

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands)	24,241	4,760	5,080	8,838	5,564
Consumer unit characteristics:					
Income before taxes ¹	\$63,597	\$71,276	\$65,710	\$58,400	\$63,522
Income after taxes ¹	61,086	68,563	62,352	56,579	60,839
Age of reference person	39.7	39.7	39.7	39.7	39.6
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	1.3
Persons 65 and over	(²)	(²)	(²)	(²)	(²)
Earners	1.6	1.7	1.7	1.6	1.7
Vehicles	2.1	1.8	2.4	2.0	2.2
Percent distribution:					
Sex of reference person:					
Male	50	51	53	48	50
Female	50	49	47	52	50
Housing tenure:					
Homeowner	69	65	75	71	64
With mortgage	58	57	63	56	56
Without mortgage	11	9	11	15	8
Renter	31	35	25	29	36
Race of reference person:					
Black or African-American	14	12	10	23	5
White, Asian, and All Other Races	86	88	90	77	95
Education of reference person:					
Elementary (1-8)	4	3	2	4	6
High school (9-12)	36	37	36	40	30
College	60	60	62	56	64
Never attended and other	(³)	(³)	(⁴)	(³)	(³)
At least one vehicle owned or leased	91	86	93	91	94
Average annual expenditures	\$48,849	\$51,401	\$49,799	\$44,388	\$52,901
Food	6,513	7,060	6,524	5,974	6,915
Food at home	3,750	4,146	3,678	3,396	4,057
Cereals and bakery products	537	589	542	486	572
Cereals and cereal products	189	206	178	174	209
Bakery products	349	383	364	313	363
Meats, poultry, fish, and eggs	976	1,130	884	914	1,037
Beef	289	316	265	281	303
Pork	196	219	190	190	193
Other meats	124	161	120	111	117
Poultry	178	212	159	163	191
Fish and seafood	145	177	115	128	174
Eggs	44	46	35	40	59
Dairy products	414	475	419	349	463
Fresh milk and cream	167	189	167	140	193
Other dairy products	247	286	252	209	270
Fruits and vegetables	604	707	549	526	696
Fresh fruits	195	223	177	163	239
Fresh vegetables	194	223	160	169	241
Processed fruits	122	152	118	101	136
Processed vegetables	94	109	95	93	81

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, 2003-2004 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other food at home	\$1,218	\$1,244	\$1,283	\$1,121	\$1,288
Sugar and other sweets	147	169	166	126	143
Fats and oils	96	103	94	89	105
Miscellaneous foods	603	617	657	554	618
Nonalcoholic beverages	329	323	327	312	361
Food prepared by consumer unit on out-of-town trips	43	32	40	40	61
Food away from home	2,764	2,914	2,846	2,578	2,858
Alcoholic beverages	480	655	442	397	501
Housing	16,445	18,563	16,238	14,319	18,188
Shelter	9,766	11,583	9,078	8,033	11,593
Owned dwellings	6,983	8,134	7,096	5,837	7,714
Mortgage interest and charges	4,558	4,868	4,475	3,872	5,457
Property taxes	1,520	2,269	1,630	1,177	1,326
Maintenance, repairs, insurance, other expenses	905	997	992	788	931
Rented dwellings	2,382	3,052	1,532	1,894	3,360
Other lodging	402	397	450	303	520
Utilities, fuels, and public services	3,225	3,316	3,300	3,335	2,903
Natural gas	450	560	699	286	390
Electricity	1,178	1,084	1,076	1,427	956
Fuel oil and other fuels	106	300	109	49	29
Telephone services	1,121	1,123	1,053	1,182	1,081
Water and other public services	370	249	363	390	448
Household operations	971	1,043	1,021	863	1,033
Personal services	544	610	634	468	528
Other household expenses	426	433	387	396	505
Housekeeping supplies	637	709	727	577	587
Laundry and cleaning supplies	160	145	184	159	149
Other household products	325	405	361	295	270
Postage and stationery	153	158	182	123	168
Household furnishings and equipment	1,846	1,912	2,111	1,510	2,072
Household textiles	147	188	119	158	124
Furniture	532	540	616	390	673
Floor coverings	56	70	83	40	46
Major appliances	223	188	304	157	279
Small appliances, miscellaneous housewares	95	98	93	89	102
Miscellaneous household equipment	792	828	897	675	848
Apparel and services	2,116	2,384	2,135	1,914	2,200
Men and boys	531	598	563	461	558
Men, 16 and over	353	424	375	293	368
Boys, 2 to 15	178	174	188	168	190
Women and girls	783	859	780	711	838
Women, 16 and over	563	615	538	517	620
Girls, 2 to 15	219	244	242	195	217
Children under 2	90	85	109	74	102
Footwear	415	547	375	393	376
Other apparel products and services	298	295	308	274	327
Transportation	9,037	8,640	8,721	8,667	10,253
Vehicle purchases (net outlay)	4,223	3,804	4,054	4,206	4,762
Cars and trucks, new	2,213	2,000	1,787	2,212	2,784
Cars and trucks, used	1,922	1,672	2,132	1,939	1,918
Other vehicles	88	5133	135	56	59
Gasoline and motor oil	1,729	1,524	1,737	1,702	1,937

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, 2003-2004 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other vehicle expenses	\$2,662	\$2,689	\$2,579	\$2,487	\$2,994
Vehicle finance charges	455	339	479	511	446
Maintenance and repairs	682	624	624	595	924
Vehicle insurance	1,032	1,078	957	1,050	1,034
Vehicle rental, leases, licenses, other charges	492	648	520	331	590
Public transportation	423	622	351	271	560
Health care	2,183	1,864	2,257	2,192	2,375
Health insurance	1,154	1,089	1,196	1,170	1,146
Medical services	626	466	642	587	809
Drugs	309	233	312	348	311
Medical supplies	94	76	107	87	109
Entertainment	2,512	2,563	2,910	2,195	2,598
Fees and admissions	652	728	768	485	746
Television, radios, sound equipment	897	977	930	842	886
Pets, toys, hobbies, and playground equipment	449	437	501	430	438
Other entertainment supplies, equipment, and services	513	420	711	438	528
Personal care products and services	631	633	622	607	677
Reading	118	130	139	83	144
Education	740	716	821	667	802
Tobacco products and smoking supplies	331	345	432	330	228
Miscellaneous	687	663	799	572	785
Cash contributions	1,261	916	1,418	1,218	1,478
Personal insurance and pensions	5,796	6,270	6,341	5,253	5,755
Life and other personal insurance	386	379	500	381	298
Pensions and Social Security	5,409	5,891	5,841	4,871	5,458
Sources of income and personal taxes: ¹					
Money income before taxes	63,597	71,276	65,710	58,400	63,522
Wages and salaries	57,767	67,204	59,618	52,211	57,009
Self-employment income	2,991	1,427	3,301	3,295	3,552
Social Security, private and government retirement	794	542	692	966	822
Interest, dividends, rental income, other property income	629	810	865	449	550
Unemployment and workers' compensation, veterans' benefits	327	424	286	234	432
Public assistance, supplemental security income, food stamps	354	329	358	394	308
Regular contributions for support	570	442	492	701	541
Other income	165	98	97	150	308
Personal taxes	2,511	2,713	3,357	1,821	2,682
Federal income taxes	1,732	1,799	2,178	1,273	2,010
State and local income taxes	617	730	888	428	579
Other taxes	162	185	291	120	93
Income after taxes	61,086	68,563	62,352	56,579	60,839

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, 2003-2004 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	- \$15,993	- \$14,049	- \$15,294	- \$9,787	- \$28,153
Net change in total assets	11,955	10,563	9,556	10,769	17,221
Net change in total liabilities	27,949	24,612	24,850	20,556	45,374
Other financial information:					
Other money receipts	447	473	438	334	613
Mortgage principal paid on owned property	-2,204	-2,314	-2,786	-1,756	-2,289
Estimated market value of owned home	138,684	160,411	132,560	107,809	174,729
Estimated monthly rental value of owned home	854	981	837	749	930
Gifts of goods and services	919	895	916	855	1,046
Food	48	58	51	36	58
Alcoholic beverages	21	33	20	16	18
Housing	252	294	225	219	292
Housekeeping supplies	71	145	65	45	59
Household textiles	15	11	15	18	12
Appliances and miscellaneous housewares	28	13	43	28	23
Major appliances	10	5 ²	5 ³ 1	3	7
Small appliances and miscellaneous housewares	17	11	12	25	16
Miscellaneous household equipment	74	82	64	64	93
Other housing	64	43	38	64	106
Apparel and services	280	305	310	263	254
Males, 2 and over	78	65	92	87	60
Females, 2 and over	96	111	107	90	84
Children under 2	44	44	45	34	58
Other apparel products and services	62	85	66	52	53
Jewelry and watches	17	9	21	10	31
All other apparel products and services	44	77	45	41	22
Transportation	35	21	15	35	66
Health care	29	5 ⁷	42	38	22
Entertainment	67	70	72	63	67
Toys, games, arts and crafts, and tricycles	22	24	20	23	19
Other entertainment	46	45	53	40	48
Personal care products and services	30	28	21	37	29
Reading	1	(³)	1	(³)	1
Education	101	32	98	96	172
All other gifts	56	47	60	50	67

¹ Components of income and taxes are derived from "complete income reporters" only through 2003; (see glossary). Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.

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.