

**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 .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
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 .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
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	<sup>3</sup> 13	13	11	6
Appliances and miscellaneous housewares .....	14	12	17	15	12
Major appliances .....	4	<sup>3</sup> 5	7	4	<sup>3</sup> 2
Small appliances and miscellaneous housewares .....	10	<sup>3</sup> 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	<sup>3</sup> 16	27	<sup>3</sup> 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 .....	( <sup>2</sup> )	<sup>3</sup> 1	1	( <sup>2</sup> )	( <sup>2</sup> )
Education .....	99	115	104	91	93
All other gifts .....	58	52	65	38	88

<sup>1</sup> Value less than 0.05.

<sup>2</sup> Value less than or equal to 0.5.

<sup>3</sup> Data are likely to have large sampling errors.  
n.a. Not applicable.