

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992-93

| Item | Total 45-54 | Northeast | Midwest | South | West |
|--|----------------|-----------|----------|----------|----------|
| Number of consumer units (in thousands)..... | 16,293 | 3,122 | 4,045 | 5,648 | 3,479 |
| Consumer unit characteristics: | | | | | |
| Income before taxes 1/..... | \$47,683 | \$55,568 | \$47,290 | \$43,070 | \$48,313 |
| Income after taxes 1/..... | 42,843 | 49,961 | 42,391 | 39,196 | 42,792 |
| Age of reference person..... | 49.1 | 49.1 | 48.9 | 49.1 | 49.1 |
| Average number in consumer unit: | | | | | |
| Persons..... | 2.8 | 2.8 | 2.8 | 2.6 | 2.8 |
| Children under 18..... | .6 | .6 | .6 | .5 | .7 |
| Persons 65 and over..... | (2) | (2) | (2) | (2) | (2) |
| Earners..... | 1.9 | 1.9 | 2.0 | 1.7 | 1.8 |
| Vehicles..... | 2.5 | 2.2 | 2.8 | 2.3 | 2.7 |
| Percent distribution: | | | | | |
| Sex of reference person: | | | | | |
| Male..... | 68 | 63 | 75 | 68 | 65 |
| Female..... | 32 | 37 | 25 | 32 | 35 |
| Housing tenure: | | | | | |
| Homeowner..... | 75 | 74 | 81 | 73 | 72 |
| With mortgage..... | 56 | 55 | 59 | 50 | 60 |
| Without mortgage..... | 19 | 19 | 22 | 22 | 11 |
| Renter..... | 25 | 26 | 19 | 27 | 28 |
| Race of reference person: | | | | | |
| Black..... | 11 | 10 | 8 | 18 | 6 |
| White and other..... | 89 | 90 | 92 | 82 | 94 |
| Education of reference person: | | | | | |
| Elementary (1-8)..... | 7 | 5 | 6 | 10 | 5 |
| High school (9-12)..... | 43 | 48 | 46 | 45 | 31 |
| College..... | 50 | 48 | 49 | 45 | 63 |
| Never attended and other..... | (3) | (3) | (4) | (3) | 1 |
| At least one vehicle owned..... | 92 | 86 | 94 | 93 | 93 |
| Average annual expenditures..... | \$39,281 | \$42,835 | \$38,273 | \$35,788 | \$42,789 |
| Food..... | 5,363 | 5,697 | 5,400 | 5,066 | 5,487 |
| Food at home..... | 3,157 | 3,380 | 3,014 | 2,985 | 3,385 |
| Cereals and bakery products..... | 503 | 548 | 485 | 468 | 536 |
| Cereals and cereal products..... | 180 | 187 | 165 | 181 | 187 |
| Bakery products..... | 323 | 360 | 320 | 287 | 349 |
| Meats, poultry, fish, and eggs..... | 849 | 999 | 783 | 804 | 843 |
| Beef..... | 264 | 283 | 258 | 259 | 259 |

| | | | | | |
|--|--------|--------|--------|-------|--------|
| Pork..... | 183 | 192 | 190 | 180 | 172 |
| Other meats..... | 115 | 136 | 120 | 98 | 115 |
| Poultry..... | 153 | 215 | 128 | 129 | 154 |
| Fish and seafood..... | 101 | 142 | 61 | 99 | 107 |
| Eggs..... | 34 | 32 | 27 | 40 | 35 |
| Dairy products..... | 341 | 375 | 331 | 313 | 366 |
| Fresh milk and cream..... | 143 | 139 | 144 | 143 | 148 |
| Other dairy products..... | 198 | 236 | 187 | 170 | 218 |
| Fruits and vegetables..... | 502 | 546 | 455 | 471 | 565 |
| Fresh fruits..... | 152 | 169 | 136 | 138 | 178 |
| Fresh vegetables..... | 154 | 173 | 129 | 147 | 176 |
| Processed fruits..... | 106 | 115 | 109 | 93 | 115 |
| Processed vegetables..... | 90 | 90 | 81 | 92 | 96 |
| Other food at home..... | 962 | 912 | 960 | 928 | 1,077 |
| Sugar and other sweets..... | 117 | 109 | 114 | 125 | 115 |
| Fats and oils..... | 89 | 91 | 78 | 93 | 92 |
| Miscellaneous foods..... | 433 | 400 | 443 | 405 | 504 |
| Nonalcoholic beverages..... | 267 | 254 | 278 | 258 | 285 |
| Food prepared by consumer unit on out-of-town trips..... | 57 | 58 | 48 | 47 | 81 |
| Food away from home..... | 2,206 | 2,316 | 2,386 | 2,081 | 2,102 |
| Alcoholic beverages..... | 296 | 340 | 290 | 243 | 349 |
| Housing..... | 11,546 | 13,854 | 10,685 | 9,902 | 13,097 |
| Shelter..... | 6,531 | 8,021 | 5,716 | 5,249 | 8,221 |
| Owned dwellings..... | 4,611 | 5,737 | 4,168 | 3,570 | 5,806 |
| Mortgage interest and charges..... | 2,783 | 3,184 | 2,251 | 2,203 | 3,983 |
| Property taxes..... | 1,118 | 1,804 | 1,249 | 719 | 999 |
| Maintenance, repairs, insurance, other expenses..... | 710 | 749 | 668 | 648 | 823 |
| Rented dwellings..... | 1,305 | 1,585 | 892 | 1,134 | 1,812 |
| Other lodging..... | 615 | 699 | 656 | 546 | 603 |
| Utilities, fuels, and public services..... | 2,481 | 2,761 | 2,478 | 2,538 | 2,139 |
| Natural gas..... | 313 | 381 | 474 | 196 | 253 |
| Electricity..... | 1,004 | 1,022 | 901 | 1,208 | 779 |
| Fuel oil and other fuels..... | 103 | 267 | 110 | 41 | 47 |
| Telephone services..... | 768 | 848 | 715 | 783 | 733 |
| Water and other public services..... | 293 | 243 | 277 | 310 | 329 |
| Household operations..... | 401 | 441 | 318 | 380 | 495 |
| Personal services..... | 88 | 133 | 83 | 77 | 74 |
| Other household expenses..... | 313 | 308 | 235 | 304 | 421 |
| Housekeeping supplies..... | 549 | 555 | 575 | 500 | 596 |
| Laundry and cleaning supplies..... | 144 | 133 | 167 | 145 | 126 |
| Other household products..... | 254 | 288 | 253 | 241 | 242 |
| Postage and stationery..... | 151 | 134 | 155 | 114 | 228 |
| Household furnishings and equipment..... | 1,585 | 2,075 | 1,598 | 1,235 | 1,646 |
| Household textiles..... | 138 | 153 | 100 | 124 | 194 |
| Furniture..... | 404 | 518 | 432 | 314 | 416 |
| Floor coverings..... | 98 | 127 | 143 | 64 | 68 |
| Major appliances..... | 167 | 162 | 222 | 126 | 179 |
| Small appliances, miscellaneous housewares Miscellaneous household equipment..... | 111 | 144 | 101 | 87 | 130 |
| Miscellaneous household equipment..... | 666 | 971 | 600 | 520 | 660 |
| Apparel and services..... | 2,223 | 2,841 | 2,261 | 1,923 | 2,043 |

| | | | | | |
|---|--------|--------|--------|--------|--------|
| Men and boys..... | 612 | 811 | 698 | 487 | 515 |
| Men, 16 and over..... | 521 | 664 | 636 | 403 | 437 |
| Boys, 2 to 15..... | 91 | 147 | 62 | 83 | 78 |
| Women and girls..... | 892 | 1,082 | 977 | 749 | 836 |
| Women, 16 and over..... | 789 | 952 | 865 | 664 | 738 |
| Girls, 2 to 15..... | 104 | 130 | 112 | 85 | 98 |
| Children under 2..... | 57 | 54 | 53 | 56 | 68 |
| Footwear..... | 305 | 486 | 246 | 270 | 240 |
| Other apparel products and services..... | 357 | 408 | 287 | 362 | 383 |
| Transportation..... | 7,133 | 6,762 | 7,681 | 6,656 | 7,602 |
| Vehicle purchases (net outlay)..... | 2,944 | 2,207 | 3,563 | 2,945 | 2,884 |
| Cars and trucks, new..... | 1,485 | 1,132 | 1,745 | 1,460 | 1,541 |
| Cars and trucks, used..... | 1,400 | 981 | 1,789 | 1,470 | 1,213 |
| Other vehicles..... | 59 | 5/94 | 5/30 | 5/16 | 5/130 |
| Gasoline and motor oil..... | 1,286 | 1,223 | 1,293 | 1,279 | 1,345 |
| Other vehicle expenses..... | 2,497 | 2,741 | 2,457 | 2,166 | 2,861 |
| Vehicle finance charges..... | 352 | 251 | 431 | 347 | 357 |
| Maintenance and repairs..... | 787 | 807 | 714 | 690 | 1,012 |
| Vehicle insurance..... | 920 | 1,109 | 815 | 841 | 1,001 |
| Vehicle rental, leases, licenses, other charges..... | 438 | 574 | 496 | 288 | 491 |
| Public transportation..... | 406 | 591 | 368 | 266 | 512 |
| Health care..... | 1,734 | 1,699 | 1,530 | 1,835 | 1,836 |
| Health insurance..... | 698 | 692 | 668 | 714 | 714 |
| Medical services..... | 609 | 626 | 481 | 595 | 763 |
| Drugs..... | 305 | 257 | 253 | 399 | 255 |
| Medical supplies..... | 122 | 124 | 128 | 127 | 104 |
| Entertainment..... | 2,196 | 2,199 | 1,923 | 2,236 | 2,445 |
| Fees and admissions..... | 544 | 618 | 546 | 445 | 636 |
| Television, radios, sound equipment..... | 817 | 701 | 584 | 1,111 | 711 |
| Pets, toys, and playground equipment..... | 358 | 372 | 361 | 353 | 348 |
| Other entertainment supplies, equipment, and services..... | 477 | 508 | 432 | 326 | 750 |
| Personal care products and services..... | 479 | 551 | 454 | 456 | 474 |
| Reading..... | 208 | 230 | 227 | 172 | 227 |
| Education..... | 967 | 1,363 | 971 | 744 | 968 |
| Tobacco products and smoking supplies..... | 360 | 373 | 402 | 366 | 292 |
| Miscellaneous..... | 936 | 865 | 778 | 927 | 1,197 |
| Cash contributions..... | 1,345 | 1,298 | 1,372 | 1,327 | 1,386 |
| Personal insurance and pensions..... | 4,494 | 4,764 | 4,299 | 3,934 | 5,386 |
| Life and other personal insurance..... | 627 | 561 | 559 | 621 | 775 |
| Pensions and Social Security..... | 3,867 | 4,203 | 3,741 | 3,313 | 4,611 |
| Sources of income and personal taxes: 1/ | | | | | |
| Money income before taxes..... | 47,683 | 55,568 | 47,290 | 43,070 | 48,313 |
| Wages and salaries..... | 39,884 | 47,306 | 40,546 | 36,159 | 38,545 |
| Self-employment income..... | 4,335 | 4,761 | 4,037 | 3,138 | 5,975 |

| | | | | | |
|---|--------|---------|--------|--------|---------|
| Social Security, private and government retirement..... | 1,262 | 899 | 1,012 | 1,639 | 1,281 |
| Interest, dividends, rental income, other property income..... | 891 | 1,037 | 652 | 931 | 968 |
| Unemployment and workers' compensation, veterans' benefits..... | 401 | 721 | 351 | 350 | 274 |
| Public assistance, supplemental security income, food stamps..... | 479 | 401 | 351 | 439 | 727 |
| Regular contributions for support..... | 302 | 329 | 255 | 343 | 273 |
| Other income..... | 130 | 114 | 86 | 71 | 271 |
| Personal taxes..... | 4,840 | 5,606 | 4,899 | 3,874 | 5,521 |
| Federal income taxes..... | 3,675 | 4,121 | 3,560 | 3,173 | 4,143 |
| State and local income taxes..... | 968 | 1,219 | 1,114 | 578 | 1,162 |
| Other taxes..... | 197 | 266 | 225 | 123 | 216 |
| Income after taxes..... | 42,843 | 49,961 | 42,391 | 39,196 | 42,792 |
| Addenda: | | | | | |
| Net change in total assets and liabilities.... | -2,156 | -381 | -946 | 65 | -8,763 |
| Net change in total assets..... | 4,119 | 3,740 | 4,744 | 5,362 | 1,716 |
| Net change in total liabilities..... | 6,276 | 4,121 | 5,690 | 5,297 | 10,479 |
| Other financial information: | | | | | |
| Other money receipts..... | 494 | 342 | 660 | 299 | 756 |
| Mortgage principal paid on owned property... | -1,353 | -1,583 | -1,602 | -969 | -1,480 |
| Estimated market value of owned home..... | 89,733 | 112,885 | 76,123 | 66,366 | 122,717 |
| Estimated monthly rental value of owned home | 554 | 655 | 522 | 441 | 684 |
| Gifts of goods and services..... | 1,836 | 2,138 | 2,060 | 1,517 | 1,816 |
| Food..... | 199 | 243 | 204 | 202 | 149 |
| Housing..... | 467 | 434 | 677 | 368 | 421 |
| Housekeeping supplies..... | 56 | 44 | 76 | 42 | 70 |
| Household textiles..... | 19 | 5/9 | 14 | 30 | 17 |
| Appliances and miscellaneous housewares... | 47 | 40 | 60 | 32 | 63 |
| Major appliances..... | 15 | 3 | 30 | 10 | 15 |
| Small appliances and miscellaneous housewares..... | 32 | 37 | 30 | 22 | 48 |
| Miscellaneous household equipment..... | 81 | 88 | 100 | 70 | 70 |
| Other housing..... | 264 | 253 | 427 | 193 | 200 |
| Apparel and services..... | 340 | 453 | 372 | 280 | 289 |
| Males, 2 and over..... | 110 | 137 | 114 | 100 | 94 |
| Females, 2 and over..... | 118 | 148 | 154 | 91 | 87 |
| Children under 2..... | 45 | 46 | 45 | 37 | 56 |
| Other apparel products and services..... | 68 | 122 | 60 | 52 | 53 |
| Jewelry and watches..... | 34 | 74 | 31 | 23 | 18 |
| All other apparel products and services. | 34 | 48 | 29 | 29 | 35 |
| Transportation..... | 86 | 127 | 80 | 48 | 116 |
| Health care..... | 55 | 70 | 38 | 35 | 93 |
| Entertainment..... | 114 | 139 | 125 | 93 | 112 |
| Toys, games, hobbies, and tricycles..... | 35 | 42 | 39 | 32 | 30 |
| Other entertainment..... | 79 | 97 | 85 | 61 | 82 |
| Education..... | 421 | 515 | 446 | 328 | 462 |
| All other gifts..... | 154 | 157 | 119 | 163 | 175 |

- 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.