

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands).....	18,222	3,474	4,613	5,908	4,227
Consumer unit characteristics:					
Income before taxes 1/.....	\$50,548	\$53,806	\$50,193	\$47,471	\$52,344
Income after taxes 1/.....	45,601	48,804	45,533	43,512	45,920
Age of reference person.....	49.2	49.4	49.1	49.2	49.0
Average number in consumer unit:					
Persons.....	2.8	2.8	2.9	2.7	2.9
Children under 18.....	.6	.6	.6	.6	.7
Persons 65 and over.....	(2)	.1	(2)	(2)	(2)
Earners.....	1.9	1.8	2.0	1.8	1.9
Vehicles.....	2.5	2.0	2.8	2.5	2.8
Percent distribution:					
Sex of reference person:					
Male.....	68	60	72	69	69
Female.....	32	40	28	31	31
Housing tenure:					
Homeowner.....	77	75	79	79	73
With mortgage.....	56	50	58	54	61
Without mortgage.....	21	25	21	25	12
Renter.....	23	25	21	21	27
Race of reference person:					
Black.....	11	11	10	18	4
White and other.....	89	89	90	82	96
Education of reference person:					
Elementary (1-8).....	5	6	4	6	6
High school (9-12).....	42	42	45	46	32
College.....	52	52	51	47	61
Never attended and other.....	(3)	(3)	(4)	(3)	1
At least one vehicle owned.....	92	86	93	94	91
Average annual expenditures.....	\$41,804	\$42,926	\$41,866	\$38,166	\$45,858
Food.....	5,539	6,217	5,358	5,143	5,705
Food at home.....	3,270	3,609	2,965	3,077	3,563
Cereals and bakery products.....	506	608	455	466	528
Cereals and cereal products.....	186	226	159	171	199
Bakery products.....	321	382	296	295	329
Meats, poultry, fish, and eggs.....	916	1,029	799	943	901
Beef.....	285	275	282	306	266

Pork.....	186	180	174	201	182
Other meats.....	117	142	108	110	112
Poultry.....	176	239	133	173	168
Fish and seafood.....	120	158	78	119	132
Eggs.....	33	36	24	33	40
Dairy products.....	338	374	316	307	374
Fresh milk and cream.....	139	144	139	130	149
Other dairy products.....	199	230	178	177	225
Fruits and vegetables.....	517	638	449	475	541
Fresh fruits.....	160	197	154	138	165
Fresh vegetables.....	164	213	126	157	172
Processed fruits.....	104	134	93	90	111
Processed vegetables.....	88	94	76	91	93
Other food at home.....	992	961	946	887	1,220
Sugar and other sweets.....	126	119	109	108	175
Fats and oils.....	89	97	80	82	101
Miscellaneous foods.....	423	393	410	388	515
Nonalcoholic beverages.....	289	288	290	265	326
Food prepared by consumer unit on out-of-town trips.....	65	65	56	43	103
Food away from home.....	2,270	2,608	2,393	2,066	2,142
Alcoholic beverages.....	321	425	282	242	381
Housing.....	12,675	13,555	11,804	11,376	14,727
Shelter.....	7,296	8,099	6,388	6,062	9,353
Owned dwellings.....	5,326	5,536	4,840	4,597	6,704
Mortgage interest and charges.....	3,088	2,830	2,724	2,514	4,498
Property taxes.....	1,333	1,861	1,282	1,246	1,075
Maintenance, repairs, insurance, other expenses.....	906	845	834	837	1,131
Rented dwellings.....	1,327	1,636	942	1,018	1,924
Other lodging.....	643	927	605	446	726
Utilities, fuels, and public services.....	2,616	2,718	2,598	2,718	2,407
Natural gas.....	329	377	484	211	285
Electricity.....	1,027	941	920	1,281	859
Fuel oil and other fuels.....	101	275	84	53	42
Telephone services.....	840	865	835	836	829
Water and other public services.....	320	260	274	339	392
Household operations.....	431	404	313	503	484
Personal services.....	109	91	98	122	117
Other household expenses.....	323	313	215	381	367
Housekeeping supplies.....	483	490	485	462	506
Laundry and cleaning supplies.....	124	120	137	126	112
Other household products.....	224	257	205	222	219
Postage and stationery.....	134	114	142	114	175
Household furnishings and equipment.....	1,849	1,844	2,021	1,631	1,977
Household textiles.....	160	269	144	148	98
Furniture.....	389	382	396	345	448
Floor coverings.....	213	130	243	101	417
Major appliances.....	189	176	211	204	155
Small appliances, miscellaneous housewares	99	101	106	90	104
Miscellaneous household equipment.....	799	785	921	743	755
Apparel and services.....	2,172	2,480	2,126	2,051	2,118

Men and boys.....	545	656	583	484	492
Men, 16 and over.....	447	561	490	373	407
Boys, 2 to 15.....	97	94	93	111	85
Women and girls.....	901	1,073	848	883	828
Women, 16 and over.....	799	974	731	794	723
Girls, 2 to 15.....	102	99	117	90	105
Children under 2.....	58	51	54	54	76
Footwear.....	329	370	323	310	324
Other apparel products and services.....	339	330	318	319	397
Transportation.....	7,959	7,118	8,893	7,511	8,255
Vehicle purchases (net outlay).....	3,460	2,562	4,418	3,379	3,264
Cars and trucks, new.....	1,527	1,271	1,995	1,614	1,106
Cars and trucks, used.....	1,864	1,195	2,385	1,717	2,051
Other vehicles.....	68	5/96	5/38	5/48	5/107
Gasoline and motor oil.....	1,310	1,144	1,365	1,333	1,352
Other vehicle expenses.....	2,718	2,685	2,701	2,455	3,133
Vehicle finance charges.....	352	209	393	394	365
Maintenance and repairs.....	925	859	902	870	1,083
Vehicle insurance.....	931	1,035	909	854	979
Vehicle rental, leases, licenses, other charges.....	510	582	496	337	705
Public transportation.....	471	728	409	344	506
Health care.....	1,853	1,758	1,701	1,975	1,926
Health insurance.....	795	751	733	884	775
Medical services.....	669	629	601	651	800
Drugs.....	272	260	253	330	222
Medical supplies.....	117	117	114	110	130
Entertainment.....	2,121	2,088	2,190	1,799	2,526
Fees and admissions.....	573	568	600	526	612
Television, radios, sound equipment.....	650	647	684	610	672
Pets, toys, and playground equipment.....	394	407	409	324	463
Other entertainment supplies, equipment, and services.....	505	465	497	340	779
Personal care products and services.....	512	492	525	512	518
Reading.....	202	249	202	163	217
Education.....	957	1,484	1,018	708	807
Tobacco products and smoking supplies.....	337	357	375	359	249
Miscellaneous.....	1,044	980	1,027	851	1,387
Cash contributions.....	1,449	1,227	1,641	1,233	1,726
Personal insurance and pensions.....	4,662	4,498	4,724	4,242	5,315
Life and other personal insurance.....	576	514	592	662	488
Pensions and Social Security.....	4,086	3,984	4,132	3,580	4,827
Sources of income and personal taxes: 1/					
Money income before taxes.....	50,548	53,806	50,193	47,471	52,344
Wages and salaries.....	43,622	47,262	44,668	40,870	43,360
Self-employment income.....	3,282	2,754	2,518	3,009	4,762

Social Security, private and government retirement.....	1,582	1,652	1,368	1,596	1,721
Interest, dividends, rental income, other property income.....	830	1,022	549	993	761
Unemployment and workers' compensation, veterans' benefits.....	405	447	255	360	579
Public assistance, supplemental security income, food stamps.....	418	306	301	347	706
Regular contributions for support.....	262	207	333	182	333
Other income.....	146	156	202	115	124
Personal taxes.....	4,947	5,002	4,660	3,960	6,424
Federal income taxes.....	3,702	3,533	3,348	3,120	4,903
State and local income taxes.....	1,017	1,149	1,048	671	1,322
Other taxes.....	228	320	264	168	199
Income after taxes.....	45,601	48,804	45,533	43,512	45,920
Addenda:					
Net change in total assets and liabilities....	-1,767	-3,846	-901	-1,602	-1,232
Net change in total assets.....	3,169	2,384	2,585	2,341	5,609
Net change in total liabilities.....	4,936	6,229	3,487	3,943	6,842
Other financial information:					
Other money receipts.....	902	589	1,257	707	1,045
Mortgage principal paid on owned property...	-1,701	-1,831	-1,952	-1,203	-2,015
Estimated market value of owned home.....	95,053	113,375	83,069	73,081	123,784
Estimated monthly rental value of owned home	640	715	592	548	757
Gifts of goods and services.....	1,684	2,047	1,999	1,261	1,634
Food.....	188	319	218	102	168
Housing.....	406	449	502	325	383
Housekeeping supplies.....	49	58	53	32	62
Household textiles.....	20	5/34	24	13	15
Appliances and miscellaneous housewares...	37	28	47	36	35
Major appliances.....	9	5/3	14	9	9
Small appliances and miscellaneous housewares.....	27	24	33	27	26
Miscellaneous household equipment.....	98	78	148	83	82
Other housing.....	202	249	230	161	189
Apparel and services.....	320	348	304	265	390
Males, 2 and over.....	80	97	93	58	82
Females, 2 and over.....	119	153	113	95	130
Children under 2.....	47	43	44	44	56
Other apparel products and services.....	74	55	54	68	121
Jewelry and watches.....	33	23	20	19	76
All other apparel products and services.	41	32	34	49	45
Transportation.....	84	108	106	43	99
Health care.....	43	56	55	27	43
Entertainment.....	113	109	125	91	132
Toys, games, hobbies, and tricycles.....	41	30	50	37	46
Other entertainment.....	72	80	75	55	86
Education.....	366	490	444	309	258
All other gifts.....	164	170	246	97	162

- 1/ Components of income and taxes are derived from "complete income reporters" only; see glossary.
- 2/ Value less than 0.05.
- 3/ Value less than 0.5.
- 4/ No data reported.
- 5/ Data are likely to have large sampling errors.