

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands)	23,892	4,709	5,178	8,663	5,342
Consumer unit characteristics:					
Income before taxes	\$74,159	\$82,065	\$72,734	\$66,123	\$81,605
Income after taxes	71,035	79,056	69,473	63,570	77,587
Age of reference person	39.7	39.8	39.7	39.6	39.7
Average number in consumer unit:					
Persons	3.2	3.1	3.3	3.1	3.3
Children under 18	1.3	1.2	1.4	1.2	1.3
Persons 65 and over	(¹)	(¹)	(¹)	(¹)	(¹)
Earners	1.6	1.6	1.7	1.6	1.7
Vehicles	2.1	1.8	2.3	2.0	2.2
Percent distribution:					
Sex of reference person:					
Male	47	44	48	45	52
Female	53	56	52	55	48
Housing tenure:					
Homeowner	68	67	74	69	63
With mortgage	59	58	64	57	56
Without mortgage	10	9	10	12	7
Renter	32	33	26	31	37
Race of reference person:					
Black or African-American	14	12	11	22	5
White, Asian, and all other races	86	88	89	78	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino	14	10	7	15	24
Not Hispanic or Latino	86	90	93	85	76
Education of reference person:					
Elementary (1-8)	4	3	4	4	6
High school (9-12)	32	34	35	32	29
College	63	63	61	64	65
Never attended and other	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	91	86	93	91	93
Average annual expenditures	\$56,350	\$57,847	\$56,195	\$50,823	\$64,232
Food	7,345	7,577	7,623	6,653	8,038
Food at home	4,125	4,461	4,299	3,622	4,511
Cereals and bakery products	559	620	610	482	583
Cereals and cereal products	184	207	193	158	200
Bakery products	375	413	417	325	383
Meats, poultry, fish, and eggs	963	1,105	909	892	1,011
Beef	283	285	249	278	324
Pork	193	201	195	187	192
Other meats	132	163	152	110	122
Poultry	177	224	171	164	166
Fish and seafood	137	190	109	119	148
Eggs	41	42	34	35	59
Dairy products	465	517	520	382	506
Fresh milk and cream	185	189	194	169	199
Other dairy products	280	329	326	213	307
Fruits and vegetables	667	768	650	552	794
Fresh fruits	218	239	219	176	273
Fresh vegetables	205	250	185	170	245
Processed fruits	131	161	134	102	153
Processed vegetables	112	118	112	104	122

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, 2005-2006 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other food at home	\$1,471	\$1,451	\$1,609	\$1,314	\$1,617
Sugar and other sweets	145	154	160	127	150
Fats and oils	98	107	107	85	104
Miscellaneous foods	785	742	882	696	879
Nonalcoholic beverages	399	406	413	372	424
Food prepared by consumer unit on out-of-town trips	44	43	46	33	59
Food away from home	3,220	3,116	3,324	3,031	3,527
Alcoholic beverages	504	521	529	367	696
Housing	19,409	21,319	18,433	16,800	22,903
Shelter	11,656	13,370	10,336	9,348	15,166
Owned dwellings	8,465	9,693	8,132	6,650	10,650
Mortgage interest and charges	5,556	5,771	4,978	4,464	7,699
Property taxes	1,849	2,866	1,908	1,265	1,841
Maintenance, repairs, insurance, other expenses	1,060	1,055	1,246	921	1,111
Rented dwellings	2,706	3,166	1,713	2,321	3,887
Other lodging	485	511	491	378	629
Utilities, fuels, and public services	3,712	3,994	3,709	3,797	3,330
Natural gas	541	687	876	329	433
Electricity	1,355	1,325	1,168	1,658	1,070
Fuel oil and other fuels	147	450	103	55	70
Telephone services	1,240	1,219	1,153	1,300	1,243
Water and other public services	430	313	408	454	514
Household operations	1,263	1,330	1,363	1,135	1,314
Personal services	739	808	885	650	680
Other household expenses	524	522	478	485	634
Housekeeping supplies	738	716	840	694	730
Laundry and cleaning supplies	175	161	172	192	163
Other household products	399	363	474	373	398
Postage and stationery	164	193	195	129	169
Household furnishings and equipment	2,039	1,910	2,185	1,826	2,362
Household textiles	147	161	180	116	155
Furniture	581	482	595	555	698
Floor coverings	47	56	70	36	36
Major appliances	260	238	233	251	316
Small appliances, miscellaneous housewares	107	104	99	89	147
Miscellaneous household equipment	897	870	1,008	778	1,010
Apparel and services	2,366	2,597	2,187	2,182	2,657
Men and boys	587	659	509	565	640
Men, 16 and over	404	468	331	371	479
Boys, 2 to 15	182	191	177	194	161
Women and girls	925	1,050	883	858	969
Women, 16 and over	671	771	626	621	714
Girls, 2 to 15	254	280	257	237	255
Children under 2	117	107	112	108	149
Footwear	400	489	348	339	480
Other apparel products and services	337	293	335	313	418
Transportation	9,961	8,845	9,707	9,592	11,789
Vehicle purchases (net outlay)	4,232	3,204	4,118	4,171	5,346
Cars and trucks, new	2,190	1,981	2,220	1,810	2,960
Cars and trucks, used	1,912	1,167	1,791	2,261	2,122
Other vehicles	130	356	3107	100	264
Gasoline and motor oil	2,507	2,229	2,468	2,613	2,621

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,
2005-2006 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Other vehicle expenses	\$2,697	\$2,691	\$2,667	\$2,440	\$3,149
Vehicle finance charges	385	298	345	435	419
Maintenance and repairs	736	705	727	668	881
Vehicle insurance	992	969	943	962	1,107
Vehicle rental, leases, licenses, and other charges	585	719	652	375	743
Public transportation	525	721	454	369	673
Healthcare	2,278	2,066	2,445	2,262	2,328
Health insurance	1,187	1,169	1,241	1,192	1,144
Medical services	650	517	742	595	766
Drugs	349	296	349	387	336
Medical supplies	92	85	113	88	82
Entertainment	2,866	2,927	3,237	2,363	3,271
Fees and admissions	796	887	870	584	988
Audio and visual equipment and services	1,040	1,048	1,042	986	1,120
Pets, toys, hobbies, and playground equipment	482	518	545	419	495
Other entertainment supplies, equipment, and services	547	474	781	373	667
Personal care products and services	657	671	672	622	689
Reading	117	142	127	86	135
Education	894	1,076	862	822	883
Tobacco products and smoking supplies	356	378	435	350	269
Miscellaneous	867	925	930	647	1,116
Cash contributions	1,721	1,465	1,863	1,721	1,809
Personal insurance and pensions	7,009	7,336	7,144	6,355	7,652
Life and other personal insurance	381	385	468	359	326
Pensions and Social Security	6,629	6,951	6,676	5,996	7,326
Sources of income and personal taxes:					
Money income before taxes	74,159	82,065	72,734	66,123	81,605
Wages and salaries	66,350	73,824	64,413	60,199	71,612
Self-employment income	4,958	5,297	4,717	3,545	7,187
Social Security, private and government retirement	830	608	797	982	813
Interest, dividends, rental income, other property income	760	1,019	1,634	234	536
Unemployment and workers' compensation, veterans' benefits	229	305	214	165	281
Public assistance, supplemental security income, food stamps	384	394	398	338	437
Regular contributions for support	520	541	474	520	544
Other income	128	75	87	141	195
Personal taxes	3,124	3,008	3,261	2,554	4,017
Federal income taxes	2,217	1,985	2,206	1,928	2,901
State and local income taxes	733	812	822	505	948
Other taxes	173	211	234	120	168
Income after taxes	71,035	79,056	69,473	63,570	77,587

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,
2005-2006 — Continued**

Item	Total 35-44	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	-\$14,373	-\$12,063	-\$7,139	-\$10,554	-\$29,616
Net change in total assets	16,368	15,288	10,472	12,677	29,019
Net change in total liabilities	30,741	27,351	17,611	23,231	58,635
Other financial information:					
Other money receipts	317	256	258	294	466
Mortgage principal paid on owned property	-2,743	-2,959	-2,743	-2,144	-3,522
Estimated market value of owned home	185,320	213,517	151,081	132,459	279,383
Estimated monthly rental value of owned home	951	1,103	866	830	1,097
Gifts of goods and services	839	792	853	758	1,007
Food	89	81	147	58	91
Alcoholic beverages	18	17	25	14	20
Housing	179	121	174	144	297
Housekeeping supplies	25	28	30	19	27
Household textiles	11	³ 13	13	11	6
Appliances and miscellaneous housewares	14	12	17	15	12
Major appliances	4	³ 5	7	4	³ 2
Small appliances and miscellaneous housewares	10	³ 7	9	11	9
Miscellaneous household equipment	70	30	48	26	201
Other housing	59	37	66	72	51
Apparel and services	236	221	195	265	243
Males, 2 and over	54	46	42	66	53
Females, 2 and over	79	50	59	106	79
Children under 2	50	58	49	42	58
Other apparel products and services	53	67	44	51	52
Jewelry and watches	31	40	28	24	37
All other apparel products and services ...	22	27	³ 16	27	³ 15
Transportation	50	68	25	61	43
Health care	25	31	20	29	18
Entertainment	66	72	69	45	93
Toys, games, arts and crafts, and tricycles	20	27	19	18	17
Other entertainment	46	45	50	26	76
Personal care products and services	19	14	27	14	22
Reading	(²)	³ 1	1	(²)	(²)
Education	99	115	104	91	93
All other gifts	58	52	65	38	88

¹ Value less than 0.05.

² Value less than or equal to 0.5.

³ Data are likely to have large sampling errors.
n.a. Not applicable.