

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1993-94

| Item | Total 45-54 | Northeast | Midwest | South | West |
|--|----------------|-----------|----------|----------|----------|
| Number of consumer units (in thousands)..... | 17,322 | 3,401 | 4,400 | 5,709 | 3,813 |
| Consumer unit characteristics: | | | | | |
| Income before taxes 1/..... | \$49,030 | \$53,815 | \$48,005 | \$45,271 | \$51,300 |
| Income after taxes 1/..... | 43,977 | 48,846 | 42,950 | 41,110 | 45,024 |
| Age of reference person..... | 49.1 | 49.3 | 49.0 | 49.2 | 49.1 |
| Average number in consumer unit: | | | | | |
| Persons..... | 2.8 | 2.8 | 2.8 | 2.6 | 2.9 |
| 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 | 1.9 |
| Vehicles..... | 2.5 | 2.1 | 2.8 | 2.4 | 2.8 |
| Percent distribution: | | | | | |
| Sex of reference person: | | | | | |
| Male..... | 69 | 61 | 73 | 69 | 70 |
| Female..... | 31 | 39 | 27 | 31 | 30 |
| Housing tenure: | | | | | |
| Homeowner..... | 76 | 73 | 80 | 78 | 73 |
| With mortgage..... | 56 | 50 | 58 | 53 | 62 |
| Without mortgage..... | 20 | 22 | 22 | 25 | 11 |
| Renter..... | 24 | 27 | 20 | 22 | 27 |
| Race of reference person: | | | | | |
| Black..... | 11 | 11 | 9 | 17 | 5 |
| White and other..... | 89 | 89 | 91 | 83 | 95 |
| Education of reference person: | | | | | |
| Elementary (1-8)..... | 6 | 5 | 4 | 9 | 6 |
| High school (9-12)..... | 42 | 47 | 46 | 44 | 29 |
| College..... | 52 | 48 | 51 | 47 | 63 |
| Never attended and other..... | (3) | (3) | (4) | (3) | 1 |
| At least one vehicle owned..... | 92 | 86 | 93 | 94 | 93 |
| Average annual expenditures..... | \$41,225 | \$42,684 | \$40,572 | \$38,081 | \$45,334 |
| Food..... | 5,551 | 6,058 | 5,326 | 5,320 | 5,698 |
| Food at home..... | 3,266 | 3,499 | 2,972 | 3,190 | 3,505 |
| Cereals and bakery products..... | 517 | 558 | 480 | 505 | 539 |
| Cereals and cereal products..... | 194 | 197 | 176 | 201 | 202 |
| Bakery products..... | 323 | 361 | 304 | 304 | 337 |
| Meats, poultry, fish, and eggs..... | 906 | 1,050 | 788 | 933 | 866 |
| Beef..... | 285 | 281 | 276 | 310 | 258 |

| | | | | | |
|---|--------|--------|--------|--------|--------|
| Pork..... | 183 | 189 | 174 | 195 | 168 |
| Other meats..... | 120 | 141 | 112 | 113 | 119 |
| Poultry..... | 173 | 239 | 136 | 156 | 181 |
| Fish and seafood..... | 112 | 167 | 64 | 122 | 99 |
| Eggs..... | 34 | 34 | 26 | 36 | 41 |
| Dairy products..... | 336 | 371 | 314 | 312 | 365 |
| Fresh milk and cream..... | 142 | 140 | 142 | 137 | 152 |
| Other dairy products..... | 194 | 231 | 173 | 175 | 213 |
| Fruits and vegetables..... | 520 | 592 | 461 | 494 | 560 |
| Fresh fruits..... | 164 | 189 | 153 | 146 | 182 |
| Fresh vegetables..... | 161 | 197 | 131 | 153 | 174 |
| Processed fruits..... | 107 | 116 | 104 | 101 | 112 |
| Processed vegetables..... | 88 | 91 | 72 | 94 | 92 |
| Other food at home..... | 988 | 928 | 929 | 945 | 1,175 |
| Sugar and other sweets..... | 123 | 109 | 107 | 123 | 153 |
| Fats and oils..... | 91 | 96 | 79 | 92 | 100 |
| Miscellaneous foods..... | 418 | 404 | 397 | 400 | 483 |
| Nonalcoholic beverages..... | 289 | 260 | 293 | 283 | 321 |
| Food prepared by consumer unit on out-of-town trips..... | 67 | 60 | 53 | 48 | 120 |
| Food away from home..... | 2,285 | 2,558 | 2,355 | 2,130 | 2,193 |
| Alcoholic beverages..... | 292 | 365 | 283 | 240 | 317 |
| Housing..... | 12,247 | 14,025 | 11,073 | 10,813 | 14,158 |
| Shelter..... | 6,887 | 7,925 | 5,931 | 5,671 | 8,884 |
| Owned dwellings..... | 4,939 | 5,541 | 4,304 | 4,122 | 6,359 |
| Mortgage interest and charges..... | 2,897 | 2,897 | 2,366 | 2,383 | 4,280 |
| Property taxes..... | 1,227 | 1,857 | 1,271 | 927 | 1,065 |
| Maintenance, repairs, insurance, other expenses..... | 815 | 786 | 667 | 812 | 1,015 |
| Rented dwellings..... | 1,308 | 1,727 | 869 | 1,041 | 1,842 |
| Other lodging..... | 640 | 658 | 758 | 508 | 683 |
| Utilities, fuels, and public services..... | 2,592 | 2,753 | 2,550 | 2,707 | 2,325 |
| Natural gas..... | 337 | 387 | 497 | 225 | 277 |
| Electricity..... | 1,033 | 999 | 898 | 1,272 | 859 |
| Fuel oil and other fuels..... | 114 | 288 | 111 | 51 | 56 |
| Telephone services..... | 801 | 836 | 762 | 826 | 778 |
| Water and other public services..... | 307 | 243 | 281 | 333 | 356 |
| Household operations..... | 412 | 457 | 308 | 435 | 460 |
| Personal services..... | 104 | 153 | 85 | 104 | 83 |
| Other household expenses..... | 308 | 304 | 222 | 331 | 377 |
| Housekeeping supplies..... | 500 | 493 | 460 | 491 | 565 |
| Laundry and cleaning supplies..... | 127 | 113 | 131 | 133 | 125 |
| Other household products..... | 234 | 272 | 208 | 241 | 218 |
| Postage and stationery..... | 138 | 109 | 120 | 117 | 221 |
| Household furnishings and equipment..... | 1,856 | 2,396 | 1,825 | 1,509 | 1,924 |
| Household textiles..... | 161 | 228 | 138 | 136 | 165 |
| Furniture..... | 404 | 465 | 492 | 315 | 382 |
| Floor coverings..... | 203 | 220 | 183 | 121 | 340 |
| Major appliances..... | 182 | 176 | 193 | 180 | 177 |
| Small appliances, miscellaneous housewares | 100 | 114 | 106 | 86 | 102 |
| Miscellaneous household equipment..... | 806 | 1,194 | 713 | 671 | 758 |
| Apparel and services..... | 2,231 | 2,870 | 2,191 | 2,029 | 2,006 |

| | | | | | |
|---|--------|--------|--------|--------|--------|
| Men and boys..... | 562 | 738 | 589 | 483 | 494 |
| Men, 16 and over..... | 456 | 613 | 496 | 379 | 385 |
| Boys, 2 to 15..... | 107 | 125 | 94 | 104 | 109 |
| Women and girls..... | 911 | 1,226 | 960 | 801 | 736 |
| Women, 16 and over..... | 813 | 1,131 | 846 | 723 | 624 |
| Girls, 2 to 15..... | 98 | 94 | 114 | 78 | 112 |
| Children under 2..... | 59 | 43 | 52 | 59 | 84 |
| Footwear..... | 338 | 449 | 275 | 330 | 317 |
| Other apparel products and services..... | 361 | 415 | 315 | 356 | 376 |
| Transportation..... | 7,691 | 6,715 | 8,776 | 7,204 | 8,039 |
| Vehicle purchases (net outlay)..... | 3,250 | 2,132 | 4,457 | 3,231 | 2,881 |
| Cars and trucks, new..... | 1,738 | 1,136 | 2,281 | 1,900 | 1,406 |
| Cars and trucks, used..... | 1,459 | 981 | 2,148 | 1,276 | 1,363 |
| Other vehicles..... | 53 | 5/15 | 5/28 | 5/55 | 5/113 |
| Gasoline and motor oil..... | 1,297 | 1,130 | 1,315 | 1,324 | 1,384 |
| Other vehicle expenses..... | 2,672 | 2,785 | 2,558 | 2,331 | 3,211 |
| Vehicle finance charges..... | 344 | 213 | 407 | 372 | 346 |
| Maintenance and repairs..... | 884 | 844 | 801 | 767 | 1,188 |
| Vehicle insurance..... | 949 | 1,088 | 859 | 870 | 1,047 |
| Vehicle rental, leases, licenses, other charges..... | 495 | 640 | 491 | 322 | 629 |
| Public transportation..... | 473 | 668 | 446 | 318 | 563 |
| Health care..... | 1,837 | 1,673 | 1,570 | 1,981 | 2,070 |
| Health insurance..... | 755 | 659 | 686 | 823 | 817 |
| Medical services..... | 653 | 621 | 534 | 628 | 855 |
| Drugs..... | 310 | 297 | 245 | 398 | 263 |
| Medical supplies..... | 119 | 96 | 104 | 132 | 135 |
| Entertainment..... | 2,294 | 1,956 | 2,089 | 2,394 | 2,653 |
| Fees and admissions..... | 578 | 600 | 586 | 497 | 669 |
| Television, radios, sound equipment..... | 830 | 662 | 651 | 1,153 | 670 |
| Pets, toys, and playground equipment..... | 377 | 350 | 358 | 365 | 441 |
| Other entertainment supplies, equipment, and services..... | 510 | 344 | 494 | 379 | 874 |
| Personal care products and services..... | 493 | 515 | 483 | 492 | 484 |
| Reading..... | 208 | 244 | 203 | 173 | 233 |
| Education..... | 995 | 1,433 | 958 | 768 | 985 |
| Tobacco products and smoking supplies..... | 336 | 373 | 365 | 339 | 263 |
| Miscellaneous..... | 984 | 858 | 963 | 894 | 1,256 |
| Cash contributions..... | 1,454 | 1,157 | 1,818 | 1,343 | 1,465 |
| Personal insurance and pensions..... | 4,612 | 4,442 | 4,472 | 4,091 | 5,706 |
| Life and other personal insurance..... | 652 | 527 | 554 | 698 | 807 |
| Pensions and Social Security..... | 3,960 | 3,915 | 3,918 | 3,393 | 4,899 |
| Sources of income and personal taxes: 1/ | | | | | |
| Money income before taxes..... | 49,030 | 53,815 | 48,005 | 45,271 | 51,300 |
| Wages and salaries..... | 41,976 | 47,462 | 42,096 | 38,495 | 42,182 |
| Self-employment income..... | 3,557 | 2,522 | 3,330 | 3,066 | 5,221 |

| | | | | | |
|---|--------|---------|--------|--------|---------|
| Social Security, private and government retirement..... | 1,379 | 1,273 | 1,137 | 1,624 | 1,388 |
| Interest, dividends, rental income, other property income..... | 873 | 1,163 | 530 | 1,000 | 836 |
| Unemployment and workers' compensation, veterans' benefits..... | 389 | 609 | 281 | 354 | 377 |
| Public assistance, supplemental security income, food stamps..... | 447 | 351 | 287 | 400 | 745 |
| Regular contributions for support..... | 268 | 277 | 208 | 247 | 350 |
| Other income..... | 140 | 157 | 135 | 86 | 201 |
| Personal taxes..... | 5,052 | 4,969 | 5,055 | 4,161 | 6,275 |
| Federal income taxes..... | 3,801 | 3,528 | 3,667 | 3,359 | 4,725 |
| State and local income taxes..... | 1,033 | 1,165 | 1,167 | 660 | 1,282 |
| Other taxes..... | 218 | 276 | 221 | 142 | 268 |
| Income after taxes..... | 43,977 | 48,846 | 42,950 | 41,110 | 45,024 |
| Addenda: | | | | | |
| Net change in total assets and liabilities.... | -1,360 | -3,383 | -1,328 | -454 | -949 |
| Net change in total assets..... | 4,437 | 3,611 | 4,727 | 3,527 | 6,203 |
| Net change in total liabilities..... | 5,797 | 6,994 | 6,055 | 3,981 | 7,153 |
| Other financial information: | | | | | |
| Other money receipts..... | 775 | 361 | 1,374 | 446 | 943 |
| Mortgage principal paid on owned property... | -1,608 | -1,535 | -1,969 | -1,098 | -2,022 |
| Estimated market value of owned home..... | 93,205 | 113,062 | 78,159 | 69,889 | 127,765 |
| Estimated monthly rental value of owned home | 603 | 681 | 550 | 510 | 733 |
| Gifts of goods and services..... | 1,766 | 2,004 | 2,092 | 1,481 | 1,613 |
| Food..... | 188 | 262 | 171 | 183 | 150 |
| Housing..... | 429 | 348 | 644 | 376 | 334 |
| Housekeeping supplies..... | 48 | 37 | 48 | 41 | 67 |
| Household textiles..... | 19 | 5/16 | 21 | 15 | 24 |
| Appliances and miscellaneous housewares... | 38 | 30 | 58 | 35 | 29 |
| Major appliances..... | 11 | 4 | 19 | 12 | 7 |
| Small appliances and miscellaneous housewares..... | 28 | 26 | 39 | 23 | 23 |
| Miscellaneous household equipment..... | 94 | 88 | 122 | 99 | 60 |
| Other housing..... | 231 | 178 | 396 | 186 | 154 |
| Apparel and services..... | 333 | 449 | 351 | 247 | 342 |
| Males, 2 and over..... | 95 | 136 | 97 | 72 | 92 |
| Females, 2 and over..... | 125 | 181 | 156 | 81 | 108 |
| Children under 2..... | 48 | 36 | 44 | 42 | 70 |
| Other apparel products and services..... | 66 | 96 | 55 | 52 | 71 |
| Jewelry and watches..... | 28 | 58 | 21 | 22 | 18 |
| All other apparel products and services. | 37 | 39 | 34 | 30 | 53 |
| Transportation..... | 89 | 95 | 121 | 47 | 109 |
| Health care..... | 57 | 76 | 32 | 40 | 93 |
| Entertainment..... | 119 | 116 | 142 | 99 | 128 |
| Toys, games, hobbies, and tricycles..... | 40 | 32 | 50 | 37 | 39 |
| Other entertainment..... | 79 | 84 | 92 | 62 | 89 |
| Education..... | 396 | 509 | 447 | 331 | 332 |
| All other gifts..... | 155 | 148 | 182 | 158 | 125 |

- 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.