

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands)	22,911	4,356	5,607	8,184	4,764
Consumer unit characteristics:					
Income before taxes ¹	\$66,549	\$73,999	\$66,273	\$60,624	\$70,385
Income after taxes ¹	62,551	70,479	61,296	57,503	65,550
Age of reference person	49.3	49.4	49.3	49.3	49.3
Average number in consumer unit:					
Persons	2.7	2.8	2.6	2.6	2.8
Children under 186	.6	.5	.5	.6
Persons 65 and over	(²)	(²)	(²)	(²)	(²)
Earners	1.8	1.8	1.8	1.7	1.8
Vehicles	2.4	2.2	2.7	2.3	2.5
Percent distribution:					
Sex of reference person:					
Male	52	55	54	50	53
Female	48	45	46	50	47
Housing tenure:					
Homeowner	76	74	79	77	71
With mortgage	56	54	58	54	58
Without mortgage	20	20	22	22	13
Renter	24	26	21	23	29
Race of reference person:					
Black or African American	12	10	10	20	4
White, Asian, and All Other Races	88	90	90	80	96
Education of reference person:					
Elementary (1-8)	4	2	2	5	5
High school (9-12)	35	36	38	37	27
College	61	62	60	58	68
Never attended and other	(³)	(³)	(³)	(³)	1
At least one vehicle owned or leased	92	86	94	92	94
Average annual expenditures	\$49,431	\$53,072	\$49,303	\$44,524	\$54,652
Food	6,307	7,002	6,353	5,780	6,487
Food at home	3,613	3,952	3,537	3,386	3,758
Cereals and bakery products	505	580	487	467	515
Cereals and cereal products	168	190	161	156	176
Bakery products	337	390	327	312	339
Meats, poultry, fish, and eggs	966	1,120	907	943	925
Beef	297	328	289	299	274
Pork	198	212	192	205	180
Other meats	120	147	130	108	102
Poultry	170	201	158	161	167
Fish and seafood	143	190	105	132	160
Eggs	39	42	33	38	42
Dairy products	373	407	394	331	386
Fresh milk and cream	137	140	142	128	142
Other dairy products	236	267	252	202	244
Fruits and vegetables	624	662	583	583	701
Fresh fruits	204	219	180	191	239
Fresh vegetables	202	214	181	189	236
Processed fruits	124	140	121	109	138
Processed vegetables	94	90	101	94	88

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, 2002-2003 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Other food at home	\$1,146	\$1,183	\$1,165	\$1,062	\$1,230
Sugar and other sweets	136	141	138	126	144
Fats and oils	100	114	97	94	100
Miscellaneous foods	551	548	566	524	582
Nonalcoholic beverages	313	329	323	281	339
Food prepared by consumer unit on out-of-town trips	46	51	40	37	65
Food away from home	2,694	3,049	2,815	2,394	2,729
Alcoholic beverages	471	541	519	398	476
Housing	15,550	17,116	14,535	13,622	18,644
Shelter	9,230	10,618	8,111	7,566	12,138
Owned dwellings	6,840	7,827	6,149	5,625	8,840
Mortgage interest and charges	4,075	4,055	3,404	3,453	5,951
Property taxes	1,591	2,479	1,587	1,168	1,511
Maintenance, repairs, insurance, other expenses	1,174	1,293	1,158	1,004	1,378
Rented dwellings	1,694	1,946	1,242	1,376	2,544
Other lodging	696	845	719	566	754
Utilities, fuels, and public services	3,222	3,373	3,206	3,268	3,022
Natural gas	426	537	629	267	357
Electricity	1,169	1,114	1,050	1,386	984
Fuel oil and other fuels	110	294	81	60	61
Telephone services	1,133	1,136	1,065	1,178	1,131
Water and other public services	385	291	380	378	489
Household operations	623	792	482	539	779
Personal services	143	255	94	109	157
Other household expenses	480	538	387	430	622
Housekeeping supplies	625	556	753	590	608
Laundry and cleaning supplies	151	131	177	148	145
Other household products	323	282	393	315	295
Postage and stationery	152	142	183	127	168
Household furnishings and equipment	1,850	1,777	1,985	1,658	2,096
Household textiles	154	161	178	124	169
Furniture	451	453	470	425	473
Floor coverings	60	61	61	60	61
Major appliances	218	238	220	188	251
Small appliances, miscellaneous housewares	117	108	121	112	130
Miscellaneous household equipment	849	757	934	749	1,012
Apparel and services	1,991	2,365	1,844	1,757	2,204
Men and boys	472	559	490	404	490
Men, 16 and over	382	447	412	319	396
Boys, 2 to 15	90	112	78	85	94
Women and girls	829	968	803	710	929
Women, 16 and over	720	821	692	624	818
Girls, 2 to 15	109	148	111	86	112
Children under 2	51	43	43	65	47
Footwear	349	455	269	334	364
Other apparel products and services	288	339	239	245	374
Transportation	9,473	9,282	10,017	8,904	9,978
Vehicle purchases (net outlay)	4,420	4,070	4,809	4,382	4,345
Cars and trucks, new	2,270	2,264	2,151	2,457	2,096
Cars and trucks, used	2,029	1,688	2,545	1,827	2,079
Other vehicles	120	418	413	98	170
Gasoline and motor oil	1,570	1,457	1,606	1,550	1,667

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, 2002-2003 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Other vehicle expenses	\$3,034	\$3,070	\$3,136	\$2,693	\$3,466
Vehicle finance charges	482	369	479	539	492
Maintenance and repairs	815	761	835	688	1,057
Vehicle insurance	1,161	1,252	1,137	1,109	1,197
Vehicle rental, leases, licenses, other charges	576	688	685	357	720
Public transportation	449	685	466	280	500
Health care	2,515	2,317	2,465	2,542	2,708
Health insurance	1,173	1,172	1,149	1,172	1,204
Medical services	742	625	673	743	932
Drugs	474	417	500	520	419
Medical supplies	125	103	144	107	153
Entertainment	2,485	2,713	2,405	2,174	2,910
Fees and admissions	643	868	634	474	738
Television, radios, sound equipment	836	883	805	807	879
Pets, toys, and playground equipment	458	447	492	397	534
Other entertainment supplies, equipment, and services	549	515	475	496	758
Personal care products and services	602	607	589	563	682
Reading	158	180	177	119	186
Education	1,293	2,209	1,261	885	1,197
Tobacco products and smoking supplies	400	441	480	369	320
Miscellaneous	909	828	1,019	858	940
Cash contributions	1,612	1,512	1,723	1,412	1,915
Personal insurance and pensions	5,666	5,961	5,916	5,140	6,006
Life and other personal insurance	580	716	599	507	559
Pensions and Social Security	5,086	5,245	5,317	4,633	5,448
Sources of income and personal taxes: ¹					
Money income before taxes	66,549	73,999	66,273	60,624	70,385
Wages and salaries	58,529	66,417	58,737	53,986	59,006
Self-employment income	3,456	3,939	2,610	2,504	5,642
Social Security, private and government retirement	2,232	1,665	1,846	2,328	3,027
Interest, dividends, rental income, other property income	1,139	833	1,552	807	1,519
Unemployment and workers' compensation, veterans' benefits	345	441	427	234	353
Public assistance, supplemental security income, food stamps	325	332	189	350	429
Regular contributions for support	413	245	819	319	263
Other income	111	126	93	96	145
Personal taxes	3,998	3,519	4,977	3,121	4,835
Federal income taxes	2,981	2,540	3,578	2,432	3,651
State and local income taxes	806	755	1,134	548	924
Other taxes	211	224	265	141	260
Income after taxes	62,551	70,479	61,296	57,503	65,550

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, 2002-2003 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	- \$14,521	- \$15,536	- \$10,786	- \$8,557	- \$28,234
Net change in total assets	5,973	7,492	5,352	4,944	7,082
Net change in total liabilities	20,494	23,028	16,138	13,501	35,316
Other financial information:					
Other money receipts	595	261	517	732	757
Mortgage principal paid on owned property	-2,246	-2,689	-2,207	-1,801	-2,653
Estimated market value of owned home	139,129	164,757	124,869	105,012	191,086
Estimated monthly rental value of owned home ..	882	984	822	764	1,062
Gifts of goods and services	1,596	1,981	1,838	1,351	1,379
Food	146	176	158	135	124
Alcoholic beverages	18	16	19	14	24
Housing	354	346	436	339	293
Housekeeping supplies	50	57	67	36	47
Household textiles	17	17	35	10	11
Appliances and miscellaneous					
housewares	30	22	28	31	37
Major appliances	8	43	9	6	16
Small appliances and miscellaneous					
housewares	21	19	19	25	20
Miscellaneous household equipment	88	81	106	89	71
Other housing	169	169	200	173	127
Apparel and services	253	313	254	235	227
Males, 2 and over	70	80	68	71	61
Females, 2 and over	86	113	95	64	85
Children under 2	41	35	37	47	38
Other apparel products and services	57	85	54	53	43
Jewelry and watches	23	38	18	18	26
All other apparel products and services	34	46	35	35	18
Transportation	93	21	127	112	87
Health care	52	39	56	49	64
Entertainment	93	87	113	93	77
Toys, games, hobbies, and tricycles	33	25	41	36	26
Other entertainment	60	62	72	56	51
Personal care products and services	24	30	24	20	27
Reading	1	1	1	1	2
Education	463	816	537	282	362
All other gifts	98	135	113	72	93

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. n.a. Not applicable.