

**Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999**

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	20,481	3,991	4,747	7,125	4,618
Consumer unit characteristics:					
Income before taxes <sup>1</sup> .....	\$59,263	\$66,028	\$57,882	\$53,131	\$63,912
Income after taxes <sup>1</sup> .....	53,858	59,585	52,439	48,916	57,677
Age of reference person .....	49.2	49.4	49.2	49.1	49.2
Average number in consumer unit:					
Persons .....	2.7	2.9	2.6	2.7	2.8
Children under 18 .....	.6	.6	.5	.6	.6
Persons 65 and over .....	( <sup>2</sup> ) 1.8	( <sup>2</sup> ) 2.0	( <sup>2</sup> ) 1.9	( <sup>2</sup> ) 1.7	( <sup>2</sup> ) 1.8
Earners .....	1.8	2.0	1.9	1.7	1.8
Vehicles .....	2.5	2.3	2.7	2.3	2.6
Percent distribution:					
Sex of reference person:					
Male .....	61	62	62	59	62
Female .....	39	38	38	41	38
Housing tenure:					
Homeowner .....	77	74	83	78	71
With mortgage .....	56	51	60	55	57
Without mortgage .....	21	22	24	23	13
Renter .....	23	26	17	22	29
Race of reference person:					
Black .....	12	11	9	19	3
White and other .....	88	89	91	81	97
Education of reference person:					
Elementary (1-8) .....	4	3	2	5	5
High school (9-12) .....	33	34	37	36	24
College .....	63	62	61	59	71
Never attended and other .....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	1
At least one vehicle owned or leased .....	92	87	94	93	94
Average annual expenditures .....	\$45,927	\$48,934	\$45,057	\$41,526	\$51,014
Food .....					
Food at home .....	3,364	3,596	3,373	3,167	3,451
Cereals and bakery products .....	506	567	509	459	519
Cereals and cereal products .....	173	187	172	157	184
Bakery products .....	333	380	337	301	335
Meats, poultry, fish, and eggs .....	887	958	839	907	837
Beef .....	263	290	256	259	250
Pork .....	182	179	187	197	156
Other meats .....	112	131	122	104	97
Poultry .....	165	186	137	173	162
Fish and seafood .....	129	136	106	139	129
Eggs .....	36	36	31	34	44
Dairy products .....	349	388	375	306	352
Fresh milk and cream .....	128	143	136	110	136
Other dairy products .....	220	245	240	196	216
Fruits and vegetables .....	574	648	554	519	611
Fresh fruits .....	181	195	175	159	208
Fresh vegetables .....	175	200	159	157	194
Processed fruits .....	127	162	123	112	123
Processed vegetables .....	91	91	96	92	86

See footnotes at end of table.

**Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Other food at home .....	\$1,049	\$1,035	\$1,096	\$976	\$1,130
Sugar and other sweets .....	130	134	131	124	134
Fats and oils .....	96	92	97	95	99
Miscellaneous foods .....	470	466	505	418	518
Nonalcoholic beverages .....	295	281	312	288	300
Food prepared by consumer unit on out-of-town trips .....	60	62	52	51	79
Food away from home .....	2,608	2,928	2,743	2,302	2,666
Alcoholic beverages .....	333	377	349	280	361
Housing .....	14,240	16,148	13,382	12,327	16,432
Shelter .....	8,319	9,937	7,487	6,632	10,379
Owned dwellings .....	6,042	7,022	5,921	4,847	7,163
Mortgage interest and charges .....	3,589	3,793	3,103	3,039	4,761
Property taxes .....	1,424	2,219	1,562	963	1,306
Maintenance, repairs, insurance, other expenses .....	1,029	1,010	1,256	845	1,095
Rented dwellings .....	1,484	1,929	868	1,180	2,201
Other lodging .....	793	986	698	605	1,016
Utilities, fuels, and public services .....	2,855	3,072	2,851	2,910	2,587
Natural gas .....	316	423	430	187	306
Electricity .....	1,092	1,054	1,013	1,301	884
Fuel oil and other fuels .....	100	280	84	50	37
Telephone services .....	1,000	1,031	1,000	1,024	939
Water and other public services .....	347	284	325	348	421
Household operations .....	553	666	462	499	635
Personal services .....	144	184	115	141	145
Other household expenses .....	409	482	346	357	490
Housekeeping supplies .....	561	487	584	559	608
Laundry and cleaning supplies .....	138	112	150	142	144
Other household products .....	272	229	251	302	288
Postage and stationery .....	150	146	183	115	176
Household furnishings and equipment .....	1,952	1,986	1,998	1,728	2,223
Household textiles .....	155	136	190	127	180
Furniture .....	443	422	421	394	559
Floor coverings .....	64	94	72	42	66
Major appliances .....	209	223	202	198	223
Small appliances, miscellaneous housewares .....	117	124	131	102	120
Miscellaneous household equipment .....	963	986	983	866	1,075
Apparel and services .....	2,122	2,428	2,052	2,051	2,030
Men and boys .....	523	638	563	417	543
Men, 16 and over .....	444	539	481	349	471
Boys, 2 to 15 .....	78	99	83	68	71
Women and girls .....	873	1,005	767	938	758
Women, 16 and over .....	751	889	633	819	639
Girls, 2 to 15 .....	122	115	134	119	119
Children under 2 .....	45	21	47	56	47
Footwear .....	337	344	370	316	331
Other apparel products and services .....	345	420	305	324	352
Transportation .....	8,765	8,738	8,396	8,368	9,779
Vehicle purchases (net outlay) .....	3,927	3,520	3,780	4,008	4,306
Cars and trucks, new .....	2,004	1,736	1,512	2,190	2,452
Cars and trucks, used .....	1,874	1,784	2,201	1,798	1,733
Other vehicles .....	50	( <sup>4</sup> )	<sup>5</sup> 67	<sup>5</sup> 20	121
Gasoline and motor oil .....	1,329	1,232	1,327	1,297	1,464

See footnotes at end of table.

**Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Other vehicle expenses .....	\$3,008	\$3,308	\$2,847	\$2,714	\$3,369
Vehicle finance charges .....	427	346	429	487	402
Maintenance and repairs .....	868	905	754	794	1,067
Vehicle insurance .....	1,030	1,247	913	963	1,066
Vehicle rental, leases, licenses, other charges .....	684	810	751	470	834
Public transportation .....	500	677	441	349	639
Health care .....	2,185	1,997	2,278	2,291	2,088
Health insurance .....	942	880	977	968	917
Medical services .....	746	742	748	756	733
Drugs .....	373	256	401	463	307
Medical supplies .....	124	120	152	105	130
Entertainment .....	2,278	2,315	2,444	1,867	2,717
Fees and admissions .....	602	725	617	469	687
Television, radios, sound equipment .....	715	804	725	652	723
Pets, toys, and playground equipment .....	404	353	458	375	439
Other entertainment supplies, equipment, and services .....	557	433	643	371	868
Personal care products and services .....	495	454	470	546	477
Reading .....	209	279	208	146	248
Education .....	1,089	1,706	1,151	703	1,086
Tobacco products and smoking supplies .....	367	451	381	356	297
Miscellaneous .....	1,058	1,103	1,043	963	1,181
Cash contributions .....	1,458	1,165	1,541	1,392	1,729
Personal insurance and pensions .....	5,357	5,250	5,246	4,768	6,473
Life and other personal insurance .....	596	682	549	601	565
Pensions and Social Security .....	4,761	4,569	4,698	4,167	5,908
Sources of income and personal taxes: <sup>1</sup>					
Money income before taxes .....	59,263	66,028	57,882	53,131	63,912
Wages and salaries .....	51,825	59,265	51,033	46,695	54,033
Self-employment income .....	3,811	3,418	3,238	3,175	5,514
Social Security, private and government retirement .....	1,768	1,502	1,981	1,868	1,633
Interest, dividends, rental income, other property income .....	818	635	796	535	1,369
Unemployment and workers' compensation, veterans' benefits .....	293	425	205	199	405
Public assistance, supplemental security income, food stamps .....	320	341	351	228	403
Regular contributions for support .....	201	276	173	188	189
Other income .....	228	165	104	243	367
Personal taxes .....	5,405	6,442	5,444	4,215	6,236
Federal income taxes .....	4,193	4,932	4,046	3,445	4,805
State and local income taxes .....	998	1,185	1,189	585	1,255
Other taxes .....	214	325	208	185	176
Income after taxes .....	53,858	59,585	52,439	48,916	57,677

See footnotes at end of table.

**Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	- \$2,025	- \$479	- \$621	- \$1,076	- \$6,266
Net change in total assets .....	5,713	7,402	4,532	3,430	8,988
Net change in total liabilities .....	7,737	7,881	5,154	4,506	15,254
Other financial information:					
Other money receipts .....	671	785	530	747	601
Mortgage principal paid on owned property .....	-1,991	-2,107	-2,003	-1,760	-2,233
Estimated market value of owned home .....	107,802	123,531	101,841	85,547	134,676
Estimated monthly rental value of owned home ..	732	840	709	625	830
Gifts of goods and services .....	1,769	2,426	1,822	1,381	1,742
Food .....	208	338	194	145	209
Housing .....	453	575	461	370	468
Housekeeping supplies .....	47	47	53	43	48
Household textiles .....	23	17	19	18	39
Appliances and miscellaneous housewares .....	43	39	56	42	33
Major appliances .....	12	11	17	13	4
Small appliances and miscellaneous housewares .....	31	28	39	29	29
Miscellaneous household equipment .....	86	110	77	67	101
Other housing .....	255	362	255	200	247
Apparel and services .....	279	340	278	270	240
Males, 2 and over .....	77	98	87	62	69
Females, 2 and over .....	111	157	97	116	74
Children under 2 .....	32	18	34	40	30
Other apparel products and services .....	61	67	61	52	67
Jewelry and watches .....	26	25	28	18	40
All other apparel products and services .....	34	42	33	35	27
Transportation .....	70	79	60	81	56
Health care .....	47	28	43	54	58
Entertainment .....	114	142	133	85	114
Toys, games, hobbies, and tricycles .....	38	43	48	33	33
Other entertainment .....	76	98	86	52	81
Education .....	446	749	521	264	388
All other gifts .....	151	176	132	112	209

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.

<sup>2</sup> Value less than 0.05.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> No data reported.

<sup>5</sup> Data are likely to have large sampling errors.

n.a. Not applicable.