

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands)	24,408	4,882	5,339	8,688	5,500
Consumer unit characteristics:					
Income before taxes ¹	\$60,233	\$64,247	\$61,206	\$56,975	\$60,972
Income after taxes ¹	56,911	61,392	57,492	53,786	57,407
Age of reference person	39.6	39.5	39.7	39.6	39.6
Average number in consumer unit:					
Persons	3.2	3.2	3.3	3.2	3.4
Children under 18	1.3	1.4	1.4	1.2	1.4
Persons 65 and over	(²)	(²)	(²)	(²)	(²)
Earners	1.7	1.7	1.7	1.7	1.7
Vehicles	2.2	1.8	2.5	2.1	2.3
Percent distribution:					
Sex of reference person:					
Male	51	51	55	47	56
Female	49	49	45	53	44
Housing tenure:					
Homeowner	68	66	74	69	63
With mortgage	56	56	61	54	56
Without mortgage	12	10	13	14	7
Renter	32	34	26	31	37
Race of reference person:					
Black	14	12	11	22	6
White and other	86	88	89	78	94
Education of reference person:					
Elementary (1-8)	3	3	2	3	5
High school (9-12)	37	37	38	41	29
College	60	59	61	55	65
Never attended and other	(³)	(³)	(⁴)	(³)	(³)
At least one vehicle owned or leased	92	85	94	92	94
Average annual expenditures	\$47,618	\$48,940	\$48,073	\$44,309	\$51,204
Food					
Food at home	3,595	3,948	3,566	3,303	3,758
Cereals and bakery products	539	607	548	489	546
Cereals and cereal products	189	214	190	169	198
Bakery products	349	392	358	320	348
Meats, poultry, fish, and eggs	933	1,055	848	915	936
Beef	272	273	271	268	281
Pork	197	207	190	208	178
Other meats	124	150	114	116	124
Poultry	173	213	146	171	166
Fish and seafood	129	171	97	118	137
Eggs	39	41	31	34	51
Dairy products	396	439	408	341	431
Fresh milk and cream	159	166	167	140	174
Other dairy products	237	273	241	201	256
Fruits and vegetables	591	700	540	510	667
Fresh fruits	184	216	170	150	222
Fresh vegetables	180	210	157	153	218
Processed fruits	132	170	120	113	140
Processed vegetables	94	104	93	94	86

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, 2001-2002 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other food at home	\$1,136	\$1,148	\$1,223	\$1,049	\$1,178
Sugar and other sweets	140	146	145	122	156
Fats and oils	95	102	89	94	94
Miscellaneous foods	552	542	605	525	552
Nonalcoholic beverages	305	313	339	271	318
Food prepared by consumer unit on out-of-town trips	45	45	45	38	58
Food away from home	2,682	2,824	2,682	2,636	2,631
Alcoholic beverages	390	449	415	316	427
Housing	16,109	18,039	15,599	14,086	18,085
Shelter	9,715	11,110	9,215	7,898	11,835
Owned dwellings	6,945	7,922	7,119	5,628	7,989
Mortgage interest and charges	4,571	4,748	4,452	3,766	5,800
Property taxes	1,433	2,262	1,596	988	1,241
Maintenance, repairs, insurance, other expenses	941	912	1,072	873	948
Rented dwellings	2,306	2,691	1,543	1,867	3,398
Other lodging	465	497	552	404	448
Utilities, fuels, and public services	3,068	3,124	3,094	3,189	2,804
Natural gas	413	540	581	260	381
Electricity	1,125	988	1,037	1,402	895
Fuel oil and other fuels	97	270	90	50	26
Telephone services	1,065	1,059	1,025	1,099	1,056
Water and other public services	367	267	361	378	446
Household operations	976	1,287	862	875	970
Personal services	558	872	494	442	524
Other household expenses	418	415	369	433	446
Housekeeping supplies	582	592	601	586	550
Laundry and cleaning supplies	150	146	155	151	145
Other household products	303	328	303	307	276
Postage and stationery	129	118	143	128	130
Household furnishings and equipment	1,767	1,926	1,827	1,539	1,925
Household textiles	132	168	105	119	146
Furniture	485	565	409	442	556
Floor coverings	48	56	37	47	51
Major appliances	222	234	206	224	225
Small appliances, miscellaneous housewares	95	100	93	68	133
Miscellaneous household equipment	786	803	978	639	814
Apparel and services	2,106	2,496	2,071	1,965	2,011
Men and boys	542	626	594	481	512
Men, 16 and over	363	418	391	321	354
Boys, 2 to 15	178	208	203	160	158
Women and girls	800	937	798	763	737
Women, 16 and over	558	612	577	534	531
Girls, 2 to 15	242	326	221	230	206
Children under 2	98	127	89	92	90
Footwear	379	459	348	347	388
Other apparel products and services	287	347	241	282	284
Transportation	9,301	8,483	9,022	9,300	10,298
Vehicle purchases (net outlay)	4,527	3,653	4,247	4,913	4,967
Cars and trucks, new	2,268	2,004	1,913	2,386	2,659
Cars and trucks, used	2,187	1,625	2,213	2,444	2,255
Other vehicles	72	523	121	82	553
Gasoline and motor oil	1,495	1,297	1,559	1,485	1,626

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, 2001-2002 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other vehicle expenses	\$2,867	\$2,954	\$2,777	\$2,626	\$3,254
Vehicle finance charges	490	356	486	566	492
Maintenance and repairs	832	804	770	722	1,089
Vehicle insurance	936	1,007	874	901	988
Vehicle rental, leases, licenses, other charges	609	787	646	438	685
Public transportation	412	579	439	276	451
Health care	1,930	1,742	1,990	1,978	1,959
Health insurance	974	925	995	1,021	923
Medical services	564	466	570	554	663
Drugs	303	272	313	327	285
Medical supplies	88	80	112	77	88
Entertainment	2,596	2,649	3,052	2,156	2,802
Fees and admissions	725	790	894	563	757
Television, radios, sound equipment	802	813	827	764	828
Pets, toys, and playground equipment	451	480	528	381	461
Other entertainment supplies, equipment, and services	619	566	802	448	756
Personal care products and services	569	574	560	561	587
Reading	136	161	159	102	143
Education	703	684	875	577	754
Tobacco products and smoking supplies	377	362	461	400	275
Miscellaneous	791	679	845	680	1,012
Cash contributions	1,255	947	1,408	1,387	1,174
Personal insurance and pensions	5,077	4,903	5,368	4,861	5,288
Life and other personal insurance	416	401	496	434	322
Pensions and Social Security	4,661	4,502	4,872	4,427	4,966
Sources of income and personal taxes: ¹					
Money income before taxes	60,233	64,247	61,206	56,975	60,972
Wages and salaries	54,627	60,122	55,749	51,385	53,897
Self-employment income	2,982	1,698	2,948	2,982	4,144
Social Security, private and government retirement	868	725	693	1,056	862
Interest, dividends, rental income, other property income	574	494	709	414	770
Unemployment and workers' compensation, veterans' benefits	261	239	275	183	390
Public assistance, supplemental security income, food stamps	399	461	337	368	455
Regular contributions for support	381	399	346	439	306
Other income	141	109	150	149	149
Personal taxes	3,322	2,855	3,714	3,189	3,565
Federal income taxes	2,514	2,024	2,624	2,686	2,564
State and local income taxes	674	696	916	416	832
Other taxes	134	135	175	87	169
Income after taxes	56,911	61,392	57,492	53,786	57,407

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, 2001-2002 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	- \$7,165	- \$9,677	- \$7,139	- \$682	- \$15,202
Net change in total assets	7,564	9,272	6,673	6,448	8,676
Net change in total liabilities	14,729	18,949	13,811	7,131	23,878
Other financial information:					
Other money receipts	382	629	317	321	321
Mortgage principal paid on owned property	-1,836	-1,897	-2,217	-1,490	-1,957
Estimated market value of owned home	114,195	123,488	116,806	89,312	142,720
Estimated monthly rental value of owned home ..	786	892	805	663	868
Gifts of goods and services	883	1,021	1,008	745	854
Food	56	47	94	42	51
Alcoholic beverages	18	23	25	8	23
Housing	226	241	263	211	201
Housekeeping supplies	41	41	47	37	42
Household textiles	9	⁵ 12	8	7	10
Appliances and miscellaneous housewares	19	30	11	14	24
Major appliances	5	8	4	⁵ 4	5
Small appliances and miscellaneous housewares	14	23	7	10	19
Miscellaneous household equipment	60	67	80	51	50
Other housing	97	91	117	102	75
Apparel and services	221	302	205	187	217
Males, 2 and over	55	74	60	37	60
Females, 2 and over	71	110	58	53	78
Children under 2	45	71	41	39	37
Other apparel products and services	50	47	47	58	42
Jewelry and watches	22	18	26	22	20
All other apparel products and services	28	29	21	37	22
Transportation	60	93	33	51	70
Health care	23	13	14	25	37
Entertainment	77	75	93	71	74
Toys, games, hobbies, and tricycles	29	42	35	21	24
Other entertainment	49	33	58	50	50
Personal care products and services	22	29	22	21	15
Reading	1	1	2	(³)	1
Education	114	93	184	90	101
All other gifts	65	103	74	38	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.