

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands)	25,247	4,815	5,530	9,372	5,530
Consumer unit characteristics:					
Income before taxes	\$80,288	\$97,483	\$80,700	\$71,646	\$79,550
Income after taxes	76,868	93,006	77,592	68,590	76,121
Age of reference person	49.5	49.5	49.6	49.5	49.4
Average number in consumer unit:					
Persons	2.8	2.8	2.8	2.7	2.9
Children under 186	.6	.6	.6	.7
Persons 65 and older	(¹)	(¹)	(¹)	.1	.1
Earners	1.7	1.8	1.8	1.5	1.7
Vehicles	2.3	2.0	2.7	2.2	2.5
Percent distribution:					
Sex of reference person:					
Male	49	48	50	46	53
Female	51	52	50	54	47
Housing tenure:					
Homeowner	73	72	81	73	68
With mortgage	55	53	62	51	55
Without mortgage	19	19	19	22	13
Renter	27	28	19	27	32
Race of reference person:					
Black or African-American	13	12	8	20	6
White, Asian, and all other races	87	88	92	80	94
Hispanic or Latino origin of reference person:					
Hispanic or Latino	12	9	4	13	20
Not Hispanic or Latino	88	91	96	87	80
Education of reference person:					
Elementary (1-8)	3	2	3	3	4
High school (9-12)	35	37	37	38	28
College	61	61	60	58	67
Never attended and other	(²)	(²)	(²)	1	1
At least one vehicle owned or leased	92	86	93	92	95
Average annual expenditures	\$58,243	\$67,134	\$58,556	\$51,282	\$61,954
Food	7,336	8,274	7,210	6,391	8,229
Food at home	4,357	4,818	4,462	3,786	4,782
Cereals and bakery products	593	659	625	513	630
Cereals and cereal products	194	215	208	157	220
Bakery products	399	445	416	356	409
Meats, poultry, fish, and eggs	972	1,094	903	918	1,027
Beef	263	274	253	247	294
Pork	189	200	186	188	183
Other meats	138	161	147	121	138
Poultry	175	200	148	177	180
Fish and seafood	155	203	126	138	170
Eggs	51	57	43	47	62
Dairy products	459	516	487	392	487
Fresh milk and cream	160	172	156	147	176
Other dairy products	299	344	332	246	311
Fruits and vegetables	785	910	784	639	919
Fresh fruits	262	303	266	207	313
Fresh vegetables	249	294	237	201	302
Processed fruits	135	167	132	104	161
Processed vegetables	139	147	149	127	143

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, 2009-2010 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Other food at home	\$1,548	\$1,638	\$1,662	\$1,324	\$1,720
Sugar and other sweets	166	177	191	140	172
Fats and oils	121	140	132	101	122
Miscellaneous foods	794	820	867	668	905
Nonalcoholic beverages	412	436	415	372	454
Food prepared by consumer unit on out-of-town trips	55	65	56	42	66
Food away from home	2,979	3,456	2,748	2,605	3,447
Alcoholic beverages	457	497	455	394	532
Housing	18,951	22,790	17,752	16,464	21,025
Shelter	11,436	14,239	10,548	9,137	13,779
Owned dwellings	8,128	10,006	8,098	6,371	9,499
Mortgage interest and charges	4,672	4,833	4,109	3,855	6,481
Property taxes	2,295	3,758	2,571	1,536	2,034
Maintenance, repairs, insurance, other expenses	1,160	1,415	1,419	980	984
Rented dwellings	2,430	3,069	1,494	2,006	3,530
Other lodging	878	1,164	956	760	750
Utilities, fuels, and public services	4,245	4,875	4,103	4,277	3,782
Natural gas	529	766	760	311	462
Electricity	1,587	1,551	1,334	1,935	1,282
Fuel oil and other fuels	165	512	135	63	64
Telephone services	1,413	1,579	1,388	1,409	1,300
Water and other public services	551	468	486	559	673
Household operations	950	1,203	821	855	1,019
Personal services	223	404	158	140	270
Other household expenses	727	799	663	715	749
Housekeeping supplies	676	745	723	596	695
Laundry and cleaning supplies	168	171	163	162	182
Other household products	362	422	398	310	351
Postage and stationery	146	152	161	123	161
Household furnishings and equipment	1,645	1,727	1,558	1,600	1,750
Household textiles	122	147	122	92	149
Furniture	350	358	345	388	284
Floor coverings	38	36	35	45	30
Major appliances	210	201	196	208	234
Small appliances, miscellaneous housewares	107	120	121	83	121
Miscellaneous household equipment	818	865	739	784	933
Apparel and services	1,927	2,147	1,903	1,877	1,838
Men and boys	456	554	444	418	445
Men, 16 and over	375	448	366	349	360
Boys, 2 to 15	81	106	77	68	84
Women and girls	806	817	840	819	737
Women, 16 and over	688	706	705	701	632
Girls, 2 to 15	118	110	135	118	104
Children under 2	54	57	51	51	61
Footwear	356	377	332	344	381
Other apparel products and services	255	342	236	245	215
Transportation	9,330	10,091	9,564	8,618	9,617
Vehicle purchases (net outlay)	3,138	3,089	3,332	3,105	3,041
Cars and trucks, new	1,550	1,685	1,368	1,671	1,408
Cars and trucks, used	1,527	1,319	1,914	1,374	1,581
Other vehicles	61	86	350	360	352
Gasoline and motor oil	2,486	2,359	2,508	2,502	2,545

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, 2009-2010 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Other vehicle expenses	\$3,110	\$3,818	\$3,159	\$2,582	\$3,314
Vehicle finance charges	316	259	313	365	284
Maintenance and repairs	937	1,128	948	750	1,075
Vehicle insurance	1,332	1,592	1,374	1,113	1,412
Vehicle rental, leases, licenses, and other charges	525	839	525	353	543
Public transportation	597	824	564	429	717
Healthcare	3,217	3,125	3,450	3,143	3,190
Health insurance	1,717	1,869	1,771	1,710	1,544
Medical services	870	678	985	811	1,022
Drugs	491	452	528	497	483
Medical supplies	138	126	167	125	141
Entertainment	3,130	3,535	3,468	2,627	3,306
Fees and admissions	795	1,038	845	574	907
Audio and visual equipment and services	1,045	1,121	1,077	1,039	954
Pets, toys, hobbies, and playground equipment	794	770	729	722	1,015
Other entertainment supplies, equipment, and services	496	606	817	292	429
Personal care products and services	670	730	648	618	729
Reading	112	140	126	87	116
Education	2,074	3,599	2,077	1,418	1,857
Tobacco products and smoking supplies	481	522	492	524	364
Miscellaneous	994	991	933	900	1,213
Cash contributions	1,902	1,645	2,305	1,680	2,100
Personal insurance and pensions	7,661	9,050	8,172	6,541	7,838
Life and other personal insurance	434	554	593	366	287
Pensions and Social Security	7,227	8,496	7,579	6,176	7,551
Sources of income and personal taxes:					
Money income before taxes	80,288	97,483	80,700	71,646	79,550
Wages and salaries	71,377	87,389	71,220	63,731	70,550
Self-employment income	3,710	4,055	4,481	2,809	4,164
Social Security, private and government retirement	2,255	1,995	2,190	2,772	1,670
Interest, dividends, rental income, other property income	1,054	1,448	1,076	821	1,086
Unemployment and workers' compensation, veterans' benefits	783	1,088	809	472	1,019
Public assistance, supplemental security income, food stamps	506	527	580	513	404
Regular contributions for support	372	566	201	321	462
Other income	230	414	143	208	195
Personal taxes	3,420	4,477	3,107	3,056	3,429
Federal income taxes	2,410	3,041	2,145	2,256	2,387
2008 Tax stimulus (thru Q20091)	³⁻¹	³⁻¹	³⁻¹	³⁻²	(²)
State and local income taxes	805	1,213	820	585	806
Other taxes	206	224	143	216	236

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, 2009-2010 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Income after taxes	76,868	93,006	77,592	68,590	76,121
Addenda:					
Net change in total assets and liabilities	-\$7,308	-\$333	-\$6,736	-\$3,936	-\$19,668
Net change in total assets	4,424	6,118	6,253	4,787	504
Net change in total liabilities	11,732	6,451	12,988	8,723	20,172
Other financial information:					
Other money receipts	582	456	461	583	812
Mortgage principal paid on owned property	-3,131	-3,681	-3,350	-2,390	-3,690
Estimated market value of owned home	191,157	251,056	161,113	150,292	238,302
Estimated monthly rental value of owned home	1,017	1,235	953	889	1,107
Gifts of goods and services	1,638	2,225	1,822	1,300	1,513
Food	153	187	182	108	172
Alcoholic beverages	7	8	11	5	4
Housing	256	316	262	242	222
Housekeeping supplies	30	24	28	27	42
Household textiles	10	14	13	6	8
Appliances and miscellaneous housewares	21	24	20	17	24
Major appliances	6	5	7	5	6
Small appliances and miscellaneous housewares	15	19	14	12	18
Miscellaneous household equipment	48	53	48	47	43
Other housing	148	200	152	144	105
Apparel and services	256	296	216	301	187
Males, 2 and over	54	77	48	50	47
Females, 2 and over	105	113	73	149	61
Children under 2	44	49	47	42	41
Other apparel products and services	52	57	48	60	37
Jewelry and watches	15	17	16	13	18
All other apparel products and services ...	36	40	32	47	19
Transportation	122	137	105	91	182
Health care	33	20	48	35	27
Entertainment	90	133	105	70	68
Toys, games, arts and crafts, and tricycles	27	55	³ 21	19	³ 20
Other entertainment	64	78	84	52	48
Personal care products and services	14	21	11	13	10
Reading	1	³ 1	2	(²)	(²)
Education	618	1,023	787	380	498
All other gifts	88	85	93	55	142

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.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2011