

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands)	24,971	5,000	5,603	8,722	5,646
Consumer unit characteristics:					
Income before taxes	\$78,821	\$87,487	\$77,950	\$70,661	\$84,616
Income after taxes	75,398	83,524	74,609	68,007	80,401
Age of reference person	49.4	49.4	49.4	49.4	49.3
Average number in consumer unit:					
Persons	2.7	2.7	2.6	2.6	2.8
Children under 186	.6	.6	.6	.6
Persons 65 and over	(¹) .0	.0	(¹) .0	(¹) .0	.1
Earners	1.7	1.8	1.8	1.6	1.8
Vehicles	2.3	2.1	2.6	2.3	2.4
Percent distribution:					
Sex of reference person:					
Male	48	49	50	45	49
Female	52	51	50	55	51
Housing tenure:					
Homeowner	75	75	81	75	69
With mortgage	58	58	63	56	58
Without mortgage	17	17	18	20	11
Renter	25	25	19	25	31
Race of reference person:					
Black or African-American	13	9	9	21	6
White, Asian, and all other races	87	91	91	79	94
Hispanic or Latino origin of reference person:					
Hispanic or Latino	11	8	3	13	17
Not Hispanic or Latino	89	92	97	87	83
Education of reference person:					
Elementary (1-8)	4	2	2	4	6
High school (9-12)	34	34	32	39	26
College	63	64	66	56	68
Never attended and other	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	91	86	93	92	93
Average annual expenditures	\$58,369	\$63,575	\$57,544	\$52,155	\$64,342
Food	7,254	8,218	7,069	6,583	7,702
Food at home	4,019	4,409	3,941	3,673	4,334
Cereals and bakery products	516	579	505	474	543
Cereals and cereal products	162	185	159	145	172
Bakery products	355	394	346	329	371
Meats, poultry, fish, and eggs	939	1,051	902	888	967
Beef	275	284	262	269	291
Pork	183	179	191	182	177
Other meats	129	156	139	110	125
Poultry	166	204	141	158	173
Fish and seafood	144	179	134	129	150
Eggs	43	48	35	39	52
Dairy products	431	482	433	383	463
Fresh milk and cream	162	180	154	148	176
Other dairy products	269	302	279	235	287
Fruits and vegetables	684	795	633	601	777
Fresh fruits	229	268	225	189	265
Fresh vegetables	225	258	196	206	259
Processed fruits	120	152	109	99	140
Processed vegetables	109	117	102	107	113

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, 2006-2007 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Other food at home	\$1,449	\$1,502	\$1,468	\$1,325	\$1,583
Sugar and other sweets	153	168	163	140	149
Fats and oils	102	107	105	98	103
Miscellaneous foods	730	737	747	656	827
Nonalcoholic beverages	412	440	406	392	427
Food prepared by consumer unit on out-of-town trips	52	50	47	38	78
Food away from home	3,235	3,809	3,128	2,911	3,368
Alcoholic beverages	555	650	665	400	606
Housing	18,828	21,409	17,531	16,416	21,556
Shelter	11,260	13,269	10,181	9,146	13,819
Owned dwellings	8,329	9,676	8,008	6,807	9,805
Mortgage interest and charges	4,957	4,928	4,563	4,034	6,799
Property taxes	2,106	3,304	2,269	1,457	1,885
Maintenance, repairs, insurance, other expenses	1,266	1,444	1,176	1,316	1,122
Rented dwellings	2,059	2,474	1,346	1,729	2,911
Other lodging	872	1,119	827	610	1,103
Utilities, fuels, and public services	3,983	4,458	3,922	4,014	3,576
Natural gas	568	778	841	331	478
Electricity	1,472	1,494	1,269	1,761	1,208
Fuel oil and other fuels	171	496	149	62	75
Telephone services	1,300	1,327	1,237	1,359	1,248
Water and other public services	471	363	427	500	566
Household operations	830	856	733	704	1,099
Personal services	192	233	171	145	249
Other household expenses	638	623	562	559	849
Housekeeping supplies	726	769	701	696	763
Laundry and cleaning supplies	161	153	158	169	157
Other household products	367	403	378	379	305
Postage and stationery	198	213	165	149	302
Household furnishings and equipment	2,028	2,057	1,994	1,855	2,299
Household textiles	145	145	139	148	147
Furniture	523	514	451	470	680
Floor coverings	51	79	55	40	39
Major appliances	272	254	236	269	328
Small appliances, miscellaneous housewares	140	104	124	133	198
Miscellaneous household equipment	897	960	989	795	907
Apparel and services	2,182	2,486	2,251	2,005	2,125
Men and boys	525	585	459	538	520
Men, 16 and over	434	464	369	457	436
Boys, 2 to 15	92	120	90	82	84
Women and girls	935	1,065	1,125	783	868
Women, 16 and over	802	900	1,000	671	721
Girls, 2 to 15	133	165	126	112	147
Children under 2	63	46	65	66	69
Footwear	363	474	342	335	335
Other apparel products and services	295	317	260	282	333
Transportation	10,283	10,888	9,569	9,763	11,302
Vehicle purchases (net outlay)	3,599	3,584	3,203	3,525	4,122
Cars and trucks, new	1,863	2,156	1,378	1,876	2,066
Cars and trucks, used	1,606	1,360	1,603	1,571	1,879
Other vehicles	130	367	322	377	177
Gasoline and motor oil	2,770	2,500	2,822	2,886	2,779

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, 2006-2007 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Other vehicle expenses	\$3,275	\$3,949	\$3,009	\$2,911	\$3,543
Vehicle finance charges	335	292	315	387	312
Maintenance and repairs	904	963	865	755	1,122
Vehicle insurance	1,502	1,935	1,271	1,415	1,516
Vehicle rental, leases, licenses, and other charges	535	758	559	355	593
Public transportation	639	855	536	441	858
Healthcare	2,774	2,679	2,965	2,711	2,770
Health insurance	1,348	1,390	1,411	1,351	1,246
Medical services	785	695	920	663	919
Drugs	498	427	477	576	464
Medical supplies	143	167	156	121	141
Entertainment	3,093	3,438	3,151	2,597	3,510
Fees and admissions	806	965	884	510	1,048
Audio and visual equipment and services	1,069	1,198	1,020	984	1,138
Pets, toys, hobbies, and playground equipment	717	762	700	660	790
Other entertainment supplies, equipment, and services	501	514	546	444	534
Personal care products and services	691	712	665	675	724
Reading	135	157	148	89	173
Education	1,711	2,147	2,098	1,475	1,307
Tobacco products and smoking supplies	410	446	448	400	358
Miscellaneous	990	1,092	1,002	719	1,318
Cash contributions	2,044	1,454	2,168	1,877	2,702
Personal insurance and pensions	7,418	7,800	7,814	6,446	8,189
Life and other personal insurance	407	400	496	360	398
Pensions and Social Security	7,011	7,400	7,318	6,086	7,791
Sources of income and personal taxes:					
Money income before taxes	78,821	87,487	77,950	70,661	84,616
Wages and salaries	68,525	78,214	67,603	60,747	72,875
Self-employment income	5,103	4,233	4,381	4,771	7,101
Social Security, private and government retirement	2,179	1,919	1,771	2,842	1,788
Interest, dividends, rental income, other property income	1,579	1,303	2,810	1,068	1,389
Unemployment and workers' compensation, veterans' benefits	298	376	310	256	280
Public assistance, supplemental security income, food stamps	334	282	282	388	347
Regular contributions for support	559	584	644	461	603
Other income	246	575	148	128	234
Personal taxes	3,423	3,963	3,340	2,655	4,215
Federal income taxes	2,444	2,674	2,233	2,046	3,063
State and local income taxes	741	991	767	449	944
Other taxes	239	297	341	160	208
Income after taxes	75,398	83,524	74,609	68,007	80,401

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,
2006-2007 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	- \$4,893	- \$1,185	- \$5,757	- \$3,967	- \$8,749
Net change in total assets	9,479	8,664	10,538	5,997	14,529
Net change in total liabilities	14,372	9,849	16,295	9,964	23,278
Other financial information:					
Other money receipts	819	724	558	779	1,223
Mortgage principal paid on owned property	-3,345	-3,260	-3,156	-2,862	-4,356
Estimated market value of owned home	217,002	249,691	177,632	158,558	317,414
Estimated monthly rental value of owned home	1,034	1,184	941	908	1,188
Gifts of goods and services	1,839	1,864	2,440	1,682	1,459
Food	179	229	186	171	142
Alcoholic beverages	13	18	20	7	9
Housing	365	422	472	315	283
Housekeeping supplies	36	27	31	35	51
Household textiles	14	³ 21	14	14	8
Appliances and miscellaneous housewares	30	26	36	26	34
Major appliances	13	10	18	10	12
Small appliances and miscellaneous housewares	17	15	18	15	22
Miscellaneous household equipment	94	111	179	53	57
Other housing	190	237	211	187	133
Apparel and services	300	352	339	298	215
Males, 2 and over	66	75	64	83	34
Females, 2 and over	130	159	176	115	82
Children under 2	50	41	49	50	58
Other apparel products and services	53	78	50	50	41
Jewelry and watches	24	30	37	19	12
All other apparel products and services ...	29	48	12	31	29
Transportation	106	119	72	81	165
Health care	35	25	74	20	29
Entertainment	106	95	123	108	92
Toys, games, arts and crafts, and tricycles	37	34	37	39	35
Other entertainment	69	61	86	69	57
Personal care products and services	21	16	24	24	17
Reading	1	1	1	1	1
Education	616	500	986	579	409
All other gifts	99	88	142	78	98

¹ Value is less than or equal to 0.05.

² Value is less than or equal to 0.5.

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