

**Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008**

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	25,430	4,985	5,861	9,308	5,276
Consumer unit characteristics:					
Income before taxes .....	\$81,207	\$90,415	\$80,707	\$72,511	\$88,402
Income after taxes .....	77,811	86,626	77,475	70,013	83,615
Age of reference person .....	49.4	49.4	49.5	49.4	49.3
Average number in consumer unit:					
Persons .....	2.7	2.7	2.7	2.7	2.7
Children under 18 .....	.6	.6	.6	.6	.6
Persons 65 and older .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.1	.1
Earners .....	1.7	1.8	1.8	1.6	1.7
Vehicles .....	2.3	2.1	2.6	2.2	2.4
Percent distribution:					
Sex of reference person:					
Male .....	48	47	50	45	50
Female .....	52	53	50	55	50
Housing tenure:					
Homeowner .....	75	74	81	75	70
With mortgage .....	58	58	64	54	57
Without mortgage .....	18	16	18	21	13
Renter .....	25	26	19	25	30
Race of reference person:					
Black or African-American .....	13	11	9	21	5
White, Asian, and all other races .....	87	89	91	79	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	11	8	4	12	17
Not Hispanic or Latino .....	89	92	96	88	83
Education of reference person:					
Elementary (1-8) .....	4	3	3	4	6
High school (9-12) .....	34	34	35	38	28
College .....	61	63	63	57	66
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )
At least one vehicle owned or leased .....	91	86	94	92	92
Average annual expenditures .....	\$59,765	\$65,080	\$59,590	\$53,466	\$66,030
Food .....	7,441	8,179	7,209	6,985	7,791
Food at home .....	4,229	4,649	4,189	3,889	4,460
Cereals and bakery products .....	561	637	552	521	571
Cereals and cereal products .....	182	210	176	163	195
Bakery products .....	379	427	376	357	377
Meats, poultry, fish, and eggs .....	963	1,113	922	915	950
Beef .....	266	287	267	255	266
Pork .....	180	181	178	185	171
Other meats .....	129	158	125	119	122
Poultry .....	184	221	168	174	185
Fish and seafood .....	152	211	135	135	145
Eggs .....	52	54	49	47	61
Dairy products .....	475	519	491	422	504
Fresh milk and cream .....	182	191	179	166	201
Other dairy products .....	293	328	311	256	304
Fruits and vegetables .....	732	810	697	649	837
Fresh fruits .....	247	283	236	210	289
Fresh vegetables .....	233	254	212	208	280
Processed fruits .....	131	156	127	111	148
Processed vegetables .....	120	117	123	120	120

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, 2007-2008 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Other food at home .....	\$1,498	\$1,570	\$1,527	\$1,382	\$1,597
Sugar and other sweets .....	149	166	157	140	141
Fats and oils .....	115	119	118	108	121
Miscellaneous foods .....	763	771	802	692	831
Nonalcoholic beverages .....	418	462	398	399	430
Food prepared by consumer unit on out-of-town trips .....	54	52	52	43	75
Food away from home .....	3,212	3,531	3,019	3,096	3,330
Alcoholic beverages .....	502	562	592	408	507
Housing .....	19,379	21,983	18,404	16,715	22,701
Shelter .....	11,623	13,570	10,743	9,280	14,896
Owned dwellings .....	8,616	9,929	8,459	6,766	10,814
Mortgage interest and charges .....	5,017	5,099	4,677	3,874	7,334
Property taxes .....	2,182	3,405	2,432	1,484	1,979
Maintenance, repairs, insurance, other expenses .....	1,417	1,425	1,349	1,408	1,500
Rented dwellings .....	2,046	2,404	1,308	1,786	2,985
Other lodging .....	961	1,237	976	727	1,097
Utilities, fuels, and public services .....	4,151	4,733	4,158	4,060	3,753
Natural gas .....	581	783	887	321	511
Electricity .....	1,521	1,538	1,316	1,789	1,260
Fuel oil and other fuels .....	203	633	165	69	73
Telephone services .....	1,346	1,385	1,329	1,365	1,293
Water and other public services .....	500	394	461	516	615
Household operations .....	916	969	818	786	1,205
Personal services .....	222	249	229	169	283
Other household expenses .....	694	720	590	616	922
Housekeeping supplies .....	745	707	742	766	746
Laundry and cleaning supplies .....	164	153	159	176	157
Other household products .....	402	388	402	443	346
Postage and stationery .....	179	166	181	148	243
Household furnishings and equipment .....	1,945	2,005	1,942	1,824	2,102
Household textiles .....	156	120	124	169	202
Furniture .....	438	524	361	455	412
Floor coverings .....	52	89	67	31	38
Major appliances .....	256	284	225	233	306
Small appliances, miscellaneous housewares .....	123	107	141	119	123
Miscellaneous household equipment .....	920	881	1,023	817	1,021
Apparel and services .....	2,209	2,543	2,070	2,159	2,141
Men and boys .....	501	541	442	519	498
Men, 16 and over .....	414	437	343	449	414
Boys, 2 to 15 .....	87	105	99	70	84
Women and girls .....	965	1,117	964	904	928
Women, 16 and over .....	822	937	817	801	757
Girls, 2 to 15 .....	143	181	147	103	171
Children under 2 .....	55	44	62	49	68
Footwear .....	397	466	350	414	359
Other apparel products and services .....	292	374	251	274	289
Transportation .....	10,320	10,919	10,227	9,740	10,890
Vehicle purchases (net outlay) .....	3,288	3,258	3,437	3,019	3,623
Cars and trucks, new .....	1,616	1,661	1,390	1,606	1,843
Cars and trucks, used .....	1,520	1,512	1,682	1,328	1,687
Other vehicles .....	152	84	366	86	93
Gasoline and motor oil .....	3,074	2,832	3,201	3,198	2,942

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, 2007-2008 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Other vehicle expenses .....	\$3,314	\$3,991	\$3,051	\$3,068	\$3,413
Vehicle finance charges .....	351	289	358	392	330
Maintenance and repairs .....	966	1,055	994	804	1,135
Vehicle insurance .....	1,448	1,859	1,082	1,540	1,317
Vehicle rental, leases, licenses, and other charges .....	550	788	617	333	632
Public transportation .....	644	838	539	455	913
Healthcare .....	2,861	2,744	3,087	2,764	2,891
Health insurance .....	1,455	1,491	1,500	1,427	1,422
Medical services .....	805	723	934	718	895
Drugs .....	464	415	485	491	442
Medical supplies .....	137	116	169	129	133
Entertainment .....	3,231	3,664	3,323	2,650	3,737
Fees and admissions .....	814	995	850	556	1,054
Audio and visual equipment and services ....	1,150	1,295	1,096	1,076	1,203
Pets, toys, hobbies, and playground equipment .....	749	755	787	715	763
Other entertainment supplies, equipment, and services .....	518	618	590	304	716
Personal care products and services .....	711	794	684	643	780
Reading .....	131	155	145	84	173
Education .....	1,851	2,704	1,928	1,500	1,578
Tobacco products and smoking supplies .....	413	417	485	404	344
Miscellaneous .....	982	999	980	794	1,296
Cash contributions .....	2,062	1,460	2,202	1,894	2,774
Personal insurance and pensions .....	7,672	7,957	8,254	6,726	8,427
Life and other personal insurance .....	398	403	465	387	339
Pensions and Social Security .....	7,274	7,554	7,789	6,339	8,088
Sources of income and personal taxes:					
Money income before taxes .....	81,207	90,415	80,707	72,511	88,402
Wages and salaries .....	71,353	81,861	70,542	63,526	76,133
Self-employment income .....	4,592	3,702	5,195	3,366	6,927
Social Security, private and government retirement .....	2,388	2,131	1,952	3,014	2,012
Interest, dividends, rental income, other property income .....	1,382	987	1,410	1,445	1,615
Unemployment and workers' compensation, veterans' benefits .....	280	374	323	208	269
Public assistance, supplemental security income, food stamps .....	379	374	339	397	399
Regular contributions for support .....	665	777	798	419	844
Other income .....	167	210	150	136	202
Personal taxes .....	3,395	3,789	3,232	2,498	4,787
Federal income taxes .....	2,738	2,797	2,517	2,253	3,785
2008 Tax stimulus (new UCC Q20082) .....	-412	-381	-474	-431	-338
State and local income taxes .....	800	987	882	490	1,081
Other taxes .....	269	386	307	187	259

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, 2007-2008 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Income after taxes .....	77,811	86,626	77,475	70,013	83,615
Addenda:					
Net change in total assets and liabilities .....	-\$5,014	-\$3,916	-\$7,555	\$23	-\$12,118
Net change in total assets .....	7,709	6,156	7,612	6,585	11,266
Net change in total liabilities .....	12,723	10,071	15,166	6,562	23,383
Other financial information:					
Other money receipts .....	788	570	814	766	1,005
Mortgage principal paid on owned property .....	-3,536	-3,677	-3,484	-2,895	-4,591
Estimated market value of owned home .....	212,209	249,386	175,056	154,641	319,925
Estimated monthly rental value of owned home .....	1,047	1,216	953	909	1,236
Gifts of goods and services .....	1,943	1,995	2,326	1,758	1,793
Food .....	148	121	177	153	131
Alcoholic beverages .....	14	18	19	12	10
Housing .....	390	412	468	338	373
Housekeeping supplies .....	40	24	53	32	55
Household textiles .....	23	<sup>3</sup> 11	18	20	44
Appliances and miscellaneous housewares .....	30	36	24	35	21
Major appliances .....	9	14	9	7	7
Small appliances and miscellaneous housewares .....	21	23	15	28	14
Miscellaneous household equipment .....	107	98	175	71	104
Other housing .....	190	243	198	179	150
Apparel and services .....	297	327	344	290	231
Males, 2 and over .....	67	67	69	76	50
Females, 2 and over .....	129	128	175	128	82
Children under 2 .....	45	39	50	36	60
Other apparel products and services .....	56	93	50	50	39
Jewelry and watches .....	19	31	19	15	16
All other apparel products and services ...	37	62	31	35	22
Transportation .....	125	100	138	101	177
Healthcare .....	31	23	47	28	25
Entertainment .....	117	128	136	106	106
Toys, games, arts and crafts, and tricycles	36	36	34	42	29
Other entertainment .....	81	93	101	64	78
Personal care products and services .....	19	14	14	21	26
Reading .....	1	1	2	( <sup>2</sup> )	1
Education .....	701	760	850	635	597
All other gifts .....	99	90	130	74	118

<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> Data are likely to have large sampling errors.