

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995-96

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands).....	18,913	3,532	4,564	6,502	4,316
Consumer unit characteristics:					
Income before taxes 1/.....	\$51,860	\$56,252	\$52,982	\$47,794	\$53,411
Income after taxes 1/.....	47,058	51,285	48,311	43,897	47,314
Age of reference person.....	49.1	49.3	49.1	49.2	49.0
Average number in consumer unit:					
Persons.....	2.8	2.7	2.8	2.8	2.7
Children under 18.....	.6	.6	.6	.6	.6
Persons 65 and over.....	(2)	.1	(2)	(2)	(2)
Earners.....	1.9	1.8	1.9	1.9	1.8
Vehicles.....	2.5	2.0	2.8	2.4	2.6
Percent distribution:					
Sex of reference person:					
Male.....	66	60	72	67	65
Female.....	34	40	28	33	35
Housing tenure:					
Homeowner.....	76	75	81	77	71
With mortgage.....	56	54	59	54	59
Without mortgage.....	20	21	21	22	12
Renter.....	24	25	19	23	29
Race of reference person:					
Black.....	12	10	9	19	6
White and other.....	88	90	91	81	94
Education of reference person:					
Elementary (1-8).....	5	6	4	6	6
High school (9-12).....	40	39	43	44	30
College.....	55	55	53	50	64
Never attended and other.....	(3)	(3)	(4)	(3)	(3)
At least one vehicle owned.....	91	84	93	93	90
Average annual expenditures.....	\$42,604	\$44,972	\$42,135	\$39,446	\$45,860
Food.....	5,617	6,238	5,476	5,171	5,874
Food at home.....	3,314	3,657	3,132	2,983	3,686
Cereals and bakery products.....	509	606	478	451	539
Cereals and cereal products.....	182	231	161	157	193
Bakery products.....	328	375	317	294	346
Meats, poultry, fish, and eggs.....	894	1,016	823	836	940
Beef.....	265	271	270	249	279

Pork.....	180	170	165	190	189
Other meats.....	117	147	118	101	110
Poultry.....	176	226	149	169	166
Fish and seafood.....	123	163	93	94	158
Eggs.....	34	38	28	32	39
Dairy products.....	343	393	329	293	386
Fresh milk and cream.....	136	145	131	125	151
Other dairy products.....	207	248	198	168	236
Fruits and vegetables.....	543	638	499	478	601
Fresh fruits.....	169	190	164	141	195
Fresh vegetables.....	170	210	142	155	184
Processed fruits.....	112	139	101	95	122
Processed vegetables.....	93	99	92	87	98
Other food at home.....	1,024	1,004	1,004	925	1,219
Sugar and other sweets.....	127	124	119	109	167
Fats and oils.....	92	105	84	82	105
Miscellaneous foods.....	441	391	439	407	543
Nonalcoholic beverages.....	304	327	302	278	324
Food prepared by consumer unit on out-of-town trips.....	60	57	60	50	80
Food away from home.....	2,303	2,581	2,344	2,188	2,189
Alcoholic beverages.....	352	495	304	255	417
Housing.....	12,914	13,904	12,387	11,372	15,010
Shelter.....	7,403	8,493	6,748	5,953	9,388
Owned dwellings.....	5,390	5,889	5,282	4,327	6,696
Mortgage interest and charges.....	3,151	2,937	2,911	2,435	4,661
Property taxes.....	1,322	1,960	1,438	1,070	1,057
Maintenance, repairs, insurance, other expenses.....	916	993	934	822	977
Rented dwellings.....	1,393	1,692	930	1,145	2,013
Other lodging.....	620	912	536	481	678
Utilities, fuels, and public services.....	2,706	2,836	2,718	2,815	2,425
Natural gas.....	321	395	472	206	274
Electricity.....	1,055	983	965	1,303	837
Fuel oil and other fuels.....	108	299	94	56	43
Telephone services.....	892	895	887	908	872
Water and other public services.....	330	264	299	342	399
Household operations.....	452	433	321	497	537
Personal services.....	107	59	73	129	149
Other household expenses.....	345	374	249	369	388
Housekeeping supplies.....	565	572	593	480	659
Laundry and cleaning supplies.....	133	133	158	130	111
Other household products.....	250	269	262	219	267
Postage and stationery.....	181	170	173	131	281
Household furnishings and equipment.....	1,788	1,570	2,007	1,626	2,001
Household textiles.....	104	125	107	93	98
Furniture.....	395	302	390	391	483
Floor coverings.....	144	162	261	38	165
Major appliances.....	204	202	220	196	203
Small appliances, miscellaneous housewares	112	95	91	106	160
Miscellaneous household equipment.....	829	683	937	803	892
Apparel and services.....	2,286	2,596	2,241	2,265	2,072

Men and boys.....	560	596	608	531	524
Men, 16 and over.....	469	498	501	437	456
Boys, 2 to 15.....	91	97	107	94	68
Women and girls.....	935	1,071	881	906	907
Women, 16 and over.....	833	955	763	818	815
Girls, 2 to 15.....	102	115	118	88	92
Children under 2.....	66	50	97	63	55
Footwear.....	331	343	368	333	279
Other apparel products and services.....	394	536	287	433	307
Transportation.....	8,109	7,755	8,061	8,059	8,522
Vehicle purchases (net outlay).....	3,519	2,843	3,517	3,748	3,728
Cars and trucks, new.....	1,387	1,373	1,248	1,611	1,209
Cars and trucks, used.....	2,095	1,368	2,228	2,130	2,495
Other vehicles.....	37	5/101	5/41	5/7	5/24
Gasoline and motor oil.....	1,363	1,211	1,385	1,426	1,369
Other vehicle expenses.....	2,748	2,904	2,806	2,528	2,888
Vehicle finance charges.....	374	269	383	441	348
Maintenance and repairs.....	869	817	913	831	923
Vehicle insurance.....	929	1,095	919	867	899
Vehicle rental, leases, licenses, other charges.....	576	724	591	389	717
Public transportation.....	479	796	353	357	538
Health care.....	1,849	1,835	1,808	1,984	1,702
Health insurance.....	803	806	778	880	708
Medical services.....	645	646	599	661	667
Drugs.....	282	254	288	338	212
Medical supplies.....	120	130	142	104	115
Entertainment.....	2,275	2,433	2,424	2,056	2,331
Fees and admissions.....	570	600	572	523	615
Television, radios, sound equipment.....	661	668	664	655	660
Pets, toys, and playground equipment.....	443	441	603	330	452
Other entertainment supplies, equipment, and services.....	602	724	585	548	604
Personal care products and services.....	627	630	647	610	639
Reading.....	198	240	205	162	212
Education.....	934	1,456	1,039	717	724
Tobacco products and smoking supplies.....	335	310	384	373	248
Miscellaneous.....	1,079	1,243	1,088	906	1,207
Cash contributions.....	1,324	1,065	1,243	1,269	1,705
Personal insurance and pensions.....	4,702	4,772	4,829	4,247	5,196
Life and other personal insurance.....	517	538	531	550	435
Pensions and Social Security.....	4,185	4,234	4,298	3,697	4,761
Sources of income and personal taxes: 1/					
Money income before taxes.....	51,860	56,252	52,982	47,794	53,411
Wages and salaries.....	44,538	47,640	46,788	42,124	43,589
Self-employment income.....	3,755	5,043	2,909	2,096	5,997

Social Security, private and government retirement.....	1,678	1,589	1,529	1,910	1,552
Interest, dividends, rental income, other property income.....	752	916	693	723	731
Unemployment and workers' compensation, veterans' benefits.....	344	322	221	241	625
Public assistance, supplemental security income, food stamps.....	401	374	270	359	607
Regular contributions for support.....	253	222	383	208	217
Other income.....	138	145	188	133	93
Personal taxes.....	4,802	4,967	4,671	3,897	6,097
Federal income taxes.....	3,639	3,638	3,317	3,104	4,710
State and local income taxes.....	972	1,069	1,074	658	1,254
Other taxes.....	190	260	280	135	133
Income after taxes.....	47,058	51,285	48,311	43,897	47,314
Addenda:					
Net change in total assets and liabilities....	-2,114	1,096	-789	-2,065	-6,216
Net change in total assets.....	3,285	3,933	3,172	3,015	3,283
Net change in total liabilities.....	5,399	2,837	3,961	5,080	9,499
Other financial information:					
Other money receipts.....	609	450	726	497	786
Mortgage principal paid on owned property...	-1,670	-2,203	-1,745	-1,290	-1,725
Estimated market value of owned home.....	95,197	113,437	89,293	72,750	120,326
Estimated monthly rental value of owned home	640	727	619	541	742
Gifts of goods and services.....	1,784	2,088	2,180	1,393	1,723
Food.....	139	225	128	105	133
Housing.....	428	468	409	352	533
Housekeeping supplies.....	52	70	50	42	53
Household textiles.....	11	9	11	8	16
Appliances and miscellaneous housewares...	42	40	38	43	47
Major appliances.....	12	16	14	8	12
Small appliances and miscellaneous housewares.....	30	24	24	34	35
Miscellaneous household equipment.....	116	91	115	103	164
Other housing.....	207	258	195	156	254
Apparel and services.....	374	378	469	354	301
Males, 2 and over.....	106	121	163	67	92
Females, 2 and over.....	112	137	120	90	116
Children under 2.....	50	45	81	44	31
Other apparel products and services.....	106	75	105	153	62
Jewelry and watches.....	64	5/44	5/52	5/102	5/35
All other apparel products and services.	42	31	53	50	27
Transportation.....	77	60	86	55	114
Health care.....	46	78	63	27	28
Entertainment.....	170	146	290	114	153
Toys, games, hobbies, and tricycles.....	45	44	46	37	60
Other entertainment.....	124	102	245	78	93
Education.....	376	512	523	293	236
All other gifts.....	175	221	211	93	224

- 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.