

**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 18 .....	.6	.6	.6	.5	.6
Persons 65 and over .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
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 .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
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	<sup>3</sup> 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

<sup>1</sup> Value less than 0.05.

<sup>2</sup> Value less than or equal to 0.5.

<sup>3</sup> Data are likely to have large sampling errors.  
n.a. Not applicable.