

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991-92

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands).....	15,515	3,063	3,906	5,485	3,061
Consumer unit characteristics:					
Income before taxes 1/.....	\$47,280	\$57,143	\$43,758	\$41,649	\$51,340
Income after taxes 1/.....	42,724	50,931	40,377	37,718	45,952
Age of reference person.....	49.1	49.1	49.1	49.1	49.1
Average number in consumer unit:					
Persons.....	2.9	2.9	2.9	2.8	2.9
Children under 18.....	.6	.6	.6	.6	.7
Persons 65 and over.....	(2)	(2)	(2)	(2)	(2)
Earners.....	1.9	2.0	2.0	1.8	1.9
Vehicles.....	2.5	2.2	2.9	2.3	2.7
Percent distribution:					
Sex of reference person:					
Male.....	69	68	76	66	65
Female.....	31	32	24	34	35
Housing tenure:					
Percent homeowner.....	75	74	81	72	75
With mortgage.....	56	55	60	51	64
Without mortgage.....	19	19	21	21	11
Renter.....	25	26	19	28	25
Race of reference person:					
Black.....	12	11	10	17	6
White and other.....	88	89	90	83	94
Education of reference person:					
Elementary (1-8).....	8	5	6	11	5
High school (9-12).....	44	49	49	45	34
College.....	48	45	45	44	60
Never attended and other.....	(3)	(3)	(3)	(3)	1
At least one vehicle owned.....	91	87	94	92	92
Average annual expenditures.....	\$37,684	\$42,759	\$36,628	\$33,209	\$41,837
Food.....	5,210	5,599	5,211	4,796	5,504
Food at home.....	3,123	3,255	3,036	2,915	3,436
Cereals and bakery products.....	473	526	465	422	510
Cereals and cereal products.....	162	171	159	146	183
Bakery products.....	311	355	306	276	327

Meats, poultry, fish, and eggs.....	854	969	771	827	872
Beef.....	267	282	248	264	280
Pork.....	182	194	185	182	164
Other meats.....	121	141	129	105	115
Poultry.....	152	195	120	142	159
Fish and seafood.....	97	121	62	95	116
Eggs.....	35	35	28	38	38
Dairy products.....	342	363	337	305	384
Fresh milk and cream.....	143	141	148	133	156
Other dairy products.....	199	222	189	172	229
Fruits and vegetables.....	490	512	461	453	566
Fresh fruits.....	145	158	132	132	167
Fresh vegetables.....	150	154	128	141	188
Processed fruits.....	108	121	110	91	120
Processed vegetables.....	88	79	91	89	92
Other food at home.....	964	886	1,002	909	1,103
Sugar and other sweets.....	115	111	114	116	120
Fats and oils.....	85	82	83	87	86
Miscellaneous foods.....	440	382	487	402	513
Nonalcoholic beverages.....	268	249	273	257	305
Food prepared by consumer unit on out-of-town trips.....	55	62	44	46	79
Food away from home.....	2,087	2,344	2,176	1,881	2,068
Alcoholic beverages.....	284	335	285	223	331
Housing.....	11,091	13,199	10,299	9,250	13,291
Shelter.....	6,270	7,928	5,411	4,899	8,161
Owned dwellings.....	4,485	5,577	4,087	3,370	5,900
Mortgage interest and charges.....	2,794	3,256	2,363	2,116	4,094
Property taxes.....	1,052	1,632	1,132	656	1,082
Maintenance, repairs, insurance, other expenses.....	639	689	591	598	724
Rented dwellings.....	1,214	1,496	853	1,072	1,647
Other lodging.....	571	855	471	458	614
Utilities, fuels, and public services.....	2,404	2,691	2,446	2,341	2,177
Natural gas.....	299	368	440	170	279
Electricity.....	979	962	939	1,130	777
Fuel oil and other fuels.....	104	292	101	37	38
Telephone services.....	749	824	721	732	738
Water and other public services.....	274	244	245	271	345
Household operations.....	390	411	299	341	571
Personal services.....	66	71	80	52	71
Other household expenses.....	323	340	219	289	501
Housekeeping supplies.....	526	534	575	471	552
Laundry and cleaning supplies.....	153	148	175	147	141
Other household products.....	236	248	244	218	245
Postage and stationery.....	137	138	156	105	165
Household furnishings and equipment.....	1,501	1,636	1,569	1,198	1,829
Household textiles.....	127	111	88	127	196
Furniture.....	395	479	383	287	522
Floor coverings.....	130	96	311	55	78
Major appliances.....	150	168	182	114	159
Small appliances, miscellaneous housewares	112	130	91	98	142

Miscellaneous household equipment.....	586	651	513	516	732
Apparel and services.....	2,243	2,721	2,360	1,866	2,229
Men and boys.....	617	797	718	491	520
Men, 16 and over.....	541	696	668	412	443
Boys, 2 to 15.....	77	101	50	79	78
Women and girls.....	910	1,056	988	735	953
Women, 16 and over.....	800	909	880	645	848
Girls, 2 to 15.....	110	147	108	90	105
Children under 2.....	55	67	49	45	67
Footwear.....	308	426	295	244	299
Other apparel products and services.....	353	375	310	351	389
Transportation.....	6,729	6,953	6,976	6,108	7,308
Vehicle purchases (net outlay).....	2,665	2,497	2,991	2,509	2,695
Cars and trucks, new.....	1,233	1,386	1,396	942	1,396
Cars and trucks, used.....	1,376	1,032	1,560	1,564	1,150
Other vehicles.....	55	4/79	4/35	4/3	4/149
Gasoline and motor oil.....	1,292	1,279	1,314	1,261	1,332
Other vehicle expenses.....	2,396	2,596	2,340	2,100	2,802
Vehicle finance charges.....	377	300	449	358	396
Maintenance and repairs.....	783	786	733	712	980
Vehicle insurance.....	877	1,087	784	807	911
Vehicle rental, leases, licenses, other charges.....	359	422	375	223	516
Public transportation.....	377	582	332	238	479
Health care.....	1,684	1,687	1,693	1,713	1,619
Health insurance.....	645	672	652	674	557
Medical services.....	643	631	650	589	740
Drugs.....	272	230	248	346	211
Medical supplies.....	125	154	143	103	110
Entertainment.....	1,927	2,137	1,837	1,610	2,395
Fees and admissions.....	486	590	474	374	598
Television, radios, sound equipment.....	618	676	620	513	745
Pets, toys, and playground equipment.....	343	370	328	309	396
Other entertainment supplies, equipment, and services.....	480	501	416	414	656
Personal care products and services.....	485	550	462	462	484
Reading.....	201	228	228	165	205
Education.....	822	1,259	760	634	805
Tobacco products and smoking supplies.....	375	377	422	398	272
Miscellaneous.....	1,072	1,102	1,001	952	1,347
Cash contributions.....	1,273	1,541	1,206	1,167	1,280
Personal insurance and pensions.....	4,286	5,070	3,887	3,865	4,767
Life and other personal insurance.....	553	673	568	522	471
Pensions and Social Security.....	3,733	4,396	3,319	3,343	4,296

Sources of income and personal taxes: 1/

Money income before taxes.....	47,280	57,143	43,758	41,649	51,340
Wages and salaries.....	38,780	47,769	37,320	34,254	39,476
Self-employment income.....	5,165	6,369	3,346	4,077	7,916
Social Security, private and government retirement.....	1,169	863	1,122	1,281	1,325
Interest, dividends, rental income, other property income.....	910	827	777	880	1,188
Unemployment and workers' compensation, veterans' benefits.....	407	585	427	355	304
Public assistance, supplemental security income, food stamps.....	420	374	398	406	511
Regular contributions for support.....	313	270	272	338	361
Other income.....	116	86	96	59	258
Personal taxes.....	4,556	6,212	3,381	3,931	5,388
Federal income taxes.....	3,512	4,703	2,410	3,235	4,125
State and local income taxes.....	873	1,311	771	565	1,088
Other taxes.....	171	198	200	131	175
Income after taxes.....	42,724	50,931	40,377	37,718	45,952
Addenda:					
Net change in total assets and liabilities....	-817	406	-650	61	-3,827
Net change in total assets.....	3,012	2,486	701	4,451	3,909
Net change in total liabilities.....	3,829	2,080	1,351	4,390	7,735
Other financial information:					
Other money receipts.....	422	571	241	159	976
Mortgage principal paid on owned property...	-1,208	-1,338	-1,234	-934	-1,533
Estimated market value of owned home.....	89,111	111,764	75,793	63,645	129,070
Estimated monthly rental value of owned home	537	641	496	411	713
Gifts of goods and services.....	1,670	2,202	1,661	1,397	1,620
Food.....	167	243	170	134	140
Housing.....	428	494	482	359	415
Housekeeping supplies.....	56	53	79	40	58
Household textiles.....	21	4/16	16	31	4/16
Appliances and miscellaneous housewares...	46	36	43	40	72
Major appliances.....	14	5	20	10	19
Small appliances and miscellaneous housewares.....	33	31	22	30	53
Miscellaneous household equipment.....	83	98	88	61	99
Other housing.....	222	291	257	188	169
Apparel and services.....	326	444	332	284	266
Males, 2 and over.....	101	134	98	93	82
Females, 2 and over.....	122	154	135	113	87
Children under 2.....	39	50	39	28	48
Other apparel products and services.....	64	106	60	50	50
Jewelry and watches.....	33	53	37	22	25
All other apparel products and services.	32	53	23	27	25
Transportation.....	103	137	93	106	76
Health care.....	34	43	34	32	28
Entertainment.....	99	143	82	84	99

Toys, games, hobbies, and tricycles.....	30		38		34		25		25
Other entertainment.....	69		104		48		59		74
Education.....	358		522		328		258		411
All other gifts.....	156		176		140		139		185

- 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.