

**Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006**

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	24,544	4,829	5,566	8,531	5,619
Consumer unit characteristics:					
Income before taxes .....	\$76,160	\$82,340	\$75,623	\$70,647	\$79,752
Income after taxes .....	72,569	78,987	72,144	66,987	75,953
Age of reference person .....	49.3	49.3	49.4	49.3	49.4
Average number in consumer unit:					
Persons .....	2.7	2.8	2.6	2.6	2.7
Children under 18 .....	.6	.6	.6	.5	.6
Persons 65 and over .....	( <sup>1</sup> )	.1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Earners .....	1.7	1.8	1.8	1.7	1.7
Vehicles .....	2.4	2.1	2.6	2.3	2.5
Percent distribution:					
Sex of reference person:					
Male .....	48	49	51	44	48
Female .....	52	51	49	56	52
Housing tenure:					
Homeowner .....	75	74	80	75	70
With mortgage .....	58	57	61	57	58
Without mortgage .....	17	17	20	19	13
Renter .....	25	26	20	25	30
Race of reference person:					
Black or African-American .....	13	11	9	21	6
White, Asian, and all other races .....	87	89	91	79	94
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	10	8	3	10	18
Not Hispanic or Latino .....	90	92	97	90	82
Education of reference person:					
Elementary (1-8) .....	4	2	2	4	6
High school (9-12) .....	34	37	33	38	25
College .....	62	61	64	57	69
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	92	91	94
Average annual expenditures .....	\$56,729	\$60,760	\$55,777	\$51,041	\$63,026
Food .....	7,155	8,092	7,171	6,298	7,730
Food at home .....	3,922	4,310	3,969	3,457	4,315
Cereals and bakery products .....	505	577	513	440	541
Cereals and cereal products .....	161	182	170	138	171
Bakery products .....	344	395	344	303	370
Meats, poultry, fish, and eggs .....	945	1,047	925	893	963
Beef .....	295	310	280	302	287
Pork .....	186	178	206	182	180
Other meats .....	124	144	139	104	127
Poultry .....	161	200	142	145	171
Fish and seafood .....	141	171	127	128	151
Eggs .....	38	44	31	33	47
Dairy products .....	426	475	452	358	472
Fresh milk and cream .....	155	167	164	134	170
Other dairy products .....	271	308	288	224	302
Fruits and vegetables .....	649	775	606	541	764
Fresh fruits .....	213	254	210	165	261
Fresh vegetables .....	218	261	187	194	252
Processed fruits .....	116	145	110	89	141
Processed vegetables .....	102	115	99	93	109

See footnotes at end of table.

**Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Other food at home .....	\$1,397	\$1,436	\$1,473	\$1,225	\$1,575
Sugar and other sweets .....	149	152	171	130	158
Fats and oils .....	98	106	104	91	98
Miscellaneous foods .....	710	730	749	609	824
Nonalcoholic beverages .....	389	394	406	360	419
Food prepared by consumer unit on out-of-town trips .....	50	55	43	35	77
Food away from home .....	3,233	3,782	3,202	2,841	3,415
Alcoholic beverages .....	535	563	667	399	605
Housing .....	17,837	19,559	16,459	15,710	20,976
Shelter .....	10,606	12,045	9,525	8,778	13,214
Owned dwellings .....	7,871	8,675	7,500	6,594	9,488
Mortgage interest and charges .....	4,672	4,291	4,239	4,062	6,352
Property taxes .....	1,987	3,083	2,144	1,373	1,820
Maintenance, repairs, insurance, other expenses .....	1,213	1,302	1,117	1,159	1,316
Rented dwellings .....	1,946	2,344	1,303	1,615	2,742
Other lodging .....	788	1,025	722	569	984
Utilities, fuels, and public services .....	3,803	4,164	3,783	3,838	3,461
Natural gas .....	567	765	841	343	466
Electricity .....	1,389	1,372	1,196	1,673	1,163
Fuel oil and other fuels .....	161	446	137	75	72
Telephone services .....	1,249	1,264	1,207	1,288	1,219
Water and other public services .....	437	318	401	459	541
Household operations .....	731	695	638	667	951
Personal services .....	162	180	134	138	211
Other household expenses .....	569	515	504	529	740
Housekeeping supplies .....	722	774	701	652	819
Laundry and cleaning supplies .....	157	145	160	158	164
Other household products .....	379	433	355	355	394
Postage and stationery .....	186	196	185	139	261
Household furnishings and equipment .....	1,975	1,882	1,813	1,776	2,530
Household textiles .....	167	159	178	166	161
Furniture .....	496	433	393	443	735
Floor coverings .....	69	55	61	80	73
Major appliances .....	262	214	221	259	355
Small appliances, miscellaneous housewares .....	136	111	86	132	218
Miscellaneous household equipment .....	843	910	874	696	988
Apparel and services .....	2,247	2,459	2,317	2,116	2,206
Men and boys .....	555	585	542	512	616
Men, 16 and over .....	458	465	453	411	537
Boys, 2 to 15 .....	97	120	89	101	80
Women and girls .....	934	1,015	1,060	850	876
Women, 16 and over .....	801	843	938	739	730
Girls, 2 to 15 .....	133	172	121	111	146
Children under 2 .....	62	59	60	63	64
Footwear .....	356	454	352	333	309
Other apparel products and services .....	339	346	303	358	341
Transportation .....	9,954	10,268	9,292	9,572	10,924
Vehicle purchases (net outlay) .....	3,964	4,050	3,266	4,110	4,360
Cars and trucks, new .....	2,123	2,370	1,602	2,142	2,398
Cars and trucks, used .....	1,768	1,630	1,598	1,914	1,832
Other vehicles .....	74	350	366	55	130
Gasoline and motor oil .....	2,559	2,330	2,617	2,591	2,651

See footnotes at end of table.

**Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Other vehicle expenses .....	\$2,835	\$3,116	\$2,858	\$2,502	\$3,077
Vehicle finance charges .....	333	290	305	387	313
Maintenance and repairs .....	838	918	817	666	1,055
Vehicle insurance .....	1,132	1,214	1,117	1,090	1,139
Vehicle rental, leases, licenses, and other charges .....	532	694	619	358	570
Public transportation .....	596	773	551	369	836
Healthcare .....	2,715	2,633	2,898	2,638	2,719
Health insurance .....	1,296	1,383	1,335	1,294	1,188
Medical services .....	784	642	917	675	939
Drugs .....	497	436	503	558	451
Medical supplies .....	137	173	143	111	141
Entertainment .....	2,901	2,919	2,776	2,571	3,520
Fees and admissions .....	755	821	831	535	956
Audio and visual equipment and services ....	1,033	1,104	921	1,026	1,093
Pets, toys, hobbies, and playground equipment .....	518	531	524	450	609
Other entertainment supplies, equipment, and services .....	596	464	500	559	861
Personal care products and services .....	662	630	646	636	749
Reading .....	138	158	147	96	175
Education .....	1,752	2,708	1,835	1,341	1,474
Tobacco products and smoking supplies .....	430	420	480	429	392
Miscellaneous .....	960	1,019	975	705	1,295
Cash contributions .....	2,097	1,515	2,489	2,027	2,316
Personal insurance and pensions .....	7,347	7,816	7,625	6,504	7,946
Life and other personal insurance .....	443	470	489	405	432
Pensions and Social Security .....	6,904	7,347	7,137	6,099	7,514
Sources of income and personal taxes:					
Money income before taxes .....	76,160	82,340	75,623	70,647	79,752
Wages and salaries .....	66,263	72,966	66,358	60,917	68,525
Self-employment income .....	5,169	4,635	3,946	5,056	7,010
Social Security, private and government retirement .....	2,051	1,660	1,821	2,610	1,767
Interest, dividends, rental income, other property income .....	1,312	1,392	2,302	895	896
Unemployment and workers' compensation, veterans' benefits .....	300	368	273	226	379
Public assistance, supplemental security income, food stamps .....	340	289	277	387	374
Regular contributions for support .....	458	473	503	403	487
Other income .....	268	558	143	154	314
Personal taxes .....	3,591	3,354	3,479	3,660	3,799
Federal income taxes .....	2,594	2,300	2,342	2,833	2,732
State and local income taxes .....	775	814	799	660	893
Other taxes .....	222	240	339	168	174
Income after taxes .....	72,569	78,987	72,144	66,987	75,953

See footnotes at end of table.

**Table 3830. Consumer units with reference person age 45 to 54 by region of residence:  
Average annual expenditures and characteristics, Consumer Expenditure Survey,  
2005-2006 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	-\$9,161	-\$7,201	-\$6,930	-\$6,316	-\$17,374
Net change in total assets .....	9,155	10,440	5,716	7,425	14,085
Net change in total liabilities .....	18,316	17,641	12,647	13,741	31,459
Other financial information:					
Other money receipts .....	577	592	669	354	812
Mortgage principal paid on owned property .....	-3,011	-3,070	-3,000	-2,552	-3,669
Estimated market value of owned home .....	208,085	234,672	170,779	154,847	303,031
Estimated monthly rental value of owned home .....	992	1,103	910	884	1,142
Gifts of goods and services .....	1,834	2,209	2,032	1,577	1,711
Food .....	207	328	193	159	193
Alcoholic beverages .....	14	14	23	8	13
Housing .....	351	327	391	331	361
Housekeeping supplies .....	37	30	35	32	56
Household textiles .....	16	19	17	20	7
Appliances and miscellaneous housewares .....	31	28	33	29	34
Major appliances .....	12	9	16	10	12
Small appliances and miscellaneous housewares .....	19	19	17	19	22
Miscellaneous household equipment .....	75	77	117	55	63
Other housing .....	191	173	189	195	202
Apparel and services .....	259	292	241	260	246
Males, 2 and over .....	62	58	67	64	57
Females, 2 and over .....	107	132	87	109	103
Children under 2 .....	45	48	42	45	47
Other apparel products and services .....	45	55	45	42	39
Jewelry and watches .....	21	16	30	19	19
All other apparel products and services ...	24	39	15	23	21
Transportation .....	85	121	58	71	104
Health care .....	45	31	71	37	44
Entertainment .....	93	77	102	99	91
Toys, games, arts and crafts, and tricycles	28	31	28	29	24
Other entertainment .....	65	47	74	70	68
Personal care products and services .....	20	11	25	22	19
Reading .....	1	1	1	1	1
Education .....	639	913	752	497	510
All other gifts .....	120	93	173	94	131

<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.