

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 186	.6	.6	.5	.6
Persons 65 and over	(¹)	.1	(¹)	(¹)	(¹)
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	(²)	(²)	(²)	(²)	(²)
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

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.