

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands).....	15,066	3,145	3,786	5,210	2,925
Consumer unit characteristics:					
Income before taxes 1/.....	\$45,945	\$54,825	\$40,499	\$41,447	\$50,960
Income after taxes 1/.....	41,616	49,141	37,419	37,428	46,009
Age of reference person.....	49.2	49.3	49.3	49.2	49.1
Average number in consumer unit:					
Persons.....	2.9	3.0	2.9	2.8	3.0
Children under 18.....	.6	.6	.6	.6	.8
Persons 65 and over.....	(2)	.1	(2)	(2)	(2)
Earners.....	1.9	2.1	2.0	1.8	1.9
Vehicles.....	2.6	2.2	2.8	2.5	2.8
Percent distribution:					
Sex of reference person:					
Male.....	69	71	75	63	70
Female.....	31	29	25	37	30
Housing tenure:					
Percent homeowner.....	76	71	79	76	75
With mortgage.....	58	53	58	57	67
Without mortgage.....	17	18	21	19	9
Renter.....	24	29	21	24	25
Race of reference person:					
Black.....	12	12	11	17	5
White and other.....	88	88	89	83	95
Education of reference person:					
Elementary (1-8).....	8	6	7	11	7
High school (9-12).....	45	48	52	45	32
College.....	47	46	41	44	60
Never attended and other.....	(3)	(3)	(3)	(3)	1
At least one vehicle owned.....	92	88	94	94	92
Average annual expenditures.....	\$37,582	\$41,514	\$35,296	\$34,775	\$41,232
Food.....	5,336	5,663	5,060	5,130	5,670
Food at home.....	3,077	3,012	2,987	2,969	3,435
Cereals and bakery products.....	451	456	439	426	502
Cereals and cereal products.....	154	145	147	149	183
Bakery products.....	297	311	292	277	319

Meats, poultry, fish, and eggs.....	870	940	795	873	874
Beef.....	274	275	251	288	277
Pork.....	177	187	175	187	155
Other meats.....	132	147	142	125	115
Poultry.....	149	179	115	141	170
Fish and seafood.....	102	115	82	99	117
Eggs.....	35	37	31	32	41
Dairy products.....	339	344	319	314	399
Fresh milk and cream.....	150	152	143	135	178
Other dairy products.....	190	191	176	179	221
Fruits and vegetables.....	482	472	470	448	564
Fresh fruits.....	148	144	143	134	179
Fresh vegetables.....	146	139	136	133	185
Processed fruits.....	106	116	104	95	118
Processed vegetables.....	83	74	88	85	82
Other food at home.....	935	800	964	908	1,096
Sugar and other sweets.....	117	100	110	109	156
Fats and oils.....	83	73	86	84	90
Miscellaneous foods.....	409	344	445	393	463
Nonalcoholic beverages.....	276	237	284	278	306
Food prepared by consumer unit on out-of-town trips.....	50	46	39	43	80
Food away from home.....	2,259	2,651	2,073	2,161	2,235
Alcoholic beverages.....	342	448	302	288	363
Housing.....	10,821	12,534	10,039	9,165	12,948
Shelter.....	6,031	7,563	5,174	4,680	7,899
Owned dwellings.....	4,265	4,940	3,871	3,266	5,825
Mortgage interest and charges.....	2,736	2,904	2,313	2,103	4,227
Property taxes.....	897	1,362	956	540	956
Maintenance, repairs, insurance, other expenses.....	632	674	601	623	642
Rented dwellings.....	1,166	1,700	815	949	1,431
Other lodging.....	601	923	488	465	643
Utilities, fuels, and public services.....	2,426	2,672	2,429	2,395	2,213
Natural gas.....	304	367	434	176	295
Electricity.....	974	924	912	1,143	805
Fuel oil and other fuels.....	117	321	104	42	46
Telephone services.....	777	832	758	769	756
Water and other public services.....	255	227	221	265	311
Household operations.....	351	381	287	319	459
Personal services.....	59	54	66	55	61
Other household expenses.....	292	327	221	264	398
Housekeeping supplies.....	485	453	494	467	542
Laundry and cleaning supplies.....	140	127	151	135	146
Other household products.....	211	180	213	215	238
Postage and stationery.....	135	146	130	117	158
Household furnishings and equipment.....	1,527	1,466	1,655	1,304	1,834
Household textiles.....	143	100	107	162	200
Furniture.....	392	411	435	288	503
Floor coverings.....	180	132	468	62	89
Major appliances.....	157	162	132	157	185
Small appliances, miscellaneous housewares	102	95	86	102	126

Miscellaneous household equipment.....	553	567	427	532	731
Apparel and services.....	2,206	2,567	2,159	1,972	2,265
Men and boys.....	564	631	558	527	565
Men, 16 and over.....	495	581	482	449	496
Boys, 2 to 15.....	69	50	76	78	69
Women and girls.....	912	1,044	937	810	907
Women, 16 and over.....	819	939	850	731	797
Girls, 2 to 15.....	93	105	87	79	110
Children under 2.....	60	62	50	46	95
Footwear.....	312	445	293	243	301
Other apparel products and services.....	358	386	322	345	398
Transportation.....	6,873	7,189	6,493	6,864	7,038
Vehicle purchases (net outlay).....	2,757	2,697	2,749	2,953	2,486
Cars and trucks, new.....	1,468	1,719	1,243	1,478	1,469
Cars and trucks, used.....	1,270	978	1,474	1,444	1,012
Other vehicles.....	20	(4)	5/31	5/31	5/5
Gasoline and motor oil.....	1,353	1,289	1,347	1,398	1,348
Other vehicle expenses.....	2,336	2,607	2,100	2,133	2,706
Vehicle finance charges.....	412	356	448	435	385
Maintenance and repairs.....	803	825	653	779	1,011
Vehicle insurance.....	833	1,048	730	749	884
Vehicle rental, leases, licenses, other charges.....	288	378	269	171	426
Public transportation.....	427	596	297	379	498
Health care.....	1,663	1,630	1,629	1,794	1,509
Health insurance.....	608	598	600	667	526
Medical services.....	686	697	651	708	678
Drugs.....	251	210	254	316	175
Medical supplies.....	118	124	124	104	131
Entertainment.....	1,978	1,853	1,907	1,853	2,430
Fees and admissions.....	477	543	456	373	622
Television, radios, sound equipment.....	613	615	610	553	724
Pets, toys, and playground equipment.....	371	310	379	355	453
Other entertainment supplies, equipment, and services.....	517	384	462	572	630
Personal care products and services.....	484	528	429	475	519
Reading.....	191	219	203	160	203
Education.....	784	1,314	652	637	649
Tobacco products and smoking supplies.....	368	378	414	391	255
Miscellaneous.....	1,131	1,232	1,014	1,037	1,340
Cash contributions.....	1,320	1,207	1,316	1,353	1,386
Personal insurance and pensions.....	4,085	4,752	3,680	3,657	4,657
Life and other personal insurance.....	566	693	555	553	466
Pensions and Social Security.....	3,520	4,058	3,125	3,104	4,192

Sources of income and personal taxes: 1/

Money income before taxes.....	45,945	54,825	40,499	41,447	50,960
Wages and salaries.....	38,259	47,312	34,333	35,077	39,150
Self-employment income.....	4,609	4,918	3,267	3,387	7,895
Social Security, private and government retirement.....	1,125	847	1,066	1,229	1,295
Interest, dividends, rental income, other property income.....	997	799	762	1,013	1,440
Unemployment and workers' compensation, veterans' benefits.....	329	328	422	206	429
Public assistance, supplemental security income, food stamps.....	298	310	319	303	254
Regular contributions for support.....	250	241	268	182	351
Other income.....	77	71	62	50	146
Personal taxes.....	4,329	5,684	3,080	4,019	4,952
Federal income taxes.....	3,389	4,380	2,206	3,332	3,878
State and local income taxes.....	811	1,191	705	566	965
Other taxes.....	128	113	169	121	108
Income after taxes.....	41,616	49,141	37,419	37,428	46,009
Addenda:					
Net change in total assets and liabilities....	391	607	663	-485	1,369
Net change in total assets.....	3,352	2,841	1,904	2,872	6,632
Net change in total liabilities.....	2,961	2,234	1,241	3,358	5,263
Other financial information:					
Other money receipts.....	412	503	247	177	947
Mortgage principal paid on owned property...	-990	-1,010	-869	-948	-1,198
Estimated market value of owned home.....	90,174	113,574	72,999	67,170	128,218
Estimated monthly rental value of owned home	535	647	459	429	704
Gifts of goods and services.....	1,672	2,166	1,585	1,604	1,366
Food.....	185	272	167	175	132
Housing.....	396	441	379	392	373
Housekeeping supplies.....	43	53	41	34	49
Household textiles.....	18	5/11	11	11	47
Appliances and miscellaneous housewares...	37	27	30	39	54
Major appliances.....	11	10	5	14	14
Small appliances and miscellaneous housewares.....	26	17	25	25	40
Miscellaneous household equipment.....	77	72	76	66	103
Other housing.....	221	279	220	243	120
Apparel and services.....	345	404	344	320	325
Males 2 and over.....	97	97	103	99	87
Females 2 and over.....	138	176	128	134	115
Children under 2.....	44	38	41	33	72
Other apparel products and services.....	66	94	72	53	51
Jewelry and watches.....	30	45	26	25	28
All other apparel products and services.	36	49	46	28	22
Transportation.....	127	129	97	183	64
Health care.....	57	110	51	47	23
Entertainment.....	96	95	89	99	99

Toys, games, hobbies, and tricycles.....	28	24	33	28	27
Other entertainment.....	67	71	56	71	72
Education.....	341	561	344	275	221
All other gifts.....	125	154	114	113	130

- 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.