

**Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009**

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	25,527	4,946	5,851	9,507	5,222
Consumer unit characteristics:					
Income before taxes .....	\$81,411	\$92,192	\$81,518	\$74,665	\$83,363
Income after taxes .....	78,001	88,257	78,399	71,583	79,524
Age of reference person .....	49.4	49.4	49.6	49.4	49.4
Average number in consumer unit:					
Persons .....	2.7	2.8	2.7	2.7	2.8
Children under 18 .....	.6	.6	.6	.6	.7
Persons 65 and older .....	( <sup>1</sup> )	.1	( <sup>1</sup> )	.1	( <sup>1</sup> )
Earners .....	1.7	1.7	1.8	1.6	1.7
Vehicles .....	2.4	2.1	2.7	2.2	2.5
Percent distribution:					
Sex of reference person:					
Male .....	48	46	49	46	51
Female .....	52	54	51	54	49
Housing tenure:					
Homeowner .....	75	73	81	75	70
With mortgage .....	56	55	62	53	56
Without mortgage .....	19	17	19	23	15
Renter .....	25	27	19	25	30
Race of reference person:					
Black or African-American .....	13	13	8	19	5
White, Asian, and all other races .....	87	87	92	81	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	11	8	4	12	19
Not Hispanic or Latino .....	89	92	96	88	81
Education of reference person:					
Elementary (1-8) .....	4	2	3	4	5
High school (9-12) .....	35	37	36	37	28
College .....	61	61	61	59	66
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1
At least one vehicle owned or leased .....	92	85	94	93	93
Average annual expenditures .....	\$59,953	\$66,598	\$59,903	\$54,090	\$64,329
Food .....	7,573	8,310	7,550	6,905	8,086
Food at home .....	4,399	4,817	4,579	3,927	4,635
Cereals and bakery products .....	593	680	611	532	596
Cereals and cereal products .....	196	226	209	162	212
Bakery products .....	397	455	402	370	385
Meats, poultry, fish, and eggs .....	998	1,112	988	954	978
Beef .....	277	286	280	274	269
Pork .....	191	186	209	196	170
Other meats .....	131	160	131	117	125
Poultry .....	186	215	173	177	189
Fish and seafood .....	162	213	145	141	166
Eggs .....	52	52	50	49	60
Dairy products .....	486	531	531	413	522
Fresh milk and cream .....	174	181	179	157	191
Other dairy products .....	312	350	352	256	332
Fruits and vegetables .....	765	884	756	645	873
Fresh fruits .....	256	303	251	206	304
Fresh vegetables .....	248	292	228	206	302
Processed fruits .....	138	165	141	114	151
Processed vegetables .....	123	124	136	118	115

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, 2008-2009 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Other food at home .....	\$1,557	\$1,609	\$1,693	\$1,383	\$1,665
Sugar and other sweets .....	159	170	191	139	151
Fats and oils .....	120	123	130	110	125
Miscellaneous foods .....	803	808	900	700	873
Nonalcoholic beverages .....	415	442	414	386	439
Food prepared by consumer unit on out-of-town trips .....	60	67	58	47	77
Food away from home .....	3,174	3,493	2,970	2,978	3,451
Alcoholic beverages .....	503	530	557	425	559
Housing .....	19,285	22,187	18,171	16,844	22,231
Shelter .....	11,493	13,589	10,659	9,292	14,451
Owned dwellings .....	8,350	9,584	8,222	6,690	10,349
Mortgage interest and charges .....	4,811	4,766	4,313	3,961	6,957
Property taxes .....	2,240	3,547	2,468	1,568	1,972
Maintenance, repairs, insurance, other expenses .....	1,299	1,272	1,441	1,161	1,419
Rented dwellings .....	2,203	2,726	1,446	1,813	3,263
Other lodging .....	940	1,279	991	789	839
Utilities, fuels, and public services .....	4,261	4,843	4,232	4,199	3,854
Natural gas .....	588	817	898	325	502
Electricity .....	1,570	1,509	1,327	1,889	1,318
Fuel oil and other fuels .....	196	610	166	69	70
Telephone services .....	1,379	1,475	1,360	1,376	1,318
Water and other public services .....	528	433	481	540	648
Household operations .....	964	1,175	815	872	1,099
Personal services .....	252	401	201	182	297
Other household expenses .....	712	774	614	690	802
Housekeeping supplies .....	735	713	775	715	746
Laundry and cleaning supplies .....	169	166	161	171	177
Other household products .....	410	413	417	425	371
Postage and stationery .....	156	134	197	120	198
Household furnishings and equipment .....	1,832	1,867	1,690	1,766	2,080
Household textiles .....	163	139	145	146	238
Furniture .....	395	438	319	446	349
Floor coverings .....	45	44	58	36	45
Major appliances .....	213	229	190	198	253
Small appliances, miscellaneous housewares .....	117	126	132	103	116
Miscellaneous household equipment .....	899	891	846	837	1,079
Apparel and services .....	2,059	2,313	1,790	2,173	1,911
Men and boys .....	465	509	455	450	462
Men, 16 and over .....	381	405	370	375	378
Boys, 2 to 15 .....	85	104	85	75	84
Women and girls .....	876	917	745	991	777
Women, 16 and over .....	738	763	585	876	636
Girls, 2 to 15 .....	138	153	159	115	140
Children under 2 .....	53	50	57	48	59
Footwear .....	382	436	284	432	347
Other apparel products and services .....	283	400	249	251	267
Transportation .....	10,052	10,723	10,541	9,404	10,030
Vehicle purchases (net outlay) .....	3,292	3,289	3,639	3,144	3,175
Cars and trucks, new .....	1,603	1,605	1,522	1,707	1,502
Cars and trucks, used .....	1,583	1,600	1,922	1,342	1,626
Other vehicles .....	106	385	194	395	346
Gasoline and motor oil .....	2,850	2,608	2,957	2,957	2,763

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, 2008-2009 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Other vehicle expenses .....	\$3,307	\$4,057	\$3,392	\$2,897	\$3,230
Vehicle finance charges .....	349	263	349	410	322
Maintenance and repairs .....	953	1,114	967	789	1,084
Vehicle insurance .....	1,460	1,937	1,436	1,340	1,239
Vehicle rental, leases, licenses, and other charges .....	544	743	639	358	586
Public transportation .....	603	769	553	406	862
Healthcare .....	3,051	2,985	3,284	2,981	2,979
Health insurance .....	1,605	1,705	1,642	1,579	1,515
Medical services .....	850	711	992	801	910
Drugs .....	458	440	472	464	449
Medical supplies .....	138	129	177	137	106
Entertainment .....	3,237	3,515	3,249	2,792	3,765
Fees and admissions .....	808	1,063	802	616	922
Audio and visual equipment and services ....	1,120	1,193	1,101	1,084	1,137
Pets, toys, hobbies, and playground equipment .....	820	794	740	777	1,015
Other entertainment supplies, equipment, and services .....	489	466	606	316	692
Personal care products and services .....	702	777	687	619	793
Reading .....	122	147	135	89	143
Education .....	2,033	3,512	1,885	1,535	1,707
Tobacco products and smoking supplies .....	475	496	532	465	410
Miscellaneous .....	1,003	997	988	977	1,074
Cash contributions .....	2,104	1,701	2,405	1,890	2,537
Personal insurance and pensions .....	7,753	8,405	8,128	6,991	8,105
Life and other personal insurance .....	411	479	474	392	310
Pensions and Social Security .....	7,343	7,926	7,654	6,599	7,794
Sources of income and personal taxes:					
Money income before taxes .....	81,411	92,192	81,518	74,665	83,363
Wages and salaries .....	72,505	83,042	71,715	67,001	73,429
Self-employment income .....	3,726	3,456	5,129	2,371	4,874
Social Security, private and government retirement .....	2,335	2,299	2,202	2,681	1,887
Interest, dividends, rental income, other property income .....	1,179	1,080	922	1,324	1,298
Unemployment and workers' compensation, veterans' benefits .....	437	682	437	240	563
Public assistance, supplemental security income, food stamps .....	433	461	399	428	451
Regular contributions for support .....	573	778	587	409	660
Other income .....	225	394	126	211	201
Personal taxes .....	3,411	3,935	3,119	3,082	3,840
Federal income taxes .....	2,747	2,949	2,465	2,667	3,016
2008 Tax stimulus (new UCC Q20082) (thru Q20091) .....	-411	-385	-475	-424	-342
State and local income taxes .....	813	1,037	905	604	879
Other taxes .....	262	334	224	236	286

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, 2008-2009 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Income after taxes .....	78,001	88,257	78,399	71,583	79,524
Addenda:					
Net change in total assets and liabilities .....	-\$6,885	-\$1,792	-\$9,315	-\$2,947	-\$16,154
Net change in total assets .....	6,003	7,836	3,185	5,768	7,850
Net change in total liabilities .....	12,887	9,628	12,499	8,716	24,004
Other financial information:					
Other money receipts .....	553	533	737	493	473
Mortgage principal paid on owned property .....	-3,321	-3,975	-3,368	-2,642	-3,882
Estimated market value of owned home .....	197,975	241,936	163,057	154,135	275,274
Estimated monthly rental value of owned home .....	1,025	1,186	930	917	1,176
Gifts of goods and services .....	1,846	2,319	1,875	1,599	1,817
Food .....	149	173	194	119	131
Alcoholic beverages .....	10	12	11	8	10
Housing .....	342	339	347	313	394
Housekeeping supplies .....	36	18	50	27	56
Household textiles .....	22	7	24	16	44
Appliances and miscellaneous housewares .....	28	31	24	30	26
Major appliances .....	7	5	9	6	8
Small appliances and miscellaneous housewares .....	21	25	15	24	18
Miscellaneous household equipment .....	78	63	79	69	107
Other housing .....	178	220	171	170	161
Apparel and services .....	289	275	255	342	244
Males, 2 and over .....	63	66	76	48	71
Females, 2 and over .....	127	97	79	196	86
Children under 2 .....	44	44	48	40	48
Other apparel products and services .....	55	68	53	58	39
Jewelry and watches .....	12	20	7	9	16
All other apparel products and services ...	42	48	46	49	22
Transportation .....	124	112	154	63	210
Healthcare .....	38	20	48	43	36
Entertainment .....	87	115	99	67	83
Toys, games, arts and crafts, and tricycles	25	32	25	25	<sup>3</sup> 20
Other entertainment .....	62	83	74	43	63
Personal care products and services .....	13	16	8	8	23
Reading .....	1	1	1	( <sup>2</sup> )	( <sup>2</sup> )
Education .....	698	1,153	665	559	556
All other gifts .....	95	103	92	75	128

<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> Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, October, 2010