

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands)	23,125	4,071	4,801	8,669	5,583
Consumer unit characteristics:					
Income before taxes	\$77,055	\$87,214	\$75,901	\$70,539	\$80,756
Income after taxes	74,854	84,876	74,573	68,346	77,891
Age of reference person	39.6	39.9	39.6	39.6	39.6
Average number in consumer unit:					
Persons	3.3	3.2	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	1.7
Vehicles	2.1	1.8	2.4	2.0	2.3
Percent distribution:					
Sex of reference person:					
Male	46	46	48	46	46
Female	54	54	52	54	54
Housing tenure:					
Homeowner	68	65	72	69	63
With mortgage	59	58	64	58	57
Without mortgage	9	7	8	11	6
Renter	32	35	28	31	37
Race of reference person:					
Black or African-American	14	13	10	22	5
White, Asian, and all other races	86	87	90	78	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino	16	12	8	17	26
Not Hispanic or Latino	84	88	92	83	74
Education of reference person:					
Elementary (1-8)	4	3	3	4	5
High school (9-12)	32	33	31	34	31
College	64	64	66	62	64
Never attended and other	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	92	86	94	92	94
Average annual expenditures	\$58,872	\$62,532	\$56,721	\$54,191	\$65,308
Food	7,619	8,075	7,529	7,172	8,047
Food at home	4,315	4,608	4,366	3,962	4,598
Cereals and bakery products	584	664	609	536	575
Cereals and cereal products	195	220	206	171	203
Bakery products	389	444	403	365	372
Meats, poultry, fish, and eggs	995	1,071	949	935	1,071
Beef	286	278	281	269	321
Pork	190	175	196	192	195
Other meats	128	160	145	112	113
Poultry	188	215	152	197	186
Fish and seafood	148	187	128	115	190
Eggs	54	56	47	49	67
Dairy products	488	524	514	451	495
Fresh milk and cream	200	208	203	194	202
Other dairy products	287	316	311	257	293
Fruits and vegetables	715	789	692	620	826
Fresh fruits	243	265	241	198	298
Fresh vegetables	229	246	201	196	291
Processed fruits	128	154	129	116	127
Processed vegetables	115	125	121	110	111

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, 2007-2008 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other food at home	\$1,534	\$1,560	\$1,602	\$1,420	\$1,631
Sugar and other sweets	152	150	179	128	168
Fats and oils	110	120	113	97	118
Miscellaneous foods	815	812	854	762	866
Nonalcoholic beverages	406	426	402	394	414
Food prepared by consumer unit on out-of-town trips	51	53	53	39	65
Food away from home	3,304	3,467	3,163	3,211	3,449
Alcoholic beverages	466	517	520	406	474
Housing	20,802	23,878	18,983	18,397	23,852
Shelter	12,724	14,635	11,257	10,593	15,900
Owned dwellings	9,145	10,203	8,695	7,761	10,911
Mortgage interest and charges	6,217	6,319	5,471	5,393	8,064
Property taxes	1,957	2,904	2,141	1,487	1,837
Maintenance, repairs, insurance, other expenses	971	980	1,082	880	1,009
Rented dwellings	2,930	3,348	1,969	2,373	4,317
Other lodging	649	1,084	594	460	673
Utilities, fuels, and public services	4,028	4,451	4,014	3,988	3,792
Natural gas	561	785	876	312	513
Electricity	1,514	1,470	1,304	1,782	1,309
Fuel oil and other fuels	149	520	123	53	52
Telephone services	1,305	1,284	1,266	1,334	1,307
Water and other public services	499	391	444	508	611
Household operations	1,399	1,685	1,144	1,303	1,560
Personal services	806	1,088	665	730	838
Other household expenses	594	597	479	572	723
Housekeeping supplies	655	649	720	648	615
Laundry and cleaning supplies	178	162	184	184	174
Other household products	352	376	393	351	300
Postage and stationery	125	111	142	113	141
Household furnishings and equipment	1,996	2,458	1,849	1,865	1,985
Household textiles	137	150	94	161	129
Furniture	553	720	568	477	535
Floor coverings	48	43	41	51	54
Major appliances	245	226	315	217	241
Small appliances, miscellaneous housewares	103	109	91	97	120
Miscellaneous household equipment	910	1,210	739	862	906
Apparel and services	2,286	2,606	2,069	2,146	2,457
Men and boys	602	594	501	621	668
Men, 16 and over	427	378	302	464	516
Boys, 2 to 15	175	216	200	157	152
Women and girls	840	930	819	764	909
Women, 16 and over	596	650	593	521	676
Girls, 2 to 15	244	280	226	243	233
Children under 2	122	122	138	105	135
Footwear	401	417	331	405	445
Other apparel products and services	321	543	281	251	300
Transportation	10,182	9,740	10,400	9,788	10,931
Vehicle purchases (net outlay)	3,659	3,237	3,996	3,546	3,852
Cars and trucks, new	1,691	1,724	2,104	1,613	1,431
Cars and trucks, used	1,834	1,402	1,761	1,821	2,230
Other vehicles	135	3110	131	112	191
Gasoline and motor oil	3,105	2,771	3,161	3,267	3,051

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, 2007-2008 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other vehicle expenses	\$2,883	\$2,981	\$2,823	\$2,596	\$3,308
Vehicle finance charges	398	314	396	459	368
Maintenance and repairs	778	766	757	737	869
Vehicle insurance	1,137	1,159	1,020	1,038	1,376
Vehicle rental, leases, licenses, and other charges	569	742	649	362	695
Public transportation	535	752	421	378	719
Healthcare	2,406	2,149	2,559	2,430	2,424
Health insurance	1,304	1,246	1,356	1,358	1,218
Medical services	680	519	740	642	807
Drugs	326	284	353	348	299
Medical supplies	96	100	110	82	100
Entertainment	3,577	3,961	3,251	3,011	4,453
Fees and admissions	896	1,252	848	680	1,007
Audio and visual equipment and services	1,182	1,222	1,164	1,111	1,279
Pets, toys, hobbies, and playground equipment	860	848	594	660	1,410
Other entertainment supplies, equipment, and services	640	639	645	560	757
Personal care products and services	694	679	652	657	802
Reading	105	119	113	80	126
Education	885	786	1,034	766	1,014
Tobacco products and smoking supplies	366	440	452	361	247
Miscellaneous	853	950	706	702	1,146
Cash contributions	1,560	1,186	1,279	1,811	1,684
Personal insurance and pensions	7,071	7,447	7,173	6,463	7,653
Life and other personal insurance	285	293	334	262	272
Pensions and Social Security	6,786	7,154	6,838	6,202	7,381
Sources of income and personal taxes:					
Money income before taxes	77,055	87,214	75,901	70,539	80,756
Wages and salaries	70,243	80,226	69,653	64,996	71,619
Self-employment income	3,795	3,399	3,239	3,014	5,777
Social Security, private and government retirement	856	877	902	847	816
Interest, dividends, rental income, other property income	753	911	617	574	1,031
Unemployment and workers' compensation, veterans' benefits	200	326	251	150	143
Public assistance, supplemental security income, food stamps	435	518	451	356	485
Regular contributions for support	583	753	633	399	701
Other income	189	203	155	203	185
Personal taxes	2,201	2,338	1,328	2,193	2,865
Federal income taxes	1,885	1,729	1,023	2,110	2,390
2008 Tax stimulus (new UCC Q20082)	-502	-510	-541	-485	-489
State and local income taxes	636	855	626	424	812
Other taxes	183	264	221	144	151

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, 2007-2008 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Income after taxes	74,854	84,876	74,573	68,346	77,891
Addenda:					
Net change in total assets and liabilities	-\$8,289	-\$7,336	-\$1,591	-\$5,285	-\$19,409
Net change in total assets	11,265	10,824	12,330	7,849	15,973
Net change in total liabilities	19,554	18,160	13,922	13,135	35,382
Other financial information:					
Other money receipts	314	278	123	333	476
Mortgage principal paid on owned property	-3,087	-3,526	-2,918	-2,550	-3,746
Estimated market value of owned home	186,413	211,767	158,144	144,324	257,597
Estimated monthly rental value of owned home	988	1,100	952	884	1,100
Gifts of goods and services	831	797	741	774	1,020
Food	62	66	62	47	83
Alcoholic beverages	11	5	12	10	18
Housing	163	189	119	156	194
Housekeeping supplies	24	18	24	24	26
Household textiles	8	³ 16	5	10	³ 2
Appliances and miscellaneous housewares	14	³ 6	8	15	22
Major appliances	4	³ 2	³ 2	³ 4	10
Small appliances and miscellaneous housewares	9	³ 5	6	11	13
Miscellaneous household equipment	49	53	50	38	63
Other housing	69	95	33	69	80
Apparel and services	218	264	198	180	258
Males, 2 and over	49	53	47	38	65
Females, 2 and over	60	97	63	43	57
Children under 2	58	56	43	53	80
Other apparel products and services	50	58	44	46	56
Jewelry and watches	21	27	20	15	27
All other apparel products and services ...	29	31	³ 24	31	29
Transportation	70	28	32	119	55
Healthcare	12	³ 24	³ 9	13	³ 6
Entertainment	86	68	96	73	111
Toys, games, arts and crafts, and tricycles	36	³ 36	38	35	34
Other entertainment	50	32	58	38	78
Personal care products and services	18	12	7	29	14
Reading	1	(²)	1	1	³ 1
Education	92	77	132	69	105
All other gifts	98	64	74	77	175

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.