

**Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010**

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	22,055	4,082	4,507	8,152	5,315
Consumer unit characteristics:					
Income before taxes .....	\$76,569	\$84,895	\$73,122	\$70,526	\$82,368
Income after taxes .....	74,520	82,295	71,494	68,867	79,786
Age of reference person .....	39.6	39.7	39.6	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	1.4	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	1.7	1.6	1.5
Vehicles .....	2.1	1.8	2.3	2.0	2.1
Percent distribution:					
Sex of reference person:					
Male .....	48	45	49	46	51
Female .....	52	55	51	54	49
Housing tenure:					
Homeowner .....	65	63	71	67	58
With mortgage .....	56	56	61	55	51
Without mortgage .....	9	7	10	12	7
Renter .....	35	37	29	33	42
Race of reference person:					
Black or African-American .....	14	12	11	23	6
White, Asian, and all other races .....	86	88	89	77	94
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	17	15	7	17	25
Not Hispanic or Latino .....	83	85	93	83	75
Education of reference person:					
Elementary (1-8) .....	4	2	4	4	5
High school (9-12) .....	31	31	28	32	30
College .....	65	67	68	63	65
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 .....	91	83	94	93	92
Average annual expenditures .....	\$56,640	\$61,284	\$53,768	\$52,389	\$62,268
Food .....	7,627	8,470	7,271	6,983	8,401
Food at home .....	4,355	4,829	4,395	3,823	4,847
Cereals and bakery products .....	618	702	651	533	667
Cereals and cereal products .....	218	241	223	193	235
Bakery products .....	401	461	428	339	432
Meats, poultry, fish, and eggs .....	941	1,036	843	888	1,054
Beef .....	247	266	216	234	285
Pork .....	185	178	173	186	201
Other meats .....	139	157	154	125	136
Poultry .....	178	203	145	169	208
Fish and seafood .....	139	173	110	127	161
Eggs .....	52	58	45	47	62
Dairy products .....	477	550	502	391	541
Fresh milk and cream .....	178	196	183	157	196
Other dairy products .....	299	354	319	235	345
Fruits and vegetables .....	762	905	759	617	900
Fresh fruits .....	261	306	266	197	330
Fresh vegetables .....	231	270	218	186	292
Processed fruits .....	135	165	137	115	143
Processed vegetables .....	135	164	138	121	135

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, 2009-2010 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Other food at home .....	\$1,556	\$1,637	\$1,640	\$1,394	\$1,685
Sugar and other sweets .....	158	166	180	127	184
Fats and oils .....	118	130	124	107	121
Miscellaneous foods .....	835	867	893	739	917
Nonalcoholic beverages .....	393	409	398	382	395
Food prepared by consumer unit on out-of-town trips .....	52	66	45	39	67
Food away from home .....	3,273	3,641	2,875	3,159	3,554
Alcoholic beverages .....	498	660	437	381	627
Housing .....	20,379	22,762	18,135	18,484	23,352
Shelter .....	12,448	14,456	10,615	10,604	15,288
Owned dwellings .....	8,493	9,710	7,967	7,387	9,701
Mortgage interest and charges .....	5,532	5,628	4,729	4,936	7,052
Property taxes .....	1,999	3,047	2,174	1,508	1,798
Maintenance, repairs, insurance, other expenses .....	962	1,035	1,064	942	852
Rented dwellings .....	3,401	4,128	2,096	2,704	5,019
Other lodging .....	554	618	553	514	568
Utilities, fuels, and public services .....	4,085	4,421	3,941	4,209	3,759
Natural gas .....	511	767	732	289	466
Electricity .....	1,548	1,447	1,315	1,898	1,286
Fuel oil and other fuels .....	118	374	91	52	47
Telephone services .....	1,368	1,415	1,327	1,406	1,308
Water and other public services .....	540	419	476	564	652
Household operations .....	1,395	1,544	1,196	1,251	1,671
Personal services .....	744	924	645	586	933
Other household expenses .....	651	620	552	665	738
Housekeeping supplies .....	681	683	726	676	644
Laundry and cleaning supplies .....	185	172	207	184	176
Other household products .....	352	376	346	364	319
Postage and stationery .....	143	135	173	127	149
Household furnishings and equipment .....	1,769	1,658	1,657	1,744	1,990
Household textiles .....	134	120	129	146	129
Furniture .....	419	392	419	399	469
Floor coverings .....	35	37	40	26	43
Major appliances .....	239	221	197	225	309
Small appliances, miscellaneous housewares .....	100	117	93	86	117
Miscellaneous household equipment .....	843	771	779	862	923
Apparel and services .....	2,199	2,223	1,713	2,195	2,645
Men and boys .....	526	563	414	452	728
Men, 16 and over .....	365	380	265	314	535
Boys, 2 to 15 .....	161	183	148	138	193
Women and girls .....	820	826	673	859	894
Women, 16 and over .....	591	588	480	634	627
Girls, 2 to 15 .....	230	238	193	225	268
Children under 2 .....	113	122	115	98	127
Footwear .....	432	447	321	456	490
Other apparel products and services .....	308	264	191	331	406
Transportation .....	8,561	9,112	8,627	7,881	9,146
Vehicle purchases (net outlay) .....	2,833	2,748	3,117	2,540	3,106
Cars and trucks, new .....	1,270	1,194	1,165	1,230	1,478
Cars and trucks, used .....	1,500	1,545	1,857	1,234	1,573
Other vehicles .....	63	49	95	76	56
Gasoline and motor oil .....	2,447	2,230	2,412	2,594	2,419

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, 2009-2010 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Other vehicle expenses .....	\$2,734	\$3,204	\$2,630	\$2,474	\$2,875
Vehicle finance charges .....	333	286	327	374	314
Maintenance and repairs .....	826	837	789	759	959
Vehicle insurance .....	1,064	1,282	1,025	1,003	1,035
Vehicle rental, leases, licenses, and other charges .....	510	799	490	338	567
Public transportation .....	547	931	467	273	745
Healthcare .....	2,551	2,479	2,743	2,401	2,676
Health insurance .....	1,445	1,498	1,433	1,422	1,447
Medical services .....	665	607	819	530	788
Drugs .....	337	288	361	360	322
Medical supplies .....	104	86	131	89	119
Entertainment .....	3,192	3,406	3,198	2,986	3,359
Fees and admissions .....	885	1,079	863	762	952
Audio and visual equipment and services ....	1,094	1,090	1,001	1,116	1,148
Pets, toys, hobbies, and playground equipment .....	768	833	775	729	779
Other entertainment supplies, equipment, and services .....	444	405	559	379	480
Personal care products and services .....	683	636	645	691	738
Reading .....	82	91	84	68	96
Education .....	949	1,224	1,041	812	869
Tobacco products and smoking supplies .....	387	457	435	399	276
Miscellaneous .....	942	930	1,052	855	992
Cash contributions .....	1,557	1,273	1,434	1,755	1,576
Personal insurance and pensions .....	7,033	7,562	6,953	6,499	7,515
Life and other personal insurance .....	275	256	324	279	243
Pensions and Social Security .....	6,758	7,306	6,630	6,220	7,272
Sources of income and personal taxes:					
Money income before taxes .....	76,569	84,895	73,122	70,526	82,368
Wages and salaries .....	69,108	78,224	67,003	62,647	73,802
Self-employment income .....	3,468	2,779	2,536	3,600	4,587
Social Security, private and government retirement .....	1,055	1,123	907	1,056	1,129
Interest, dividends, rental income, other property income .....	1,013	510	399	1,787	733
Unemployment and workers' compensation, veterans' benefits .....	613	819	804	396	625
Public assistance, supplemental security income, food stamps .....	516	468	567	391	702
Regular contributions for support .....	599	584	736	543	582
Other income .....	196	388	170	105	208
Personal taxes .....	2,049	2,600	1,628	1,658	2,582
Federal income taxes .....	1,274	1,534	837	1,164	1,615
2008 Tax stimulus (thru Q20091) .....	<sup>4-1</sup>	<sup>4-4</sup>	<sup>4-1</sup>	<sup>(3)</sup>	<sup>4-1</sup>
State and local income taxes .....	654	921	688	370	857
Other taxes .....	121	148	104	125	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, 2009-2010 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Income after taxes .....	74,520	82,295	71,494	68,867	79,786
Addenda:					
Net change in total assets and liabilities .....	-\$8,241	-\$8,648	-\$6,404	-\$5,305	-\$13,988
Net change in total assets .....	9,254	4,453	5,033	7,466	19,260
Net change in total liabilities .....	17,495	13,101	11,438	12,771	33,248
Other financial information:					
Other money receipts .....	228	103	178	285	281
Mortgage principal paid on owned property .....	-2,791	-3,256	-2,714	-2,424	-3,063
Estimated market value of owned home .....	160,330	195,052	135,622	129,908	201,276
Estimated monthly rental value of owned home .....	900	1,047	831	830	954
Gifts of goods and services .....	766	995	709	618	881
Food .....	62	55	62	33	115
Alcoholic beverages .....	14	17	14	5	27
Housing .....	157	192	156	163	120
Housekeeping supplies .....	24	24	33	17	24
Household textiles .....	7	4 <sup>2</sup>	4 <sup>11</sup>	8	6
Appliances and miscellaneous housewares .....	16	4 <sup>18</sup>	27	13	9
Major appliances .....	3	4 <sup>5</sup>	4 <sup>1</sup>	4 <sup>2</sup>	4 <sup>3</sup>
Small appliances and miscellaneous housewares .....	13	4 <sup>12</sup>	26	11	4 <sup>7</sup>
Miscellaneous household equipment .....	36	51	35	33	32
Other housing .....	74	97	50	92	48
Apparel and services .....	205	243	157	184	259
Males, 2 and over .....	51	81	30	41	65
Females, 2 and over .....	67	61	42	65	102
Children under 2 .....	49	53	57	41	51
Other apparel products and services .....	38	49	29	37	41
Jewelry and watches .....	9	4 <sup>15</sup>	9	6	11
All other apparel products and services .....	29	4 <sup>34</sup>	4 <sup>20</sup>	31	30
Transportation .....	58	63	41	30	112
Health care .....	13	4 <sup>8</sup>	4 <sup>22</sup>	7	4 <sup>17</sup>
Entertainment .....	77	80	78	76	76
Toys, games, arts and crafts, and tricycles .....	38	43	34	39	38
Other entertainment .....	39	37	44	37	38
Personal care products and services .....	12	10	17	11	8
Reading .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )
Education .....	105	273	94	79	25
All other gifts .....	64	53	67	29	121

- <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, 2011