

**Table 3810. Consumer units with reference person age 25 to 34 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008**

| Item   | Total<br>25-34   | Northeast        | Midwest          | South            | West             |
|--|------------------|------------------|------------------|------------------|------------------|
| Number of consumer units (in thousands) .....  | 20,354           | 3,162            | 4,492            | 7,487            | 5,214            |
| Consumer unit characteristics:                 |                  |                  |                  |                  |                  |
| Income before taxes .....                      | \$58,558         | \$69,799         | \$55,262         | \$53,691         | \$61,568         |
| Income after taxes .....                       | 57,276           | 67,860           | 54,491           | 52,701           | 59,829           |
| Age of reference person .....                  | 29.6             | 29.6             | 29.5             | 29.6             | 29.6             |
| Average number in consumer unit:               |                  |                  |                  |                  |                  |
| Persons .....                                  | 2.8              | 2.7              | 2.7              | 2.8              | 2.9              |
| Children under 18 .....                        | 1.1              | 1.0              | 1.0              | 1.1              | 1.1              |
| Persons 65 and older .....                     | ( <sup>1</sup> ) | ( <sup>1</sup> ) | ( <sup>1</sup> ) | ( <sup>1</sup> ) | ( <sup>1</sup> ) |
| Earners .....                                  | 1.5              | 1.5              | 1.6              | 1.5              | 1.5              |
| Vehicles .....                                 | 1.7              | 1.4              | 1.9              | 1.7              | 1.8              |
| Percent distribution:                          |                  |                  |                  |                  |                  |
| Sex of reference person:                       |                  |                  |                  |                  |                  |
| Male .....                                     | 49               | 43               | 54               | 48               | 51               |
| Female .....                                   | 51               | 57               | 46               | 52               | 49               |
| Housing tenure:                                |                  |                  |                  |                  |                  |
| Homeowner .....                                | 47               | 41               | 51               | 48               | 45               |
| With mortgage .....                            | 41               | 38               | 45               | 40               | 41               |
| Without mortgage .....                         | 6                | 2                | 6                | 8                | 4                |
| Renter .....                                   | 53               | 59               | 49               | 52               | 55               |
| Race of reference person:                      |                  |                  |                  |                  |                  |
| Black or African-American .....                | 14               | 13               | 11               | 24               | 4                |
| White, Asian, and all other races .....        | 86               | 87               | 89               | 76               | 96               |
| Hispanic or Latino origin of reference person: |                  |                  |                  |                  |                  |
| Hispanic or Latino .....                       | 18               | 17               | 7                | 18               | 26               |
| Not Hispanic or Latino .....                   | 82               | 83               | 93               | 82               | 74               |
| Education of reference person:                 |                  |                  |                  |                  |                  |
| Elementary (1-8) .....                         | 3                | 2                | 3                | 3                | 5                |
| High school (9-12) .....                       | 29               | 28               | 28               | 33               | 26               |
| College .....                                  | 67               | 69               | 68               | 64               | 69               |
| 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 .....     | 89               | 77               | 91               | 90               | 92               |
| Average annual expenditures .....              | \$47,833         | \$52,101         | \$46,436         | \$43,472         | \$52,667         |
| Food .....                                     | 6,114            | 6,626            | 5,657            | 5,456            | 7,122            |
| Food at home .....                             | 3,301            | 3,498            | 3,084            | 2,944            | 3,872            |
| Cereals and bakery products .....              | 440              | 482              | 444              | 382              | 494              |
| Cereals and cereal products .....              | 156              | 190              | 149              | 133              | 175              |
| Bakery products .....                          | 284              | 291              | 295              | 250              | 319              |
| Meats, poultry, fish, and eggs .....           | 717              | 758              | 613              | 698              | 807              |
| Beef .....                                     | 205              | 174              | 172              | 214              | 239              |
| Pork .....                                     | 132              | 133              | 121              | 131              | 143              |
| Other meats .....                              | 90               | 90               | 99               | 80               | 97               |
| Poultry .....                                  | 145              | 167              | 112              | 143              | 162              |
| Fish and seafood .....                         | 102              | 148              | 77               | 87               | 115              |
| Eggs .....                                     | 44               | 47               | 32               | 43               | 52               |
| Dairy products .....                           | 381              | 411              | 370              | 330              | 444              |
| Fresh milk and cream .....                     | 160              | 162              | 153              | 153              | 177              |
| Other dairy products .....                     | 221              | 250              | 217              | 177              | 268              |
| Fruits and vegetables .....                    | 556              | 630              | 493              | 465              | 693              |
| Fresh fruits .....                             | 182              | 198              | 165              | 138              | 248              |
| Fresh vegetables .....                         | 174              | 202              | 141              | 143              | 231              |
| Processed fruits .....                         | 107              | 134              | 99               | 94               | 115              |
| Processed vegetables .....                     | 93               | 96               | 87               | 90               | 98               |

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, 2007-2008 — Continued**

| Item   | Total<br>25-34 | Northeast | Midwest | South   | West    |
|--|----------------|-----------|---------|---------|---------|
| Other food at home .....                                     | \$1,207        | \$1,218   | \$1,164 | \$1,069 | \$1,434 |
| Sugar and other sweets .....                                 | 101            | 106       | 98      | 87      | 122     |
| Fats and oils .....  | 85             | 102       | 77      | 74      | 95      |
| Miscellaneous foods .....                                    | 682            | 691       | 683     | 598     | 795     |
| Nonalcoholic beverages .....                                 | 307            | 293       | 274     | 288     | 374     |
| Food prepared by consumer unit on<br>out-of-town trips ..... | 32             | 26        | 31      | 23      | 48      |
| Food away from home .....                                    | 2,813          | 3,128     | 2,573   | 2,512   | 3,250   |
| Alcoholic beverages .....                                    | 503            | 568       | 538     | 414     | 557     |
| Housing .....  | 17,323         | 20,285    | 15,954  | 15,194  | 19,761  |
| Shelter .....  | 10,734         | 12,844    | 9,074   | 9,023   | 13,342  |
| Owned dwellings .....  | 5,929          | 6,772     | 5,536   | 4,906   | 7,227   |
| Mortgage interest and charges .....                          | 4,219          | 4,620     | 3,743   | 3,497   | 5,423   |
| Property taxes .....   | 1,067          | 1,472     | 1,127   | 847     | 1,087   |
| Maintenance, repairs, insurance, other<br>expenses .....     | 643            | 680       | 665     | 562     | 717     |
| Rented dwellings .....                                       | 4,509          | 5,653     | 3,274   | 3,882   | 5,780   |
| Other lodging .....  | 296            | 419       | 265     | 235     | 335     |
| Utilities, fuels, and public services .....                  | 3,107          | 3,337     | 3,071   | 3,235   | 2,815   |
| Natural gas .....  | 390            | 512       | 623     | 211     | 372     |
| Electricity .....  | 1,163          | 1,099     | 1,008   | 1,451   | 924     |
| Fuel oil and other fuels .....                               | 91             | 354       | 78      | 29      | 31      |
| Telephone services .....                                     | 1,107          | 1,174     | 1,039   | 1,148   | 1,065   |
| Water and other public services .....                        | 357            | 198       | 323     | 397     | 424     |
| Household operations .....                                   | 1,156          | 1,424     | 1,139   | 1,076   | 1,124   |
| Personal services .....                                      | 751            | 979       | 783     | 680     | 685     |
| Other household expenses .....                               | 405            | 445       | 355     | 396     | 439     |
| Housekeeping supplies .....                                  | 558            | 567       | 711     | 471     | 544     |
| Laundry and cleaning supplies .....                          | 140            | 128       | 151     | 133     | 147     |
| Other household products .....                               | 280            | 248       | 381     | 231     | 283     |
| Postage and stationery .....                                 | 138            | 190       | 179     | 107     | 115     |
| Household furnishings and equipment .....                    | 1,768          | 2,113     | 1,959   | 1,389   | 1,935   |
| Household textiles .....                                     | 113            | 132       | 114     | 94      | 126     |
| Furniture .....  | 498            | 784       | 480     | 420     | 453     |
| Floor coverings .....  | 37             | 59        | 31      | 19      | 54      |
| Major appliances .....                                       | 192            | 249       | 193     | 157     | 205     |
| Small appliances, miscellaneous<br>housewares .....          | 94             | 119       | 95      | 76      | 104     |
| Miscellaneous household equipment .....                      | 834            | 770       | 1,046   | 623     | 993     |
| Apparel and services .....                                   | 2,036          | 2,321     | 2,075   | 1,696   | 2,311   |
| Men and boys .....   | 472            | 570       | 442     | 369     | 584     |
| Men, 16 and over .....                                       | 359            | 446       | 345     | 235     | 493     |
| Boys, 2 to 15 .....  | 114            | 124       | 97      | 135     | 92      |
| Women and girls .....  | 718            | 736       | 747     | 636     | 801     |
| Women, 16 and over .....                                     | 566            | 607       | 560     | 464     | 690     |
| Girls, 2 to 15 .....   | 152            | 129       | 187     | 171     | 111     |
| Children under 2 .....                                       | 199            | 229       | 206     | 160     | 228     |
| Footwear .....   | 364            | 385       | 408     | 322     | 374     |
| Other apparel products and services .....                    | 282            | 401       | 271     | 210     | 324     |
| Transportation .....   | 8,883          | 8,711     | 8,903   | 8,839   | 9,029   |
| Vehicle purchases (net outlay) .....                         | 3,542          | 3,264     | 3,730   | 3,640   | 3,409   |
| Cars and trucks, new .....                                   | 1,439          | 1,414     | 1,166   | 1,582   | 1,484   |
| Cars and trucks, used .....                                  | 1,970          | 1,798     | 2,436   | 1,894   | 1,781   |
| Other vehicles .....   | 133            | 451       | 4127    | 164     | 143     |
| Gasoline and motor oil .....                                 | 2,599          | 2,173     | 2,595   | 2,763   | 2,626   |

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, 2007-2008 — Continued**

| Item  | Total<br>25-34 | Northeast | Midwest | South   | West    |
|---|----------------|-----------|---------|---------|---------|
| Other vehicle expenses .....  | \$2,336        | \$2,503   | \$2,224 | \$2,211 | \$2,508 |
| Vehicle finance charges .....   | 401            | 300       | 360     | 432     | 452     |
| Maintenance and repairs .....   | 604            | 599       | 549     | 590     | 676     |
| Vehicle insurance .....   | 829            | 907       | 739     | 858     | 816     |
| Vehicle rental, leases, licenses, and other<br>charges .....          | 502            | 697       | 576     | 331     | 564     |
| Public transportation .....   | 406            | 771       | 355     | 225     | 487     |
| Healthcare .....  | 1,739          | 1,692     | 2,003   | 1,632   | 1,691   |
| Health insurance .....  | 950            | 1,019     | 1,053   | 910     | 877     |
| Medical services .....  | 514            | 405       | 642     | 475     | 527     |
| Drugs .....   | 209            | 196       | 222     | 204     | 212     |
| Medical supplies .....  | 66             | 73        | 86      | 44      | 74      |
| Entertainment .....   | 2,613          | 2,935     | 2,697   | 2,328   | 2,743   |
| Fees and admissions .....   | 512            | 563       | 488     | 427     | 624     |
| Audio and visual equipment and services ....                          | 1,069          | 1,105     | 1,006   | 1,078   | 1,091   |
| Pets, toys, hobbies, and playground<br>equipment .....                | 588            | 846       | 552     | 524     | 542     |
| Other entertainment supplies, equipment,<br>and services .....        | 444            | 421       | 652     | 299     | 487     |
| Personal care products and services .....                             | 530            | 479       | 479     | 510     | 635     |
| Reading .....   | 75             | 90        | 79      | 55      | 91      |
| Education .....   | 681            | 799       | 723     | 585     | 711     |
| Tobacco products and smoking supplies .....                           | 315            | 334       | 416     | 321     | 208     |
| Miscellaneous .....   | 657            | 649       | 719     | 533     | 789     |
| Cash contributions .....  | 1,031          | 774       | 820     | 973     | 1,453   |
| Personal insurance and pensions .....                                 | 5,333          | 5,839     | 5,372   | 4,935   | 5,565   |
| Life and other personal insurance .....                               | 160            | 124       | 196     | 174     | 130     |
| Pensions and Social Security .....                                    | 5,174          | 5,715     | 5,176   | 4,761   | 5,436   |
| Sources of income and personal taxes:                                 |                |           |         |         |         |
| Money income before taxes .....                                       | 58,558         | 69,799    | 55,262  | 53,691  | 61,568  |
| Wages and salaries .....  | 54,289         | 65,129    | 51,318  | 49,745  | 56,801  |
| Self-employment income .....  | 2,395          | 2,801     | 2,053   | 2,226   | 2,688   |
| Social Security, private and government<br>retirement .....           | 337            | 352       | 361     | 323     | 328     |
| Interest, dividends, rental income, other<br>property income .....    | 406            | 308       | 429     | 236     | 689     |
| Unemployment and workers' compensation,<br>veterans' benefits .....   | 176            | 235       | 248     | 131     | 145     |
| Public assistance, supplemental security<br>income, food stamps ..... | 319            | 450       | 293     | 307     | 277     |
| Regular contributions for support .....                               | 357            | 268       | 254     | 461     | 350     |
| Other income .....  | 278            | 257       | 306     | 263     | 290     |
| Personal taxes .....  | 1,281          | 1,939     | 771     | 990     | 1,740   |
| Federal income taxes .....  | 1,163          | 1,489     | 757     | 962     | 1,603   |
| 2008 Tax stimulus (new UCC Q20082) .....                              | -438           | -400      | -530    | -411    | -420    |
| State and local income taxes .....                                    | 461            | 697       | 406     | 349     | 526     |
| Other taxes .....   | 96             | 153       | 138     | 91      | 31      |

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, 2007-2008 — Continued**

| Item  | Total<br>25-34   | Northeast        | Midwest          | South            | West             |
|---|------------------|------------------|------------------|------------------|------------------|
| Income after taxes .....                            | 57,276           | 67,860           | 54,491           | 52,701           | 59,829           |
| Addenda:  |                  |                  |                  |                  |                  |
| Net change in total assets and liabilities .....    | -\$1,906         | \$11,248         | -\$4,267         | -\$4,516         | -\$4,101         |
| Net change in total assets .....                    | 18,836           | 29,311           | 8,902            | 10,691           | 32,739           |
| Net change in total liabilities .....               | 20,742           | 18,063           | 13,169           | 15,207           | 36,840           |
| Other financial information:                        |                  |                  |                  |                  |                  |
| Other money receipts .....                          | 248              | 467              | 125              | 183              | 315              |
| Mortgage principal paid on owned property .....     | -1,468           | -1,430           | -1,478           | -1,332           | -1,677           |
| Estimated market value of owned home .....          | 103,780          | 120,144          | 83,331           | 81,647           | 143,260          |
| Estimated monthly rental value of owned home .....  | 595              | 657              | 545              | 549              | 666              |
| Gifts of goods and services .....                   | 581              | 626              | 590              | 455              | 723              |
| Food .....  | 48               | 47               | 38               | 34               | 77               |
| Alcoholic beverages .....                           | 10               | <sup>4</sup> 3   | 10               | 8                | 16               |
| Housing .....                                       | 134              | 119              | 135              | 110              | 176              |
| Housekeeping supplies .....                         | 26               | 18               | 33               | 16               | 41               |
| Household textiles .....                            | 10               | <sup>4</sup> 10  | <sup>4</sup> 11  | 8                | <sup>4</sup> 13  |
| Appliances and miscellaneous housewares .....       | 15               | <sup>4</sup> 20  | 21               | 9                | <sup>4</sup> 15  |
| Major appliances .....                              | 2                | ( <sup>3</sup> ) | ( <sup>2</sup> ) | <sup>4</sup> 4   | ( <sup>2</sup> ) |
| Small appliances and miscellaneous housewares ..... | 14               | <sup>4</sup> 20  | 21               | <sup>4</sup> 5   | <sup>4</sup> 15  |
| Miscellaneous household equipment .....             | 42               | 30               | 36               | 27               | 75               |
| Other housing .....                                 | 40               | 41               | 33               | 50               | 32               |
| Apparel and services .....                          | 198              | 266              | 213              | 159              | 197              |
| Males, 2 and over .....                             | 30               | 51               | 23               | 22               | 35               |
| Females, 2 and over .....                           | 50               | 80               | 37               | 35               | 63               |
| Children under 2 .....                              | 64               | 84               | 62               | 57               | 62               |
| Other apparel products and services .....           | 54               | 50               | 91               | 45               | 38               |
| Jewelry and watches .....                           | 27               | <sup>4</sup> 19  | 68               | 12               | <sup>4</sup> 19  |
| All other apparel products and services .....       | 27               | <sup>4</sup> 31  | <sup>4</sup> 23  | 33               | <sup>4</sup> 19  |
| Transportation .....                                | 34               | 26               | 18               | 43               | 40               |
| Healthcare .....                                    | 4                | <sup>4</sup> 6   | <sup>4</sup> 6   | <sup>4</sup> 2   | <sup>4</sup> 4   |
| Entertainment .....                                 | 72               | 62               | 65               | 56               | 106              |
| Toys, games, arts and crafts, and tricycles .....   | 29               | <sup>4</sup> 40  | 31               | 24               | <sup>4</sup> 27  |
| Other entertainment .....                           | 43               | 22               | 34               | 31               | 79               |
| Personal care products and services .....           | 11               | <sup>4</sup> 6   | 16               | 6                | 17               |
| Reading .....                                       | ( <sup>2</sup> ) | <sup>4</sup> 1   | ( <sup>2</sup> ) | ( <sup>2</sup> ) | ( <sup>2</sup> ) |
| Education .....                                     | 22               | <sup>4</sup> 60  | 40               | 7                | 6                |
| All other gifts .....                               | 48               | 31               | 49               | 30               | 84               |

<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.