

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands)	23,421	4,611	5,681	8,356	4,772
Consumer unit characteristics:					
Income before taxes ¹	\$69,489	\$78,020	\$68,362	\$63,576	\$73,040
Income after taxes ¹	65,744	74,331	64,019	60,596	68,592
Age of reference person	49.4	49.3	49.3	49.4	49.5
Average number in consumer unit:					
Persons	2.7	2.7	2.6	2.6	2.8
Children under 186	.6	.5	.5	.6
Persons 65 and over	(²)	(²)	(²)	(²)	(²)
Earners	1.7	1.8	1.8	1.6	1.8
Vehicles	2.4	2.2	2.7	2.3	2.5
Percent distribution:					
Sex of reference person:					
Male	50	53	51	48	52
Female	50	47	49	52	48
Housing tenure:					
Homeowner	77	76	80	76	74
With mortgage	57	55	59	55	61
Without mortgage	20	21	21	22	13
Renter	23	24	20	24	26
Race of reference person:					
Black or African-American	12	11	10	20	4
White, Asian, and All Other Races	88	89	90	80	96
Education of reference person:					
Elementary (1-8)	4	2	2	5	5
High school (9-12)	33	35	36	35	24
College	63	63	62	60	70
Never attended and other	(³)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	93	87	95	93	95
Average annual expenditures	\$51,513	\$55,877	\$50,921	\$45,824	\$57,770
Food	6,709	7,468	6,559	6,075	7,183
Food at home	3,888	4,252	3,670	3,633	4,199
Cereals and bakery products	528	612	486	494	552
Cereals and cereal products	174	197	157	165	187
Bakery products	354	415	328	329	365
Meats, poultry, fish, and eggs	1,056	1,234	948	1,044	1,036
Beef	329	371	304	331	316
Pork	215	223	201	232	197
Other meats	131	172	142	111	112
Poultry	183	224	154	179	186
Fish and seafood	153	196	111	146	175
Eggs	44	48	35	45	49
Dairy products	407	462	414	351	433
Fresh milk and cream	149	157	148	140	158
Other dairy products	258	305	267	211	275
Fruits and vegetables	647	701	593	579	763
Fresh fruits	217	244	194	186	264
Fresh vegetables	209	225	176	192	260
Processed fruits	124	134	126	103	143
Processed vegetables	97	98	97	98	96

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, 2003-2004 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Other food at home	\$1,250	\$1,244	\$1,228	\$1,165	\$1,414
Sugar and other sweets	152	162	146	138	169
Fats and oils	107	112	94	106	117
Miscellaneous foods	597	573	618	548	670
Nonalcoholic beverages	349	349	324	339	395
Food prepared by consumer unit on out-of-town trips	46	49	46	34	63
Food away from home	2,821	3,216	2,890	2,442	2,984
Alcoholic beverages	489	582	482	390	567
Housing	15,894	17,749	14,791	14,055	18,616
Shelter	9,276	10,862	8,124	7,752	11,782
Owned dwellings	6,931	8,087	6,178	5,823	8,650
Mortgage interest and charges	4,049	4,045	3,389	3,557	5,697
Property taxes	1,687	2,544	1,738	1,231	1,596
Maintenance, repairs, insurance, other expenses	1,196	1,498	1,051	1,036	1,356
Rented dwellings	1,646	1,842	1,232	1,411	2,360
Other lodging	699	933	714	518	772
Utilities, fuels, and public services	3,374	3,647	3,358	3,363	3,151
Natural gas	470	588	693	291	405
Electricity	1,215	1,195	1,076	1,431	1,023
Fuel oil and other fuels	139	392	113	66	56
Telephone services	1,167	1,174	1,113	1,199	1,168
Water and other public services	382	296	363	376	499
Household operations	663	783	495	597	864
Personal services	126	151	84	100	198
Other household expenses	537	632	411	496	667
Housekeeping supplies	686	616	820	635	676
Laundry and cleaning supplies	171	181	182	163	161
Other household products	348	298	437	320	336
Postage and stationery	167	137	201	151	179
Household furnishings and equipment	1,895	1,841	1,994	1,710	2,142
Household textiles	168	197	164	152	170
Furniture	432	404	412	429	488
Floor coverings	63	68	55	52	89
Major appliances	227	300	211	181	256
Small appliances, miscellaneous housewares	118	102	122	118	131
Miscellaneous household equipment	886	771	1,029	777	1,008
Apparel and services	2,084	2,423	1,888	1,778	2,486
Men and boys	505	558	537	398	585
Men, 16 and over	413	446	453	320	485
Boys, 2 to 15	91	112	85	78	100
Women and girls	890	1,019	799	758	1,084
Women, 16 and over	774	873	683	664	961
Girls, 2 to 15	116	146	116	94	123
Children under 2	52	53	38	65	49
Footwear	360	459	270	331	416
Other apparel products and services	277	334	244	225	353
Transportation	9,552	9,830	9,795	8,680	10,518
Vehicle purchases (net outlay)	4,206	4,283	4,254	3,970	4,488
Cars and trucks, new	2,193	1,867	2,317	2,107	2,512
Cars and trucks, used	1,887	2,244	1,789	1,782	1,846
Other vehicles	125	172	149	82	130
Gasoline and motor oil	1,814	1,669	1,866	1,767	1,976

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, 2003-2004 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Other vehicle expenses	\$3,038	\$3,181	\$3,182	\$2,649	\$3,405
Vehicle finance charges	441	373	460	469	434
Maintenance and repairs	810	816	851	639	1,052
Vehicle insurance	1,235	1,293	1,225	1,194	1,264
Vehicle rental, leases, licenses, other charges	551	698	645	346	654
Public transportation	494	696	494	294	649
Health care	2,588	2,349	2,747	2,434	2,900
Health insurance	1,229	1,190	1,304	1,175	1,274
Medical services	764	671	795	649	1,020
Drugs	460	383	487	503	427
Medical supplies	135	105	161	107	180
Entertainment	2,560	2,575	2,577	2,235	3,079
Fees and admissions	646	795	669	451	815
Television, radios, sound equipment	896	954	884	864	911
Pets, toys, hobbies, and playground equipment	463	445	477	385	593
Other entertainment supplies, equipment, and services	555	381	548	535	760
Personal care products and services	653	702	634	590	730
Reading	150	171	167	113	172
Education	1,473	2,390	1,490	999	1,395
Tobacco products and smoking supplies	380	416	475	333	314
Miscellaneous	802	812	930	676	854
Cash contributions	1,638	1,479	1,788	1,502	1,849
Personal insurance and pensions	6,541	6,932	6,597	5,965	7,107
Life and other personal insurance	552	652	560	502	533
Pensions and Social Security	5,989	6,279	6,037	5,463	6,574
Sources of income and personal taxes: ¹					
Money income before taxes	69,489	78,020	68,362	63,576	73,040
Wages and salaries	60,605	68,778	59,204	56,798	61,110
Self-employment income	4,135	4,636	4,121	2,759	6,095
Social Security, private and government retirement	2,314	1,845	2,148	2,186	3,178
Interest, dividends, rental income, other property income	1,240	1,532	1,722	686	1,377
Unemployment and workers' compensation, veterans' benefits	361	460	428	258	369
Public assistance, supplemental security income, food stamps	313	283	200	363	388
Regular contributions for support	366	333	389	378	348
Other income	156	155	151	148	175
Personal taxes	3,745	3,689	4,344	2,980	4,448
Federal income taxes	2,742	2,507	3,079	2,260	3,425
State and local income taxes	771	847	963	575	821
Other taxes	232	336	302	145	202
Income after taxes	65,744	74,331	64,019	60,596	68,592

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, 2003-2004 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	- \$15,396	- \$16,711	- \$10,129	- \$10,914	- \$28,245
Net change in total assets	6,996	6,797	7,442	5,629	9,050
Net change in total liabilities	22,392	23,508	17,572	16,543	37,295
Other financial information:					
Other money receipts	507	617	449	463	547
Mortgage principal paid on owned property	-2,531	-2,778	-2,571	-2,026	-3,129
Estimated market value of owned home	157,580	185,168	142,063	120,032	215,144
Estimated monthly rental value of owned home	923	999	875	813	1,098
Gifts of goods and services	1,762	2,374	1,852	1,422	1,644
Food	149	236	130	117	138
Alcoholic beverages	25	32	18	17	38
Housing	360	409	369	334	344
Housekeeping supplies	65	75	70	56	62
Household textiles	21	19	29	18	19
Appliances and miscellaneous housewares	31	21	35	29	40
Major appliances	10	44	15	5	17
Small appliances and miscellaneous housewares	22	17	21	25	24
Miscellaneous household equipment	88	77	93	89	90
Other housing	155	217	142	142	133
Apparel and services	289	350	299	253	280
Males, 2 and over	79	99	97	58	73
Females, 2 and over	105	112	104	103	104
Children under 2	40	41	29	49	37
Other apparel products and services	65	97	68	43	66
Jewelry and watches	20	36	15	13	23
All other apparel products and services	45	62	54	29	42
Transportation	95	60	137	91	88
Health care	47	53	58	34	48
Entertainment	95	81	117	79	105
Toys, games, arts and crafts, and tricycles	31	17	44	32	25
Other entertainment	64	64	73	47	80
Personal care products and services	28	35	25	24	29
Reading	1	1	1	1	2
Education	587	1,046	612	398	446
All other gifts	87	70	87	74	127

¹ Components of income and taxes are derived from "complete income reporters" only through 2003; (see glossary). Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income

reporters.

² Value less than 0.05.

³ Value less than 0.5.

⁴ Data are likely to have large sampling errors.