

**Table 3810. Consumer units with reference person age 25 to 34 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98**

Item	Total 25-34	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	19,944	3,731	4,716	6,987	4,510
Consumer unit characteristics:					
Income before taxes <sup>1</sup> .....	\$41,011	\$45,957	\$41,287	\$37,259	\$42,426
Income after taxes <sup>1</sup> .....	37,647	42,113	37,810	34,696	38,384
Age of reference person .....	29.7	29.8	29.8	29.8	29.6
Average number in consumer unit:					
Persons .....	2.8	2.6	2.8	2.9	2.8
Children under 18 .....	1.1	.9	1.1	1.1	1.1
Persons 65 and over .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Earners .....	1.5	1.5	1.6	1.5	1.5
Vehicles .....	1.8	1.6	2.0	1.8	1.8
Percent distribution:					
Sex of reference person:					
Male .....	59	56	60	60	59
Female .....	41	44	40	40	41
Housing tenure:					
Homeowner .....	44	40	49	46	36
With mortgage .....	38	35	44	38	32
Without mortgage .....	6	5	5	9	4
Renter .....	56	60	51	54	64
Race of reference person:					
Black .....	14	13	10	22	6
White and other .....	86	87	90	78	94
Education of reference person:					
Elementary (1-8) .....	3	2	1	3	5
High school (9-12) .....	36	37	33	41	30
College .....	61	61	66	56	65
Never attended and other .....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	88	80	92	90	90
Average annual expenditures .....	\$34,773	\$36,384	\$33,952	\$32,976	\$37,038
Food .....	4,624	4,683	4,409	4,429	5,079
Food at home .....	2,652	2,549	2,485	2,535	3,065
Cereals and bakery products .....	409	412	416	368	462
Cereals and cereal products .....	159	169	148	142	187
Bakery products .....	250	243	268	226	274
Meats, poultry, fish, and eggs .....	672	675	578	679	750
Beef .....	208	188	195	215	224
Pork .....	129	121	117	139	131
Other meats .....	85	90	84	81	89
Poultry .....	141	152	106	147	156
Fish and seafood .....	81	94	54	70	114
Eggs .....	29	30	23	27	36
Dairy products .....	293	281	294	266	342
Fresh milk and cream .....	121	108	127	109	145
Other dairy products .....	172	173	168	158	198
Fruits and vegetables .....	423	430	361	390	527
Fresh fruits .....	131	133	110	116	171
Fresh vegetables .....	127	128	100	113	173
Processed fruits .....	94	96	86	85	112
Processed vegetables .....	72	72	67	75	72

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, 1997-98 — Continued**

Item	Total 25-34	Northeast	Midwest	South	West
Other food at home .....	\$854	\$750	\$836	\$832	\$984
Sugar and other sweets .....	100	85	101	99	113
Fats and oils .....	69	75	57	63	83
Miscellaneous foods .....	416	354	401	406	491
Nonalcoholic beverages .....	224	180	236	230	237
Food prepared by consumer unit on out-of-town trips .....	45	56	40	33	60
Food away from home .....	1,972	2,134	1,924	1,894	2,014
Alcoholic beverages .....	376	424	387	289	461
Housing .....	11,907	13,251	11,480	10,600	13,249
Shelter .....	7,099	8,654	6,558	5,780	8,420
Owned dwellings .....	3,477	4,164	3,673	2,806	3,742
Mortgage interest and charges .....	2,427	2,618	2,508	1,996	2,854
Property taxes .....	626	1,011	704	452	494
Maintenance, repairs, insurance, other expenses .....	424	536	462	359	393
Rented dwellings .....	3,363	4,110	2,677	2,800	4,335
Other lodging .....	259	380	208	174	344
Utilities, fuels, and public services .....	2,225	2,243	2,296	2,370	1,911
Natural gas .....	261	366	394	159	191
Electricity .....	794	715	737	1,011	584
Fuel oil and other fuels .....	61	141	70	31	34
Telephone services .....	890	865	868	933	869
Water and other public services .....	218	156	227	236	233
Household operations .....	665	536	714	667	716
Personal services .....	493	344	575	516	495
Other household expenses .....	172	192	140	152	220
Housekeeping supplies .....	385	340	392	336	484
Laundry and cleaning supplies .....	111	92	110	107	135
Other household products .....	166	150	159	137	231
Postage and stationery .....	107	98	123	92	118
Household furnishings and equipment .....	1,534	1,478	1,521	1,446	1,718
Household textiles .....	93	75	79	95	117
Furniture .....	458	536	418	433	472
Floor coverings .....	58	37	121	32	52
Major appliances .....	141	140	148	148	121
Small appliances, miscellaneous housewares .....	71	59	74	68	80
Miscellaneous household equipment .....	714	631	679	671	874
Apparel and services .....	1,869	2,101	1,727	1,748	2,010
Men and boys .....	428	414	450	398	463
Men, 16 and over .....	326	327	347	286	367
Boys, 2 to 15 .....	102	86	103	112	97
Women and girls .....	643	792	575	582	686
Women, 16 and over .....	520	697	449	453	553
Girls, 2 to 15 .....	123	94	125	129	133
Children under 2 .....	152	159	125	144	185
Footwear .....	316	302	300	332	317
Other apparel products and services .....	331	436	277	292	359
Transportation .....	6,890	6,841	6,828	7,141	6,605
Vehicle purchases (net outlay) .....	3,164	2,958	3,149	3,637	2,616
Cars and trucks, new .....	1,177	918	1,084	1,453	1,061
Cars and trucks, used .....	1,931	2,034	2,001	2,150	1,432
Other vehicles .....	56	45	464	434	4123
Gasoline and motor oil .....	1,069	911	1,092	1,121	1,096

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, 1997-98 — Continued**

Item	Total 25-34	Northeast	Midwest	South	West
Other vehicle expenses .....	\$2,274	\$2,273	\$2,299	\$2,132	\$2,468
Vehicle finance charges .....	420	324	441	515	330
Maintenance and repairs .....	583	519	586	555	674
Vehicle insurance .....	714	811	673	682	727
Vehicle rental, leases, licenses, other charges .....	557	620	598	380	736
Public transportation .....	383	699	288	251	425
Health care .....	1,210	1,096	1,283	1,266	1,141
Health insurance .....	591	604	584	652	492
Medical services .....	397	296	473	380	428
Drugs .....	156	125	157	169	158
Medical supplies .....	66	72	68	64	63
Entertainment .....	1,797	1,743	1,794	1,684	2,026
Fees and admissions .....	407	489	390	326	482
Television, radios, sound equipment .....	581	536	608	578	597
Pets, toys, and playground equipment .....	357	339	379	351	356
Other entertainment supplies, equipment, and services .....	452	380	416	430	591
Personal care products and services .....	374	343	342	349	468
Reading .....	134	164	144	106	141
Education .....	491	712	462	394	488
Tobacco products and smoking supplies .....	256	270	319	266	165
Miscellaneous .....	765	710	733	761	848
Cash contributions .....	579	407	614	685	520
Personal insurance and pensions .....	3,502	3,639	3,431	3,260	3,838
Life and other personal insurance .....	247	279	246	269	188
Pensions and Social Security .....	3,255	3,360	3,184	2,991	3,650
Sources of income and personal taxes: <sup>1</sup>					
Money income before taxes .....	41,011	45,957	41,287	37,259	42,426
Wages and salaries .....	38,000	43,201	38,735	34,596	38,278
Self-employment income .....	1,373	966	1,123	1,256	2,088
Social Security, private and government retirement .....	218	130	215	289	186
Interest, dividends, rental income, other property income .....	213	203	282	130	270
Unemployment and workers' compensation, veterans' benefits .....	161	127	154	152	205
Public assistance, supplemental security income, food stamps .....	415	599	373	321	453
Regular contributions for support .....	385	393	277	308	595
Other income .....	247	338	128	208	349
Personal taxes .....	3,364	3,844	3,477	2,564	4,042
Federal income taxes .....	2,577	2,843	2,506	2,117	3,107
State and local income taxes .....	723	930	902	397	861
Other taxes .....	64	70	69	50	74
Income after taxes .....	37,647	42,113	37,810	34,696	38,384

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, 1997-98 — Continued**

Item	Total 25-34	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	- \$1,878	- \$3,648	- \$1,714	\$801	- \$4,735
Net change in total assets .....	8,292	6,728	8,558	6,343	12,327
Net change in total liabilities .....	10,170	10,375	10,272	5,542	17,062
Other financial information:					
Other money receipts .....	482	356	440	608	435
Mortgage principal paid on owned property .....	-673	-698	-794	-600	-638
Estimated market value of owned home .....	46,856	54,052	46,138	39,670	52,788
Estimated monthly rental value of owned home ..	372	402	393	339	376
Gifts of goods and services .....	702	698	621	707	784
Food .....	31	37	24	26	42
Housing .....	252	197	223	273	295
Housekeeping supplies .....	32	30	41	32	26
Household textiles .....	9	<sup>4</sup> 10	4	9	14
Appliances and miscellaneous housewares .....	21	13	25	27	14
Major appliances .....	3	47	<sup>4</sup> 3	<sup>4</sup> 4	41
Small appliances and miscellaneous housewares .....	18	6	22	24	12
Miscellaneous household equipment .....	62	65	52	58	76
Other housing .....	128	79	101	148	166
Apparel and services .....	197	238	182	190	193
Males, 2 and over .....	50	75	48	37	53
Females, 2 and over .....	52	42	55	48	61
Children under 2 .....	42	51	37	41	42
Other apparel products and services .....	53	71	42	62	37
Jewelry and watches .....	29	46	18	27	30
All other apparel products and services .....	24	<sup>4</sup> 25	<sup>4</sup> 24	35	47
Transportation .....	23	30	13	13	43
Health care .....	6	47	<sup>4</sup> 4	47	8
Entertainment .....	64	70	59	64	63
Toys, games, hobbies, and tricycles .....	25	32	26	23	22
Other entertainment .....	39	38	33	42	41
Education .....	30	<sup>4</sup> 41	32	25	28
All other gifts .....	98	79	85	110	111

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

<sup>2</sup> Value less than 0.05.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> Data are likely to have large sampling errors. n.a. Not applicable.