

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands)	24,014	4,757	5,599	8,493	5,165
Consumer unit characteristics:					
Income before taxes	\$72,769	\$81,324	\$72,024	\$67,092	\$75,030
Income after taxes	69,045	77,620	68,037	63,674	71,075
Age of reference person	49.3	49.2	49.3	49.3	49.4
Average number in consumer unit:					
Persons	2.7	2.7	2.7	2.6	2.7
Children under 186	.6	.6	.5	.6
Persons 65 and over	(¹)	(¹)	(¹)	(¹)	(¹)
Earners	1.7	1.8	1.8	1.6	1.8
Vehicles	2.4	2.2	2.7	2.2	2.4
Percent distribution:					
Sex of reference person:					
Male	49	50	52	46	50
Female	51	50	48	54	50
Housing tenure:					
Homeowner	76	75	82	76	72
With mortgage	58	57	62	56	58
Without mortgage	18	18	20	20	14
Renter	24	25	18	24	28
Race of reference person:					
Black or African-American	13	12	9	21	4
White, Asian, and all other races	87	88	91	79	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino	9	6	3	9	18
Not Hispanic or Latino	91	94	97	91	82
Education of reference person:					
Elementary (1-8)	4	3	2	5	6
High school (9-12)	33	36	35	36	24
College	63	62	62	60	70
Never attended and other	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	92	88	94	92	94
Average annual expenditures	\$54,359	\$58,253	\$55,099	\$48,019	\$60,404
Food	7,009	7,777	6,915	6,199	7,721
Food at home	3,944	4,381	3,812	3,503	4,397
Cereals and bakery products	523	604	516	455	565
Cereals and cereal products	170	192	162	150	189
Bakery products	353	411	353	305	376
Meats, poultry, fish, and eggs	1,014	1,189	907	974	1,024
Beef	310	348	273	317	302
Pork	200	206	199	203	192
Other meats	128	159	140	106	123
Poultry	179	223	149	165	191
Fish and seafood	153	203	114	144	165
Eggs	43	50	33	39	52
Dairy products	435	497	451	357	485
Fresh milk and cream	160	171	167	139	176
Other dairy products	275	326	284	218	309
Fruits and vegetables	643	742	596	535	780
Fresh fruits	215	251	203	170	267
Fresh vegetables	211	243	174	186	260
Processed fruits	120	138	121	90	149
Processed vegetables	98	111	97	89	104

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, 2004-2005 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Other food at home	\$1,329	\$1,349	\$1,343	\$1,182	\$1,543
Sugar and other sweets	152	164	153	136	165
Fats and oils	106	112	101	97	120
Miscellaneous foods	656	655	689	567	771
Nonalcoholic beverages	368	367	350	349	419
Food prepared by consumer unit on out-of-town trips	48	51	50	33	69
Food away from home	3,066	3,397	3,103	2,696	3,325
Alcoholic beverages	479	511	551	364	560
Housing	16,800	18,438	16,051	14,768	19,453
Shelter	9,889	11,314	9,024	8,221	12,255
Owned dwellings	7,420	8,270	7,123	6,275	8,841
Mortgage interest and charges	4,344	4,090	3,970	3,837	5,818
Property taxes	1,843	2,799	2,951	1,270	1,678
Maintenance, repairs, insurance, other expenses	1,233	1,381	1,102	1,169	1,346
Rented dwellings	1,732	2,058	1,122	1,430	2,592
Other lodging	736	987	779	516	822
Utilities, fuels, and public services	3,554	3,919	3,583	3,500	3,276
Natural gas	505	654	743	309	432
Electricity	1,281	1,275	1,139	1,506	1,070
Fuel oil and other fuels	160	458	133	74	58
Telephone services	1,204	1,230	1,193	1,207	1,188
Water and other public services	404	302	376	403	528
Household operations	680	669	565	615	922
Personal services	133	110	110	106	222
Other household expenses	547	559	455	508	700
Housekeeping supplies	736	705	827	652	808
Laundry and cleaning supplies	171	179	182	166	159
Other household products	387	373	440	328	441
Postage and stationery	178	154	205	158	208
Household furnishings and equipment	1,940	1,830	2,051	1,780	2,192
Household textiles	170	169	178	174	156
Furniture	415	356	378	421	503
Floor coverings	76	71	61	81	90
Major appliances	238	298	223	189	279
Small appliances, miscellaneous housewares	125	99	98	133	166
Miscellaneous household equipment	915	837	1,113	782	999
Apparel and services	2,269	2,465	2,204	2,071	2,482
Men and boys	558	565	554	485	678
Men, 16 and over	467	463	465	399	587
Boys, 2 to 15	91	103	89	86	91
Women and girls	964	1,068	964	848	1,055
Women, 16 and over	831	905	840	745	891
Girls, 2 to 15	133	162	125	103	164
Children under 2	53	56	43	54	58
Footwear	377	441	341	365	373
Other apparel products and services	318	336	302	318	318
Transportation	9,612	9,926	10,011	8,608	10,538
Vehicle purchases (net outlay)	3,909	3,881	4,063	3,609	4,259
Cars and trucks, new	1,980	1,642	2,065	1,798	2,497
Cars and trucks, used	1,825	2,088	1,832	1,748	1,703
Other vehicles	104	³ 151	167	63	59
Gasoline and motor oil	2,208	2,065	2,326	2,133	2,334

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,
2004-2005 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Other vehicle expenses	\$2,954	\$3,268	\$3,119	\$2,533	\$3,177
Vehicle finance charges	364	334	379	384	340
Maintenance and repairs	823	858	852	647	1,048
Vehicle insurance	1,219	1,324	1,215	1,152	1,239
Vehicle rental, leases, licenses, and other charges	548	752	673	351	549
Public transportation	541	712	502	332	769
Healthcare	2,693	2,495	3,036	2,503	2,818
Health insurance	1,294	1,320	1,405	1,237	1,242
Medical services	792	660	951	646	982
Drugs	480	399	525	520	441
Medical supplies	128	116	154	101	154
Entertainment	2,793	2,805	2,892	2,483	3,190
Fees and admissions	709	786	773	515	884
Audio and visual equipment and services	988	1,044	930	997	984
Pets, toys, hobbies, and playground equipment	509	469	518	448	640
Other entertainment supplies, equipment, and services	588	506	671	523	682
Personal care products and services	658	658	650	614	740
Reading	146	170	160	105	175
Education	1,669	2,752	1,610	1,130	1,625
Tobacco products and smoking supplies	402	388	494	387	341
Miscellaneous	865	863	961	625	1,160
Cash contributions	1,849	1,394	2,222	1,833	1,892
Personal insurance and pensions	7,116	7,610	7,342	6,330	7,709
Life and other personal insurance	492	549	507	462	472
Pensions and Social Security	6,625	7,061	6,835	5,869	7,238
Sources of income and personal taxes:					
Money income before taxes	72,769	81,324	72,024	67,092	75,030
Wages and salaries	63,139	71,263	62,651	58,612	63,629
Self-employment income	5,128	5,366	4,777	4,156	6,891
Social Security, private and government retirement	2,184	1,863	2,144	2,507	1,990
Interest, dividends, rental income, other property income	1,025	1,595	1,238	629	922
Unemployment and workers' compensation, veterans' benefits	335	409	359	241	397
Public assistance, supplemental security income, food stamps	347	334	258	409	352
Regular contributions for support	410	317	440	365	537
Other income	200	176	158	173	312
Personal taxes	3,723	3,704	3,987	3,418	3,956
Federal income taxes	2,710	2,568	2,763	2,610	2,949
State and local income taxes	787	825	888	665	845
Other taxes	226	312	337	144	161
Income after taxes	69,045	77,620	68,037	63,674	71,075

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, 2004-2005 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	-\$10,123	-\$7,843	-\$6,212	-\$7,311	-\$21,088
Net change in total assets	8,405	11,091	6,882	6,271	11,092
Net change in total liabilities	18,528	18,934	13,094	13,582	32,180
Other financial information:					
Other money receipts	507	588	681	342	514
Mortgage principal paid on owned property	-2,860	-3,004	-3,105	-2,301	-3,380
Estimated market value of owned home	184,143	209,305	163,364	139,161	257,463
Estimated monthly rental value of owned home	963	1,066	922	850	1,099
Gifts of goods and services	1,903	2,492	1,894	1,539	1,969
Food	178	290	160	123	183
Alcoholic beverages	22	25	23	14	29
Housing	371	391	365	348	398
Housekeeping supplies	59	63	59	52	69
Household textiles	19	13	20	27	13
Appliances and miscellaneous housewares	29	26	36	28	27
Major appliances	10	10	19	7	7
Small appliances and miscellaneous housewares	19	16	17	21	20
Miscellaneous household equipment	83	71	99	84	77
Other housing	180	219	151	157	213
Apparel and services	280	309	258	265	300
Males, 2 and over	74	80	85	62	77
Females, 2 and over	109	104	87	117	124
Children under 2	37	44	30	37	39
Other apparel products and services	60	81	55	50	61
Jewelry and watches	18	21	13	17	24
All other apparel products and services ...	41	60	42	33	37
Transportation	89	80	96	86	93
Health care	46	39	57	40	51
Entertainment	110	81	122	105	133
Toys, games, arts and crafts, and tricycles	29	22	40	27	26
Other entertainment	81	59	82	78	107
Personal care products and services	26	21	22	30	26
Reading	1	2	2	1	1
Education	674	1,167	649	459	603
All other gifts	107	86	139	70	152

¹ Value less than 0.05.

² Value less than or equal to 0.5.

³ Data are likely to have large sampling errors.
n.a. Not applicable.