

**Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000**

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	21,388	4,192	4,976	7,186	5,035
Consumer unit characteristics:					
Income before taxes <sup>1</sup> .....	\$59,351	\$64,849	\$59,607	\$52,928	\$63,157
Income after taxes <sup>1</sup> .....	54,302	59,707	53,424	49,220	57,479
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	2.7	2.7
Children under 18 .....	.6	.6	.5	.6	.6
Persons 65 and over .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Earners .....	1.8	1.9	1.9	1.7	1.8
Vehicles .....	2.4	2.1	2.7	2.3	2.5
Percent distribution:					
Sex of reference person:					
Male .....	58	58	58	56	59
Female .....	42	42	42	44	41
Housing tenure:					
Homeowner .....	76	73	82	77	71
With mortgage .....	54	49	56	53	56
Without mortgage .....	22	24	26	24	15
Renter .....	24	27	18	23	29
Race of reference person:					
Black .....	12	12	9	20	5
White and other .....	88	88	91	80	95
Education of reference person:					
Elementary (1-8) .....	4	3	2	6	5
High school (9-12) .....	34	37	37	37	24
College .....	62	60	62	57	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	86	94	93	94
Average annual expenditures .....	\$46,482	\$49,715	\$46,431	\$41,502	\$51,006
Food .....					
Food at home .....	3,501	3,854	3,376	3,186	3,806
Cereals and bakery products .....	535	612	520	464	592
Cereals and cereal products .....	177	194	175	162	188
Bakery products .....	358	417	345	303	404
Meats, poultry, fish, and eggs .....	925	1,043	807	915	957
Beef .....	277	297	245	277	292
Pork .....	192	192	174	206	187
Other meats .....	116	144	116	102	115
Poultry .....	165	202	140	157	169
Fish and seafood .....	138	169	102	137	149
Eggs .....	37	39	30	36	44
Dairy products .....	366	427	379	300	401
Fresh milk and cream .....	138	152	142	113	160
Other dairy products .....	228	274	237	187	240
Fruits and vegetables .....	595	681	556	520	674
Fresh fruits .....	180	205	170	150	215
Fresh vegetables .....	185	206	163	163	223
Processed fruits .....	131	166	131	110	133
Processed vegetables .....	99	105	93	97	103

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, 1999-2000 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Other food at home .....	\$1,081	\$1,093	\$1,113	\$987	\$1,182
Sugar and other sweets .....	135	135	140	132	136
Fats and oils .....	99	106	91	97	105
Miscellaneous foods .....	497	497	534	435	553
Nonalcoholic beverages .....	300	302	305	283	320
Food prepared by consumer unit on out-of-town trips .....	50	53	44	40	67
Food away from home .....	2,621	2,931	2,767	2,331	2,644
Alcoholic beverages .....	369	389	415	309	399
Housing .....	14,346	16,171	13,589	12,327	16,461
Shelter .....	8,413	9,971	7,631	6,655	10,398
Owned dwellings .....	6,080	6,938	5,881	4,893	7,258
Mortgage interest and charges .....	3,598	3,591	3,140	2,995	4,918
Property taxes .....	1,458	2,330	1,589	975	1,290
Maintenance, repairs, insurance, other expenses .....	1,024	1,017	1,152	922	1,050
Rented dwellings .....	1,574	2,050	988	1,228	2,252
Other lodging .....	758	983	761	535	888
Utilities, fuels, and public services .....	2,839	3,034	2,905	2,896	2,528
Natural gas .....	325	428	458	193	294
Electricity .....	1,059	1,039	986	1,274	842
Fuel oil and other fuels .....	102	289	82	51	38
Telephone services .....	1,008	1,009	1,047	1,029	937
Water and other public services .....	345	269	332	349	417
Household operations .....	594	681	471	521	748
Personal services .....	147	137	122	130	205
Other household expenses .....	447	543	349	391	543
Housekeeping supplies .....	552	515	564	550	577
Laundry and cleaning supplies .....	136	125	144	139	134
Other household products .....	272	257	254	286	282
Postage and stationery .....	144	133	166	125	161
Household furnishings and equipment .....	1,948	1,970	2,018	1,705	2,211
Household textiles .....	146	173	149	108	180
Furniture .....	459	457	449	400	554
Floor coverings .....	51	60	58	50	38
Major appliances .....	222	189	234	191	283
Small appliances, miscellaneous housewares .....	128	143	137	107	140
Miscellaneous household equipment .....	941	949	990	850	1,016
Apparel and services .....	2,242	2,590	2,160	2,085	2,265
Men and boys .....	563	647	575	484	600
Men, 16 and over .....	476	529	479	419	516
Boys, 2 to 15 .....	87	119	96	65	84
Women and girls .....	906	1,044	894	871	853
Women, 16 and over .....	778	883	749	754	754
Girls, 2 to 15 .....	128	161	146	117	99
Children under 2 .....	54	56	52	50	60
Footwear .....	383	379	358	384	413
Other apparel products and services .....	336	464	282	296	340
Transportation .....	8,917	8,537	8,708	8,873	9,500
Vehicle purchases (net outlay) .....	3,987	3,358	3,842	4,429	4,023
Cars and trucks, new .....	1,880	1,703	1,437	2,097	2,155
Cars and trucks, used .....	2,059	1,624	2,390	2,282	1,777
Other vehicles .....	48	431	415	450	91
Gasoline and motor oil .....	1,473	1,338	1,495	1,437	1,616

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, 1999-2000 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Other vehicle expenses .....	\$2,974	\$3,116	\$2,929	\$2,676	\$3,324
Vehicle finance charges .....	410	314	419	462	408
Maintenance and repairs .....	845	825	802	777	999
Vehicle insurance .....	1,026	1,169	966	984	1,028
Vehicle rental, leases, licenses, other charges .....	693	808	743	453	889
Public transportation .....	482	725	441	331	537
Health care .....	2,192	2,040	2,265	2,247	2,167
Health insurance .....	959	872	1,014	995	927
Medical services .....	726	750	714	692	768
Drugs .....	388	292	405	466	339
Medical supplies .....	118	126	132	94	133
Entertainment .....	2,347	2,601	2,398	1,847	2,809
Fees and admissions .....	648	814	671	477	733
Television, radios, sound equipment .....	718	755	740	661	747
Pets, toys, and playground equipment .....	401	367	416	371	458
Other entertainment supplies, equipment, and services .....	580	665	571	338	870
Personal care products and services .....	651	685	627	632	674
Reading .....	194	253	205	136	216
Education .....	1,136	1,751	1,263	796	983
Tobacco products and smoking supplies .....	385	391	429	396	321
Miscellaneous .....	1,006	908	1,060	913	1,165
Cash contributions .....	1,477	1,493	1,821	1,178	1,550
Personal insurance and pensions .....	5,098	5,120	5,348	4,248	6,044
Life and other personal insurance .....	582	718	567	520	571
Pensions and Social Security .....	4,516	4,403	4,781	3,728	5,474
Sources of income and personal taxes: <sup>1</sup>					
Money income before taxes .....	59,351	64,849	59,607	52,928	63,157
Wages and salaries .....	51,518	58,702	53,077	44,958	52,961
Self-employment income .....	3,925	2,849	2,995	3,655	5,992
Social Security, private and government retirement .....	1,892	1,397	1,813	2,267	1,866
Interest, dividends, rental income, other property income .....	898	688	890	901	1,069
Unemployment and workers' compensation, veterans' benefits .....	288	273	253	297	323
Public assistance, supplemental security income, food stamps .....	311	335	260	257	410
Regular contributions for support .....	290	305	208	336	295
Other income .....	228	298	112	257	241
Personal taxes .....	5,048	5,142	6,183	3,708	5,678
Federal income taxes .....	3,940	3,893	4,674	3,034	4,483
State and local income taxes .....	901	1,018	1,284	461	1,030
Other taxes .....	207	231	225	214	164
Income after taxes .....	54,302	59,707	53,424	49,220	57,479

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, 1999-2000 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	\$2,943	\$11,141	\$2,769	\$604	- \$372
Net change in total assets .....	8,964	15,397	8,301	4,604	10,488
Net change in total liabilities .....	6,021	4,256	5,532	4,000	10,860
Other financial information:					
Other money receipts .....	580	468	381	802	551
Mortgage principal paid on owned property .....	-1,903	-2,138	-1,979	-1,452	-2,276
Estimated market value of owned home .....	112,329	122,459	108,362	89,314	140,666
Estimated monthly rental value of owned home ..	755	851	738	638	859
Gifts of goods and services .....	1,719	2,087	1,982	1,397	1,617
Food .....	165	200	216	129	136
Alcoholic beverages .....	16	17	23	8	18
Housing .....	427	441	533	338	438
Housekeeping supplies .....	44	50	46	39	41
Household textiles .....	24	20	24	13	44
Appliances and miscellaneous					
housewares .....	44	41	60	41	34
Major appliances .....	14	6	18	21	8
Small appliances and miscellaneous					
housewares .....	30	35	43	20	26
Miscellaneous household equipment .....	90	73	109	65	123
Other housing .....	225	257	294	179	196
Apparel and services .....	298	310	271	301	312
Males, 2 and over .....	81	84	97	75	72
Females, 2 and over .....	121	126	84	139	128
Children under 2 .....	42	47	41	38	45
Other apparel products and services .....	54	54	49	48	68
Jewelry and watches .....	20	24	28	13	18
All other apparel products and services .....	34	30	20	35	50
Transportation .....	91	74	80	109	92
Health care .....	43	27	38	63	31
Entertainment .....	113	123	125	87	128
Toys, games, hobbies, and tricycles .....	36	42	45	28	32
Other entertainment .....	77	82	80	59	96
Personal care products and services .....	18	15	19	14	28
Reading .....	2	2	2	1	4
Education .....	443	763	543	285	304
All other gifts .....	103	116	131	61	124

<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> Data are likely to have large sampling errors. n.a. Not applicable.