

**Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010-2011**

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	24,938	4,695	5,532	9,272	5,438
Consumer unit characteristics:					
Income before taxes .....	\$79,056	\$93,445	\$79,695	\$70,181	\$81,117
Income after taxes .....	75,753	89,602	76,887	67,194	77,234
Age of reference person .....	49.5	49.5	49.6	49.6	49.4
Average number in consumer unit:					
Persons .....	2.8	2.9	2.8	2.7	2.8
Children under 18 .....	.6	.7	.7	.6	.7
Persons 65 and older .....	.1	.0	( <sup>1</sup> )	.1	.1
Earners .....	1.6	1.8	1.8	1.5	1.7
Vehicles .....	2.3	2.0	2.5	2.2	2.4
Percent distribution:					
Sex of reference person:					
Male .....	47	47	47	45	52
Female .....	53	53	53	55	48
Housing tenure:					
Homeowner .....	72	73	78	72	66
With mortgage .....	54	54	61	51	53
Without mortgage .....	18	18	17	21	13
Renter .....	28	27	22	28	34
Race of reference person:					
Black or African-American .....	13	12	9	20	6
White, Asian, and all other races .....	87	88	91	80	94
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	12	9	5	14	20
Not Hispanic or Latino .....	88	91	95	86	80
Education of reference person:					
Elementary (1-8) .....	4	2	3	4	5
High school (9-12) .....	35	36	36	38	28
College .....	61	62	61	58	67
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	91	86	93	92	94
Average annual expenditures .....	\$57,919	\$66,755	\$57,513	\$51,003	\$62,409
Food .....	7,325	8,201	7,180	6,451	8,164
Food at home .....	4,395	4,766	4,469	3,863	4,862
Cereals and bakery products .....	605	679	621	531	644
Cereals and cereal products .....	200	229	197	172	223
Bakery products .....	405	449	424	359	422
Meats, poultry, fish, and eggs .....	966	1,027	928	914	1,037
Beef .....	265	256	265	244	308
Pork .....	180	173	167	191	182
Other meats .....	152	168	180	135	136
Poultry .....	178	201	158	175	185
Fish and seafood .....	135	170	108	118	161
Eggs .....	55	60	51	50	65
Dairy products .....	464	521	463	400	519
Fresh milk and cream .....	168	175	160	156	190
Other dairy products .....	296	346	303	244	329
Fruits and vegetables .....	811	901	815	675	951
Fresh fruits .....	274	307	276	218	334
Fresh vegetables .....	254	290	245	210	304
Processed fruits .....	131	151	131	103	161
Processed vegetables .....	152	154	162	144	152

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, 2010-2011 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Other food at home .....	\$1,549	\$1,638	\$1,641	\$1,344	\$1,711
Sugar and other sweets .....	163	169	175	131	194
Fats and oils .....	124	138	140	104	129
Miscellaneous foods .....	779	794	839	677	871
Nonalcoholic beverages .....	430	475	434	394	448
Food prepared by consumer unit on out-of-town trips .....	53	62	53	39	68
Food away from home .....	2,931	3,435	2,711	2,588	3,302
Alcoholic beverages .....	453	510	417	396	538
Housing .....	18,840	22,224	17,689	16,354	21,322
Shelter .....	11,315	13,731	10,376	9,074	14,007
Owned dwellings .....	7,969	9,877	7,859	6,216	9,424
Mortgage interest and charges .....	4,453	4,644	3,985	3,608	6,204
Property taxes .....	2,297	3,727	2,571	1,550	2,060
Maintenance, repairs, insurance, other expenses .....	1,219	1,506	1,302	1,058	1,161
Rented dwellings .....	2,537	2,873	1,655	2,254	3,628
Other lodging .....	809	982	862	604	954
Utilities, fuels, and public services .....	4,265	4,894	4,174	4,325	3,714
Natural gas .....	494	687	712	298	439
Electricity .....	1,590	1,582	1,392	1,911	1,250
Fuel oil and other fuels .....	162	542	118	59	54
Telephone services .....	1,465	1,620	1,469	1,481	1,299
Water and other public services .....	555	462	483	577	672
Household operations .....	964	1,082	845	882	1,122
Personal services .....	190	255	151	133	269
Other household expenses .....	774	828	694	749	853
Housekeeping supplies .....	670	764	674	624	661
Laundry and cleaning supplies .....	166	167	160	161	179
Other household products .....	356	441	375	315	330
Postage and stationery .....	148	156	139	148	152
Household furnishings and equipment .....	1,626	1,753	1,620	1,450	1,819
Household textiles .....	108	110	116	93	125
Furniture .....	326	320	359	309	328
Floor coverings .....	29	35	40	26	18
Major appliances .....	215	200	209	211	241
Small appliances, miscellaneous housewares .....	105	114	111	84	126
Miscellaneous household equipment .....	842	974	786	727	981
Apparel and services .....	1,974	2,346	2,069	1,672	2,041
Men and boys .....	451	556	452	405	432
Men, 16 and over .....	372	454	376	338	352
Boys, 2 to 15 .....	79	103	76	67	80
Women and girls .....	861	1,030	941	710	878
Women, 16 and over .....	728	839	822	591	753
Girls, 2 to 15 .....	134	191	119	119	125
Children under 2 .....	52	49	58	43	61
Footwear .....	376	404	429	298	423
Other apparel products and services .....	234	307	188	217	247
Transportation .....	9,379	10,661	9,218	8,921	9,219
Vehicle purchases (net outlay) .....	2,834	3,262	2,817	2,878	2,407
Cars and trucks, new .....	1,300	1,846	1,134	1,268	1,053
Cars and trucks, used .....	1,487	1,320	1,631	1,589	1,309
Other vehicles .....	47	96	52	20	44
Gasoline and motor oil .....	2,921	2,923	2,915	2,968	2,843

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, 2010-2011 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Other vehicle expenses .....	\$3,004	\$3,569	\$2,871	\$2,682	\$3,203
Vehicle finance charges .....	284	267	286	317	240
Maintenance and repairs .....	962	1,140	981	796	1,068
Vehicle insurance .....	1,232	1,344	1,123	1,210	1,287
Vehicle rental, leases, licenses, and other charges .....	527	818	481	359	608
Public and other transportation .....	621	908	614	393	766
Health care .....	3,336	3,345	3,684	3,207	3,193
Health insurance .....	1,774	1,905	1,798	1,787	1,615
Medical services .....	911	813	1,165	783	955
Drugs .....	506	484	563	514	451
Medical supplies .....	145	143	157	123	172
Entertainment .....	3,130	3,734	3,223	2,560	3,481
Fees and admissions .....	793	1,077	794	541	978
Audio and visual equipment and services ....	1,073	1,161	1,092	1,052	1,013
Pets, toys, hobbies, and playground equipment .....	740	727	728	741	762
Other entertainment supplies, equipment, and services .....	523	769	610	227	728
Personal care products and services .....	691	743	658	623	792
Reading .....	108	133	120	80	124
Education .....	1,987	3,426	1,945	1,244	2,055
Tobacco products and smoking supplies .....	457	458	440	532	345
Miscellaneous .....	942	1,017	940	792	1,138
Cash contributions .....	1,734	1,325	1,958	1,643	2,017
Personal insurance and pensions .....	7,561	8,632	7,972	6,528	7,979
Life and other personal insurance .....	421	490	538	383	308
Pensions and Social Security .....	7,140	8,142	7,434	6,145	7,671
Sources of income and personal taxes:					
Money income before taxes .....	79,056	93,445	79,695	70,181	81,117
Wages and salaries .....	70,236	84,628	71,294	61,610	71,440
Self-employment income .....	3,428	3,246	3,074	3,054	4,584
Social Security, private and government retirement .....	2,448	1,884	2,193	3,189	1,931
Interest, dividends, rental income, other property income .....	1,019	1,304	1,295	772	914
Unemployment and workers' compensation, veterans' benefits .....	845	1,169	767	552	1,143
Public assistance, supplemental security income, food stamps .....	560	559	620	535	541
Regular contributions for support .....	330	447	276	274	378
Other income .....	191	208	175	195	186
Personal taxes (missing values not imputed)	3,304	3,843	2,808	2,987	3,883
Federal income taxes .....	2,358	2,528	1,953	2,265	2,780
State and local income taxes .....	789	1,109	754	548	959
Other taxes .....	157	206	100	174	144
Income after taxes .....	75,753	89,602	76,887	67,194	77,234

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, 2010-2011 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	- \$6,290	- \$7,915	- \$4,878	- \$276	- \$16,578
Net change in total assets .....	2,824	-203	4,761	4,081	1,322
Net change in total liabilities .....	9,114	7,712	9,638	4,357	17,901
Other financial information:					
Other money receipts .....	949	1,948	465	612	1,155
Mortgage principal paid on owned property .....	-2,921	-3,189	-3,332	-2,283	-3,360
Estimated market value of owned home .....	188,317	240,845	156,988	151,198	238,120
Estimated monthly rental value of owned home .....	1,007	1,235	945	867	1,111
Gifts of goods and services .....	1,590	2,103	1,746	1,178	1,684
Food .....	148	153	182	106	176
Alcoholic beverages .....	19	26	12	22	15
Housing .....	244	256	261	205	280
Housekeeping supplies .....	29	33	34	22	34
Household textiles .....	11	15	<sup>4</sup> 3	10	16
Appliances and miscellaneous housewares .....	21	26	19	19	22
Major appliances .....	7	7	5	7	8
Small appliances and miscellaneous housewares .....	14	19	14	12	14
Miscellaneous household equipment .....	44	48	53	34	49
Other housing .....	139	134	153	120	160
Apparel and services .....	212	288	208	178	207
Males, 2 and over .....	47	50	33	57	44
Females, 2 and over .....	83	151	79	49	82
Children under 2 .....	36	38	49	28	33
Other apparel products and services .....	46	48	46	43	47
Jewelry and watches .....	17	10	15	21	18
All other apparel products and services .....	29	38	30	22	30
Transportation .....	133	147	154	128	107
Health care .....	30	21	40	28	32
Entertainment .....	109	133	131	89	100
Toys, games, arts and crafts, and tricycles .....	28	52	<sup>4</sup> 28	18	25
Other entertainment .....	81	81	103	71	75
Personal care products and services .....	16	17	12	17	18
Reading .....	2	2	2	2	2
Education .....	580	999	656	314	594
All other gifts .....	97	60	89	88	154

- <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.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2012