488	2,231	2,077	2,228
Other vehicles	57	30	63	23	116
Gasoline and motor oil	1,903	1,642	1,895	1,945	2,016

See footnotes at end of table.

**Table 3810. Consumer units with reference person age 25 to 34 by region of residence:
Average annual expenditures and characteristics, Consumer Expenditure Survey,
2004-2005 — Continued**

Item	Total 25-34	Northeast	Midwest	South	West
Other vehicle expenses	\$2,390	\$2,230	\$2,598	\$2,245	\$2,511
Vehicle finance charges	406	316	405	460	386
Maintenance and repairs	614	435	678	595	700
Vehicle insurance	917	910	878	909	968
Vehicle rental, leases, licenses, and other charges	453	569	638	281	457
Public transportation	364	644	283	234	442
Healthcare	1,524	1,350	1,743	1,582	1,355
Health insurance	834	795	926	868	729
Medical services	402	318	476	399	391
Drugs	225	175	262	256	182
Medical supplies	63	62	79	59	55
Entertainment	2,280	2,174	2,238	2,317	2,335
Fees and admissions	452	467	480	354	557
Audio and visual equipment and services	890	939	892	863	897
Pets, toys, hobbies, and playground equipment	424	387	434	444	412
Other entertainment supplies, equipment, and services	513	381	432	657	469
Personal care products and services	527	519	491	525	568
Reading	92	104	97	73	106
Education	759	789	757	585	986
Tobacco products and smoking supplies	296	309	415	291	187
Miscellaneous	650	697	801	503	691
Cash contributions	948	688	1,006	1,021	957
Personal insurance and pensions	4,946	5,210	4,896	4,515	5,432
Life and other personal insurance	227	169	225	214	284
Pensions and Social Security	4,719	5,040	4,671	4,301	5,148
Sources of income and personal taxes:					
Money income before taxes	53,826	60,527	53,093	49,854	55,876
Wages and salaries	49,537	56,649	49,226	45,706	50,754
Self-employment income	2,393	1,807	2,166	2,309	3,080
Social Security, private and government retirement	340	225	304	419	331
Interest, dividends, rental income, other property income	367	584	185	325	452
Unemployment and workers' compensation, veterans' benefits	198	267	188	135	253
Public assistance, supplemental security income, food stamps	361	428	298	386	339
Regular contributions for support	380	320	428	403	341
Other income	251	247	298	170	327
Personal taxes	1,732	2,186	1,454	1,330	2,259
Federal income taxes	1,140	1,459	829	886	1,574
State and local income taxes	489	612	505	359	582
Other taxes	102	116	119	84	103
Income after taxes	52,095	58,340	51,639	48,524	53,617

See footnotes at end of table.

**Table 3810. Consumer units with reference person age 25 to 34 by region of residence:
Average annual expenditures and characteristics, Consumer Expenditure Survey,
2004-2005 — Continued**

Item	Total 25-34	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	-\$10,172	-\$6,303	-\$5,955	-\$6,892	-\$20,945
Net change in total assets	17,100	13,363	17,867	10,543	27,983
Net change in total liabilities	27,271	19,666	23,822	17,435	48,928
Other financial information:					
Other money receipts	324	994	224	124	274
Mortgage principal paid on owned property	-1,475	-1,625	-1,633	-986	-1,930
Estimated market value of owned home	95,590	113,290	89,713	69,063	127,055
Estimated monthly rental value of owned home	554	597	578	485	605
Gifts of goods and services	593	545	586	564	673
Food	36	25	41	24	55
Alcoholic beverages	14	13	17	15	12
Housing	150	136	140	163	151
Housekeeping supplies	35	28	40	34	35
Household textiles	11	³ 4	9	16	9
Appliances and miscellaneous housewares	24	³ 6	21	21	41
Major appliances	3	³ 2	³ 1	³ 7	³ 2
Small appliances and miscellaneous housewares	20	³ 4	20	15	39
Miscellaneous household equipment	38	51	37	31	41
Other housing	43	48	33	60	25
Apparel and services	202	225	191	200	202
Males, 2 and over	39	50	49	33	31
Females, 2 and over	58	62	44	69	52
Children under 2	52	57	43	42	71
Other apparel products and services	53	55	54	55	47
Jewelry and watches	24	³ 29	37	20	13
All other apparel products and services ...	29	³ 26	17	35	35
Transportation	39	15	26	30	78
Health care	17	³ 7	³ 42	³ 12	7
Entertainment	51	40	58	39	70
Toys, games, arts and crafts, and tricycles	20	16	23	18	21
Other entertainment	32	24	35	21	49
Personal care products and services	20	14	13	21	27
Reading	(²)	(²)	1	(²)	1
Education	19	³ 15	20	18	22
All other gifts	44	54	37	42	47

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.