

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97

| Item | Total 45-54 | Northeast | Midwest | South | West |
|--|----------------|-----------|----------|----------|----------|
| Number of consumer units (in thousands)..... | 19,269 | 3,712 | 4,425 | 7,048 | 4,083 |
| Consumer unit characteristics: | | | | | |
| Income before taxes 1/..... | \$53,483 | \$59,070 | \$54,374 | \$47,297 | \$58,566 |
| Income after taxes 1/..... | 48,711 | 54,776 | 49,354 | 43,362 | 52,247 |
| Age of reference person..... | 49.1 | 49.3 | 49.2 | 49.1 | 49.0 |
| Average number in consumer unit: | | | | | |
| Persons..... | 2.7 | 2.7 | 2.6 | 2.8 | 2.7 |
| Children under 18..... | .6 | .6 | .6 | .6 | .6 |
| Persons 65 and over..... | (2) | (2) | (2) | (2) | (2) |
| Earners..... | 1.8 | 1.8 | 1.8 | 1.8 | 1.8 |
| Vehicles..... | 2.4 | 2.0 | 2.8 | 2.3 | 2.5 |
| Percent distribution: | | | | | |
| Sex of reference person: | | | | | |
| Male..... | 65 | 61 | 71 | 65 | 62 |
| Female..... | 35 | 39 | 29 | 35 | 38 |
| Housing tenure: | | | | | |
| Homeowner..... | 76 | 75 | 82 | 78 | 69 |
| With mortgage..... | 57 | 56 | 59 | 55 | 57 |
| Without mortgage..... | 19 | 18 | 23 | 22 | 12 |
| Renter..... | 24 | 25 | 18 | 22 | 31 |
| Race of reference person: | | | | | |
| Black..... | 12 | 10 | 7 | 19 | 6 |
| White and other..... | 88 | 90 | 93 | 81 | 94 |
| Education of reference person: | | | | | |
| Elementary (1-8)..... | 5 | 5 | 3 | 6 | 5 |
| High school (9-12)..... | 36 | 38 | 40 | 38 | 27 |
| College..... | 59 | 57 | 58 | 56 | 67 |
| Never attended and other..... | (3) | (3) | (2) | (3) | (3) |
| At least one vehicle owned..... | 91 | 83 | 93 | 92 | 92 |
| Average annual expenditures..... | \$44,009 | \$48,518 | \$43,748 | \$39,214 | \$48,393 |
| Food..... | 5,924 | 7,066 | 5,897 | 5,169 | 6,160 |
| Food at home..... | 3,421 | 3,598 | 3,439 | 3,071 | 3,824 |
| Cereals and bakery products..... | 533 | 591 | 545 | 474 | 564 |
| Cereals and cereal products..... | 185 | 209 | 186 | 159 | 203 |
| Bakery products..... | 348 | 382 | 359 | 314 | 361 |
| Meats, poultry, fish, and eggs..... | 903 | 940 | 852 | 856 | 999 |
| Beef..... | 271 | 258 | 273 | 266 | 288 |

| | | | | | |
|---|--------|--------|--------|--------|--------|
| Pork..... | 184 | 163 | 176 | 194 | 196 |
| Other meats..... | 115 | 130 | 126 | 98 | 117 |
| Poultry..... | 177 | 201 | 161 | 168 | 187 |
| Fish and seafood..... | 118 | 150 | 85 | 95 | 164 |
| Eggs..... | 37 | 38 | 30 | 36 | 46 |
| Dairy products..... | 353 | 399 | 366 | 288 | 407 |
| Fresh milk and cream..... | 138 | 144 | 140 | 122 | 159 |
| Other dairy products..... | 215 | 255 | 226 | 166 | 248 |
| Fruits and vegetables..... | 565 | 633 | 557 | 483 | 648 |
| Fresh fruits..... | 177 | 197 | 184 | 139 | 213 |
| Fresh vegetables..... | 174 | 201 | 167 | 146 | 202 |
| Processed fruits..... | 120 | 140 | 108 | 105 | 138 |
| Processed vegetables..... | 95 | 95 | 98 | 93 | 94 |
| Other food at home..... | 1,067 | 1,035 | 1,119 | 969 | 1,206 |
| Sugar and other sweets..... | 135 | 141 | 135 | 123 | 149 |
| Fats and oils..... | 96 | 98 | 95 | 90 | 103 |
| Miscellaneous foods..... | 460 | 403 | 501 | 420 | 539 |
| Nonalcoholic beverages..... | 308 | 321 | 315 | 285 | 327 |
| Food prepared by consumer unit on out-of-town trips..... | 68 | 72 | 74 | 52 | 88 |
| Food away from home..... | 2,503 | 3,468 | 2,458 | 2,098 | 2,335 |
| Alcoholic beverages..... | 357 | 483 | 361 | 247 | 422 |
| Housing..... | 13,399 | 15,292 | 12,636 | 11,409 | 15,938 |
| Shelter..... | 7,543 | 9,161 | 6,793 | 5,817 | 9,863 |
| Owned dwellings..... | 5,400 | 6,653 | 5,167 | 4,088 | 6,779 |
| Mortgage interest and charges..... | 3,252 | 3,410 | 2,798 | 2,501 | 4,895 |
| Property taxes..... | 1,268 | 2,118 | 1,490 | 767 | 1,122 |
| Maintenance, repairs, insurance, other expenses..... | 880 | 1,125 | 880 | 820 | 762 |
| Rented dwellings..... | 1,482 | 1,742 | 1,012 | 1,213 | 2,221 |
| Other lodging..... | 660 | 766 | 613 | 517 | 863 |
| Utilities, fuels, and public services..... | 2,837 | 3,046 | 2,823 | 2,884 | 2,580 |
| Natural gas..... | 325 | 404 | 478 | 208 | 288 |
| Electricity..... | 1,095 | 1,069 | 979 | 1,297 | 899 |
| Fuel oil and other fuels..... | 135 | 382 | 128 | 60 | 47 |
| Telephone services..... | 938 | 920 | 919 | 971 | 919 |
| Water and other public services..... | 344 | 272 | 320 | 348 | 428 |
| Household operations..... | 501 | 504 | 400 | 479 | 647 |
| Personal services..... | 123 | 110 | 87 | 131 | 158 |
| Other household expenses..... | 378 | 394 | 313 | 347 | 489 |
| Housekeeping supplies..... | 588 | 586 | 628 | 504 | 688 |
| Laundry and cleaning supplies..... | 141 | 143 | 157 | 133 | 134 |
| Other household products..... | 259 | 260 | 277 | 243 | 266 |
| Postage and stationery..... | 188 | 183 | 195 | 128 | 288 |
| Household furnishings and equipment..... | 1,930 | 1,994 | 1,992 | 1,725 | 2,160 |
| Household textiles..... | 111 | 134 | 107 | 95 | 120 |
| Furniture..... | 456 | 466 | 487 | 425 | 465 |
| Floor coverings..... | 96 | 201 | 107 | 42 | 80 |
| Major appliances..... | 206 | 201 | 194 | 211 | 217 |
| Small appliances, miscellaneous housewares | 118 | 104 | 128 | 102 | 149 |
| Miscellaneous household equipment..... | 942 | 887 | 967 | 849 | 1,129 |
| Apparel and services..... | 2,275 | 2,532 | 2,512 | 2,042 | 2,178 |

| | | | | | |
|---|--------|--------|--------|--------|--------|
| Men and boys..... | 568 | 641 | 662 | 472 | 564 |
| Men, 16 and over..... | 475 | 532 | 555 | 392 | 476 |
| Boys, 2 to 15..... | 94 | 109 | 107 | 81 | 88 |
| Women and girls..... | 914 | 1,005 | 1,047 | 790 | 897 |
| Women, 16 and over..... | 809 | 900 | 895 | 703 | 809 |
| Girls, 2 to 15..... | 106 | 105 | 151 | 87 | 88 |
| Children under 2..... | 67 | 56 | 93 | 60 | 64 |
| Footwear..... | 349 | 323 | 386 | 350 | 332 |
| Other apparel products and services..... | 376 | 508 | 324 | 370 | 321 |
| Transportation..... | 8,485 | 8,472 | 8,554 | 7,984 | 9,285 |
| Vehicle purchases (net outlay)..... | 3,606 | 3,076 | 3,767 | 3,577 | 3,966 |
| Cars and trucks, new..... | 1,622 | 1,693 | 1,606 | 1,643 | 1,538 |
| Cars and trucks, used..... | 1,952 | 1,376 | 2,132 | 1,921 | 2,333 |
| Other vehicles..... | 33 | 4/8 | 4/29 | 4/12 | 4/95 |
| Gasoline and motor oil..... | 1,415 | 1,288 | 1,420 | 1,454 | 1,461 |
| Other vehicle expenses..... | 2,948 | 3,253 | 2,923 | 2,651 | 3,213 |
| Vehicle finance charges..... | 387 | 298 | 404 | 451 | 339 |
| Maintenance and repairs..... | 902 | 869 | 936 | 850 | 984 |
| Vehicle insurance..... | 962 | 1,116 | 898 | 917 | 969 |
| Vehicle rental, leases, licenses, other charges..... | 698 | 971 | 684 | 433 | 921 |
| Public transportation..... | 514 | 856 | 445 | 303 | 645 |
| Health care..... | 1,891 | 1,910 | 1,882 | 1,981 | 1,729 |
| Health insurance..... | 817 | 847 | 782 | 894 | 695 |
| Medical services..... | 641 | 646 | 651 | 609 | 683 |
| Drugs..... | 306 | 277 | 306 | 355 | 247 |
| Medical supplies..... | 127 | 140 | 143 | 124 | 104 |
| Entertainment..... | 2,325 | 2,571 | 2,366 | 1,975 | 2,657 |
| Fees and admissions..... | 618 | 775 | 624 | 462 | 737 |
| Television, radios, sound equipment..... | 672 | 728 | 653 | 638 | 700 |
| Pets, toys, and playground equipment..... | 404 | 404 | 429 | 359 | 455 |
| Other entertainment supplies, equipment, and services..... | 631 | 664 | 661 | 515 | 764 |
| Personal care products and services..... | 641 | 647 | 697 | 596 | 654 |
| Reading..... | 201 | 248 | 208 | 157 | 229 |
| Education..... | 956 | 1,539 | 972 | 695 | 858 |
| Tobacco products and smoking supplies..... | 318 | 287 | 377 | 345 | 235 |
| Miscellaneous..... | 1,123 | 1,268 | 1,198 | 992 | 1,135 |
| Cash contributions..... | 1,311 | 1,112 | 1,289 | 1,310 | 1,517 |
| Personal insurance and pensions..... | 4,803 | 5,090 | 4,798 | 4,311 | 5,397 |
| Life and other personal insurance..... | 539 | 625 | 478 | 567 | 480 |
| Pensions and Social Security..... | 4,263 | 4,464 | 4,320 | 3,744 | 4,917 |
| Sources of income and personal taxes: 1/ | | | | | |
| Money income before taxes..... | 53,483 | 59,070 | 54,374 | 47,297 | 58,566 |
| Wages and salaries..... | 46,057 | 50,547 | 48,025 | 41,929 | 47,534 |
| Self-employment income..... | 4,002 | 5,216 | 3,487 | 1,753 | 7,301 |

| | | | | | |
|---|--------|---------|--------|--------|---------|
| Social Security, private and government retirement..... | 1,621 | 1,357 | 1,372 | 2,033 | 1,374 |
| Interest, dividends, rental income, other property income..... | 676 | 724 | 694 | 469 | 970 |
| Unemployment and workers' compensation, veterans' benefits..... | 294 | 368 | 189 | 240 | 426 |
| Public assistance, supplemental security income, food stamps..... | 396 | 388 | 196 | 433 | 531 |
| Regular contributions for support..... | 264 | 336 | 216 | 298 | 196 |
| Other income..... | 172 | 134 | 195 | 142 | 234 |
| Personal taxes..... | 4,771 | 4,294 | 5,019 | 3,935 | 6,319 |
| Federal income taxes..... | 3,674 | 3,204 | 3,621 | 3,183 | 4,924 |
| State and local income taxes..... | 942 | 918 | 1,181 | 645 | 1,232 |
| Other taxes..... | 155 | 172 | 217 | 107 | 163 |
| Income after taxes..... | 48,711 | 54,776 | 49,354 | 43,362 | 52,247 |
| Addenda: | | | | | |
| Net change in total assets and liabilities.... | 32 | 4,519 | 412 | -1,006 | -2,667 |
| Net change in total assets..... | 5,557 | 10,468 | 3,584 | 5,091 | 4,034 |
| Net change in total liabilities..... | 5,525 | 5,949 | 3,171 | 6,097 | 6,701 |
| Other financial information: | | | | | |
| Other money receipts..... | 468 | 262 | 691 | 473 | 405 |
| Mortgage principal paid on owned property... | -1,787 | -2,068 | -1,913 | -1,364 | -2,124 |
| Estimated market value of owned home..... | 98,506 | 116,177 | 92,801 | 74,077 | 130,793 |
| Estimated monthly rental value of owned home | 663 | 762 | 645 | 550 | 788 |
| Gifts of goods and services..... | 1,814 | 2,159 | 1,976 | 1,470 | 1,920 |
| Food..... | 128 | 190 | 114 | 105 | 127 |
| Housing..... | 448 | 478 | 447 | 373 | 553 |
| Housekeeping supplies..... | 45 | 53 | 52 | 38 | 42 |
| Household textiles..... | 12 | 15 | 12 | 9 | 17 |
| Appliances and miscellaneous housewares... | 46 | 52 | 58 | 36 | 43 |
| Major appliances..... | 13 | 21 | 15 | 9 | 10 |
| Small appliances and miscellaneous housewares..... | 33 | 31 | 43 | 26 | 33 |
| Miscellaneous household equipment..... | 129 | 117 | 104 | 109 | 199 |
| Other housing..... | 217 | 242 | 220 | 181 | 252 |
| Apparel and services..... | 408 | 392 | 509 | 374 | 374 |
| Males, 2 and over..... | 112 | 126 | 158 | 81 | 103 |
| Females, 2 and over..... | 110 | 131 | 161 | 70 | 106 |
| Children under 2..... | 51 | 48 | 77 | 38 | 47 |
| Other apparel products and services..... | 135 | 87 | 113 | 185 | 118 |
| Jewelry and watches..... | 93 | 4/40 | 4/50 | 4/153 | 4/85 |
| All other apparel products and services. | 42 | 47 | 62 | 32 | 33 |
| Transportation..... | 84 | 44 | 82 | 93 | 108 |
| Health care..... | 49 | 77 | 38 | 32 | 63 |
| Entertainment..... | 139 | 146 | 149 | 119 | 159 |
| Toys, games, hobbies, and tricycles..... | 43 | 35 | 42 | 40 | 56 |
| Other entertainment..... | 96 | 111 | 107 | 79 | 102 |
| Education..... | 397 | 624 | 468 | 267 | 337 |
| All other gifts..... | 160 | 208 | 169 | 107 | 199 |

- 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/ Data are likely to have large sampling errors.