

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands)	24,403	4,838	5,232	8,621	5,713
Consumer unit characteristics:					
Income before taxes ¹	\$61,309	\$67,859	\$61,226	\$57,742	\$61,477
Income after taxes ¹	58,365	64,753	57,890	55,364	58,148
Age of reference person	39.7	39.8	39.8	39.6	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	1.4
Persons 65 and over	(²)	(²)	(²)	(²)	(²)
Earners	1.7	1.7	1.7	1.6	1.7
Vehicles	2.1	1.9	2.4	2.1	2.3
Percent distribution:					
Sex of reference person:					
Male	52	51	54	49	54
Female	48	49	46	51	46
Housing tenure:					
Homeowner	68	66	73	70	64
With mortgage	56	56	59	55	56
Without mortgage	12	10	14	14	8
Renter	32	34	27	30	36
Race of reference person:					
Black or African American	14	12	12	22	5
White, Asian, and All Other Races	86	88	88	78	95
Education of reference person:					
Elementary (1-8)	4	3	2	4	6
High school (9-12)	37	36	37	41	30
College	59	61	61	55	64
Never attended and other	(³)	(⁴)	(⁴)	(³)	(³)
At least one vehicle owned or leased	91	86	93	92	94
Average annual expenditures	\$47,752	\$49,877	\$47,558	\$44,250	\$51,457
Food	6,293	6,815	6,237	5,785	6,694
Food at home	3,601	3,942	3,498	3,264	3,935
Cereals and bakery products	533	591	536	472	574
Cereals and cereal products	187	208	182	163	211
Bakery products	346	383	354	309	363
Meats, poultry, fish, and eggs	925	1,027	847	898	957
Beef	268	268	260	261	286
Pork	193	198	181	202	185
Other meats	122	154	117	115	111
Poultry	169	194	155	160	175
Fish and seafood	133	170	103	122	146
Eggs	41	43	32	37	53
Dairy products	390	432	395	331	440
Fresh milk and cream	155	164	164	133	175
Other dairy products	234	268	232	198	265
Fruits and vegetables	595	693	529	509	706
Fresh fruits	190	225	168	153	240
Fresh vegetables	186	209	156	159	236
Processed fruits	126	158	113	103	146
Processed vegetables	93	101	93	94	84

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, 2002-2003 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other food at home	\$1,158	\$1,199	\$1,191	\$1,053	\$1,257
Sugar and other sweets	143	165	152	120	153
Fats and oils	94	105	90	89	96
Miscellaneous foods	567	570	595	527	600
Nonalcoholic beverages	310	320	312	280	347
Food prepared by consumer unit on out-of-town trips	44	40	42	37	61
Food away from home	2,692	2,873	2,740	2,521	2,760
Alcoholic beverages	395	442	421	316	454
Housing	16,223	18,273	15,173	14,395	18,211
Shelter	9,790	11,161	8,834	8,259	11,815
Owned dwellings	7,023	7,854	6,702	6,038	8,099
Mortgage interest and charges	4,574	4,663	4,143	4,007	5,750
Property taxes	1,476	2,257	1,552	1,092	1,325
Maintenance, repairs, insurance, other expenses	972	934	1,007	939	1,024
Rented dwellings	2,333	2,851	1,641	1,860	3,242
Other lodging	434	456	492	361	474
Utilities, fuels, and public services	3,084	3,201	3,066	3,215	2,805
Natural gas	398	517	580	249	357
Electricity	1,125	1,028	1,018	1,390	907
Fuel oil and other fuels	97	278	95	45	25
Telephone services	1,096	1,111	1,024	1,152	1,065
Water and other public services	367	268	348	379	451
Household operations	980	1,256	844	868	1,040
Personal services	550	809	496	441	547
Other household expenses	429	447	347	427	493
Housekeeping supplies	593	618	628	572	571
Laundry and cleaning supplies	151	138	163	156	141
Other household products	303	348	322	280	281
Postage and stationery	140	133	143	136	148
Household furnishings and equipment	1,777	2,036	1,801	1,482	1,980
Household textiles	123	173	101	98	138
Furniture	521	616	486	416	630
Floor coverings	53	80	49	54	31
Major appliances	231	243	237	194	270
Small appliances, miscellaneous housewares	90	86	94	85	99
Miscellaneous household equipment	760	839	835	636	812
Apparel and services	2,096	2,316	2,077	1,888	2,249
Men and boys	546	546	615	470	600
Men, 16 and over	366	350	421	315	406
Boys, 2 to 15	180	196	193	154	194
Women and girls	776	861	763	697	836
Women, 16 and over	544	569	530	486	624
Girls, 2 to 15	232	292	233	211	212
Children under 2	96	99	108	83	101
Footwear	397	482	336	377	414
Other apparel products and services	281	328	255	260	297
Transportation	9,146	8,552	9,039	9,097	9,821
Vehicle purchases (net outlay)	4,424	3,795	4,494	4,656	4,541
Cars and trucks, new	2,307	1,997	2,061	2,478	2,537
Cars and trucks, used	2,026	1,707	2,256	2,118	1,948
Other vehicles	90	591	177	60	57
Gasoline and motor oil	1,528	1,373	1,539	1,516	1,665

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, 2002-2003 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other vehicle expenses	\$2,789	\$2,808	\$2,623	\$2,651	\$3,132
Vehicle finance charges	503	365	488	586	506
Maintenance and repairs	760	646	694	700	1,008
Vehicle insurance	992	1,055	917	990	1,009
Vehicle rental, leases, licenses, other charges	534	741	524	375	609
Public transportation	406	575	383	274	482
Health care	2,042	1,792	2,097	2,065	2,169
Health insurance	1,066	1,043	1,066	1,095	1,042
Medical services	577	431	594	549	726
Drugs	302	236	320	333	293
Medical supplies	98	82	116	88	108
Entertainment	2,602	2,881	2,856	2,208	2,726
Fees and admissions	690	818	791	524	740
Television, radios, sound equipment	846	915	857	793	856
Pets, toys, and playground equipment	450	471	511	401	451
Other entertainment supplies, equipment, and services	616	676	696	491	679
Personal care products and services	608	601	573	592	673
Reading	124	146	142	92	137
Education	716	696	848	650	713
Tobacco products and smoking supplies	344	335	458	331	267
Miscellaneous	721	616	780	608	926
Cash contributions	1,252	1,003	1,361	1,323	1,254
Personal insurance and pensions	5,189	5,410	5,496	4,897	5,162
Life and other personal insurance	395	411	436	391	350
Pensions and Social Security	4,794	4,999	5,059	4,506	4,812
Sources of income and personal taxes: ¹					
Money income before taxes	61,309	67,859	61,226	57,742	61,477
Wages and salaries	55,717	63,992	55,354	51,992	54,955
Self-employment income	2,805	1,074	3,166	3,019	3,583
Social Security, private and government retirement	852	682	724	1,019	851
Interest, dividends, rental income, other property income	623	780	845	395	643
Unemployment and workers' compensation, veterans' benefits	313	331	318	183	496
Public assistance, supplemental security income, food stamps	376	451	316	377	365
Regular contributions for support	453	436	384	586	326
Other income	170	113	121	172	259
Personal taxes	2,944	3,107	3,336	2,379	3,330
Federal income taxes	2,122	2,180	2,204	1,861	2,403
State and local income taxes	669	774	875	414	789
Other taxes	153	152	257	103	138
Income after taxes	58,365	64,753	57,890	55,364	58,148

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, 2002-2003 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	- \$14,765	- \$10,001	- \$14,808	- \$8,537	- \$28,158
Net change in total assets	9,118	11,934	6,830	8,780	9,339
Net change in total liabilities	23,883	21,935	21,639	17,317	37,496
Other financial information:					
Other money receipts	412	666	375	409	234
Mortgage principal paid on owned property	-1,976	-2,199	-2,301	-1,589	-2,075
Estimated market value of owned home	125,177	141,833	119,089	100,421	154,005
Estimated monthly rental value of owned home ..	826	944	806	721	902
Gifts of goods and services	804	855	868	707	854
Food	50	42	80	43	41
Alcoholic beverages	16	15	25	11	15
Housing	217	225	202	212	233
Housekeeping supplies	48	67	47	36	51
Household textiles	10	⁵ 16	6	8	13
Appliances and miscellaneous housewares	21	16	21	23	22
Major appliances	8	9	12	5	7
Small appliances and miscellaneous housewares	13	7	9	17	15
Miscellaneous household equipment	53	57	59	46	55
Other housing	85	69	68	99	94
Apparel and services	214	257	240	159	239
Males, 2 and over	59	62	71	41	75
Females, 2 and over	67	90	74	47	73
Children under 2	45	56	48	38	44
Other apparel products and services	43	50	48	33	46
Jewelry and watches	17	14	30	9	22
All other apparel products and services	25	36	18	24	25
Transportation	34	95	11	15	33
Health care	22	14	14	26	29
Entertainment	73	72	77	69	77
Toys, games, hobbies, and tricycles	25	39	28	18	21
Other entertainment	48	33	50	51	56
Personal care products and services	21	28	20	20	19
Reading	1	(³)	1	(³)	1
Education	102	43	130	117	103
All other gifts	54	62	68	34	63

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.05.

³ Value less than 0.5.

⁴ No data reported.

⁵ Data are likely to have large sampling errors.
n.a. Not applicable.