

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989-90

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands).....	14,711	3,081	3,433	5,190	3,007
Consumer unit characteristics:					
Income before taxes 1/.....	\$42,716	\$48,741	\$39,628	\$40,113	\$44,466
Income after taxes 1/.....	38,621	44,152	35,710	36,392	40,057
Average number of persons in consumer unit....	2.9	3.0	3.0	2.8	2.9
Age of reference person.....	49.2	49.2	49.5	49.1	49.1
Average number in consumer unit:					
Earners.....	2.0	2.0	2.1	1.9	1.9
Vehicles.....	2.6	2.3	3.0	2.6	2.7
Children under 18.....	.6	.6	.6	.6	.7
Persons 65 and over.....	(2)	.1	(2)	(2)	(2)
Percent distribution:					
Sex of reference person:					
Male.....	69	66	75	63	72
Female.....	31	34	25	37	28
Housing tenure:					
Percent homeowner.....	75	68	79	79	70
Homeowner with mortgage.....	57	50	59	58	62
Homeowner without mortgage.....	17	17	20	21	8
Renter.....	25	32	21	21	30
Race of reference person:					
Black.....	12	12	10	18	4
White and other.....	88	88	90	82	96
Education of reference person:					
Elementary (1-8).....	8	6	7	9	8
High school (9-12).....	45	47	54	47	31
College.....	46	46	39	43	60
Never attended and other.....	(3)	(3)	(3)	(3)	1
At least one vehicle owned.....	92	86	95	94	91
Average annual expenditures.....	\$36,540	\$38,190	\$34,652	\$34,388	\$40,675
Food.....	5,426	5,591	5,267	5,204	5,811
Food at home.....	2,994	2,878	2,915	2,869	3,404
Cereals and bakery products.....	433	442	421	406	480
Cereals and cereal products.....	145	142	134	135	178
Bakery products.....	287	300	287	271	302

Meats, poultry, fish, and eggs.....	834	845	813	813	881
Beef.....	275	268	270	268	299
Pork.....	169	154	181	175	161
Other meats.....	127	125	138	131	110
Poultry.....	131	164	108	116	148
Fish and seafood.....	94	97	82	87	113
Eggs.....	39	37	34	36	50
Dairy products.....	357	353	341	332	421
Fresh milk and cream.....	167	171	154	153	201
Other dairy products.....	190	182	187	179	220
Fruits and vegetables.....	478	466	459	437	577
Fresh fruits.....	146	137	138	130	193
Fresh vegetables.....	149	146	145	134	180
Processed fruits.....	103	106	99	88	128
Processed vegetables.....	80	77	78	85	76
Other food at home.....	892	772	880	881	1,044
Sugar and other sweets.....	110	92	111	101	141
Fats and oils.....	77	61	77	81	89
Miscellaneous foods.....	386	334	374	380	461
Nonalcoholic beverages.....	276	248	275	282	293
Food prepared by consumer unit on out-of-town trips.....	43	37	43	38	60
Food away from home.....	2,432	2,713	2,351	2,335	2,407
Alcoholic beverages.....	310	420	308	241	319
Housing.....	10,705	11,617	9,858	9,444	12,901
Shelter.....	6,086	7,097	5,301	4,895	8,001
Owned dwellings.....	3,946	4,194	3,710	3,210	5,234
Mortgage interest.....	2,534	2,403	2,090	2,176	3,791
Property taxes.....	754	1,021	931	464	779
Maintenance, repairs, insurance, other expenses.....	659	770	689	569	664
Rented dwellings.....	1,221	1,784	791	891	1,706
Other lodging.....	918	1,119	800	795	1,061
Utilities, fuels, and public services.....	2,309	2,460	2,341	2,332	2,078
Natural gas.....	300	349	460	182	271
Electricity.....	925	836	861	1,118	757
Fuel oil and other fuels.....	112	299	84	56	49
Telephone.....	735	775	720	720	736
Water and other public services.....	237	200	216	255	265
Household operations.....	362	382	319	337	434
Personal services.....	81	84	68	91	78
Other household expenses.....	281	298	252	246	356
Housekeeping supplies.....	477	431	506	478	491
Laundry and cleaning supplies.....	132	127	142	131	127
Other household products.....	195	152	212	202	210
Postage and stationery.....	150	153	152	145	153
Household furnishings and equipment.....	1,471	1,247	1,392	1,403	1,897
Household textiles.....	145	82	143	159	188
Furniture.....	380	433	371	328	426
Floor coverings.....	135	93	223	140	67
Major appliances.....	175	166	154	168	222
Small appliances, miscellaneous housewares	84	82	76	84	98

Miscellaneous household equipment.....	551	392	425	523	896
Apparel and services.....	2,091	2,366	2,063	1,849	2,244
Men and boys.....	554	579	556	511	596
Men, 16 and over.....	484	522	478	446	517
Boys, 2 to 15.....	69	56	78	65	79
Women and girls.....	871	886	906	798	933
Women, 16 and over.....	777	787	828	707	826
Girls, 2 to 15.....	93	100	78	91	108
Children under 2.....	59	52	43	43	111
Footwear.....	257	437	241	174	233
Other apparel products and services.....	350	411	317	323	370
Transportation.....	6,931	7,080	6,565	6,853	7,330
Vehicle purchases (net outlay).....	2,911	2,952	2,828	2,892	2,998
Cars and trucks, new.....	1,579	1,888	1,244	1,569	1,662
Cars and trucks, used.....	1,304	1,041	1,552	1,288	1,320
Other vehicles.....	28	4/23	4/33	4/35	4/16
Gasoline and motor oil.....	1,354	1,186	1,389	1,463	1,297
Other vehicle expenses.....	2,233	2,393	2,059	2,091	2,510
Vehicle finance charges.....	425	371	428	484	375
Maintenance and repairs.....	764	784	675	717	926
Vehicle insurance.....	800	957	726	700	895
Vehicle rental, licenses, other charges...	243	280	230	189	315
Public transportation.....	434	550	289	407	526
Health care.....	1,494	1,463	1,336	1,658	1,423
Health insurance.....	542	476	506	598	552
Medical services.....	612	721	463	664	582
Drugs.....	235	174	263	289	171
Medical supplies.....	105	92	104	107	118
Entertainment.....	1,909	1,795	1,838	1,920	2,090
Fees and admissions.....	460	534	454	365	556
Television, radios, sound equipment.....	557	559	516	532	643
Pets, toys, and playground equipment.....	352	295	361	354	399
Other entertainment supplies, equipment, and services.....	540	406	506	669	492
Personal care products and services.....	467	468	432	462	516
Reading.....	188	206	198	153	217
Education.....	730	1,020	737	656	550
Tobacco products and smoking supplies.....	349	351	420	345	271
Miscellaneous.....	822	764	675	734	1,197
Cash contributions.....	1,344	941	1,281	1,494	1,571
Personal insurance and pensions.....	3,774	4,110	3,674	3,375	4,235
Life and other personal insurance.....	511	581	530	517	407
Pensions and Social Security.....	3,263	3,528	3,144	2,857	3,828

Sources of income and personal taxes: 1/

Money income before taxes.....	42,716	48,741	39,628	40,113	44,466
Wages and salaries.....	35,658	41,916	33,238	34,867	33,635
Self-employment income.....	4,067	4,215	3,881	2,280	6,944
Social Security, private and government retirement.....	1,182	854	1,130	1,278	1,388
Interest, dividends, rental income, other property income.....	832	762	620	851	1,087
Unemployment and workers' compensation, veterans' benefits.....	299	335	297	200	425
Public assistance, supplemental security income, food stamps.....	274	249	216	294	329
Regular contributions for support.....	296	317	202	267	423
Other income.....	107	93	45	77	235
Personal taxes.....	4,094	4,589	3,918	3,721	4,409
Federal income taxes.....	3,214	3,586	2,882	3,064	3,455
State and local income taxes.....	789	978	869	560	890
Other taxes.....	91	25	167	97	64
Income after taxes.....	38,621	44,152	35,710	36,392	40,057
Addenda:					
Net change in total assets and liabilities....	-162	-6	2,432	-450	-2,786
Net change in total assets.....	3,330	2,446	4,136	3,445	3,119
Net change in total liabilities.....	3,493	2,451	1,704	3,895	5,906
Other financial information:					
Other money receipts.....	371	251	269	460	458
Mortgage principal paid on owned property...	-922	-870	-871	-930	-1,022
Estimated market value of owned home.....	87,334	115,697	70,257	68,686	109,958
Estimated monthly rental value of owned home	518	630	447	426	643
Gifts of goods and services, total.....	1,667	1,758	1,772	1,665	1,452
Clothing, males 2 and over.....	99	55	135	111	81
Clothing, females 2 and over.....	145	130	172	151	117
Clothing, children under 2.....	47	35	37	35	89
Jewelry and watches.....	32	32	38	29	29
Small appliances and miscellaneous housewares.....	24	22	33	13	33
Household textiles.....	14	4/1	4/9	4/5	4/48
All other gifts.....	1,307	1,483	1,349	1,321	1,054

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.