

**Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000-2001**

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	22,096	4,320	5,199	7,423	5,154
Consumer unit characteristics:					
Income before taxes <sup>1</sup> .....	\$60,050	\$63,980	\$61,475	\$55,621	\$61,471
Income after taxes <sup>1</sup> .....	55,387	60,492	54,767	52,364	55,939
Age of reference person .....	49.4	49.4	49.4	49.4	49.3
Average number in consumer unit:					
Persons .....	2.7	2.7	2.6	2.6	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	1.8	1.7	1.8
Vehicles .....	2.4	2.1	2.7	2.3	2.4
Percent distribution:					
Sex of reference person:					
Male .....	56	54	59	54	55
Female .....	44	46	41	46	45
Housing tenure:					
Homeowner .....	76	73	82	77	71
With mortgage .....	54	51	57	54	56
Without mortgage .....	22	22	25	23	16
Renter .....	24	27	18	23	29
Race of reference person:					
Black .....	12	10	9	21	5
White and other .....	88	90	91	79	95
Education of reference person:					
Elementary (1-8) .....	4	3	2	5	6
High school (9-12) .....	34	38	36	37	25
College .....	61	59	63	58	67
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	93
Average annual expenditures .....	\$47,085	\$49,765	\$47,748	\$42,554	\$50,824
Food .....					
Food at home .....	3,658	4,098	3,450	3,410	3,915
Cereals and bakery products .....	541	609	529	490	578
Cereals and cereal products .....	178	194	185	162	181
Bakery products .....	363	415	344	328	398
Meats, poultry, fish, and eggs .....	985	1,152	831	983	1,013
Beef .....	302	337	250	315	310
Pork .....	205	196	176	224	213
Other meats .....	123	156	121	111	115
Poultry .....	176	226	151	164	177
Fish and seafood .....	139	195	101	130	148
Eggs .....	40	41	33	39	49
Dairy products .....	383	441	389	330	413
Fresh milk and cream .....	151	157	154	131	177
Other dairy products .....	232	284	235	200	236
Fruits and vegetables .....	616	714	556	554	703
Fresh fruits .....	187	226	174	155	220
Fresh vegetables .....	197	218	168	182	235
Processed fruits .....	130	157	122	115	143
Processed vegetables .....	102	113	92	101	105

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, 2000-2001 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Other food at home .....	\$1,133	\$1,182	\$1,145	\$1,053	\$1,208
Sugar and other sweets .....	138	150	140	133	134
Fats and oils .....	104	119	92	103	106
Miscellaneous foods .....	533	527	557	498	571
Nonalcoholic beverages .....	309	331	310	285	332
Food prepared by consumer unit on out-of-town trips .....	49	54	47	35	65
Food away from home .....	2,717	2,798	2,790	2,571	2,795
Alcoholic beverages .....	406	420	401	381	441
Housing .....	14,608	15,985	13,943	12,711	16,876
Shelter .....	8,563	9,773	7,823	6,907	10,683
Owned dwellings .....	6,234	6,848	5,968	5,114	7,598
Mortgage interest and charges .....	3,748	3,492	3,360	3,199	5,146
Property taxes .....	1,500	2,322	1,589	1,026	1,403
Maintenance, repairs, insurance, other expenses .....	985	1,034	1,019	889	1,049
Rented dwellings .....	1,623	2,042	1,041	1,262	2,379
Other lodging .....	706	882	814	530	705
Utilities, fuels, and public services .....	3,027	3,155	3,113	3,111	2,711
Natural gas .....	406	476	588	269	359
Electricity .....	1,098	1,019	1,018	1,360	865
Fuel oil and other fuels .....	122	351	87	63	50
Telephone services .....	1,040	1,043	1,063	1,053	995
Water and other public services .....	362	266	356	366	441
Household operations .....	576	584	447	547	742
Personal services .....	144	137	105	109	240
Other household expenses .....	432	447	342	438	502
Housekeeping supplies .....	586	571	604	546	647
Laundry and cleaning supplies .....	145	142	149	149	137
Other household products .....	293	275	283	268	365
Postage and stationery .....	148	155	173	129	145
Household furnishings and equipment .....	1,856	1,902	1,956	1,600	2,094
Household textiles .....	139	199	153	87	156
Furniture .....	461	461	444	401	565
Floor coverings .....	55	78	55	41	57
Major appliances .....	217	162	230	209	260
Small appliances, miscellaneous housewares .....	119	112	121	111	133
Miscellaneous household equipment .....	865	891	953	752	923
Apparel and services .....	2,353	2,790	2,398	2,107	2,315
Men and boys .....	587	713	655	504	538
Men, 16 and over .....	492	604	552	421	448
Boys, 2 to 15 .....	95	109	103	84	90
Women and girls .....	953	1,142	995	886	850
Women, 16 and over .....	836	976	864	782	770
Girls, 2 to 15 .....	117	166	131	104	80
Children under 2 .....	60	61	81	54	48
Footwear .....	416	468	396	376	460
Other apparel products and services .....	337	406	270	288	420
Transportation .....	9,094	8,693	9,273	8,800	9,676
Vehicle purchases (net outlay) .....	4,093	3,655	4,046	4,335	4,159
Cars and trucks, new .....	1,853	1,809	1,581	2,010	1,938
Cars and trucks, used .....	2,189	1,815	2,418	2,262	2,166
Other vehicles .....	51	430	447	463	55
Gasoline and motor oil .....	1,589	1,385	1,683	1,528	1,752

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, 2000-2001 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Other vehicle expenses .....	\$2,934	\$2,939	\$3,065	\$2,626	\$3,243
Vehicle finance charges .....	415	339	413	455	425
Maintenance and repairs .....	820	743	821	741	997
Vehicle insurance .....	1,017	1,068	1,000	994	1,026
Vehicle rental, leases, licenses, other charges .....	682	788	831	437	795
Public transportation .....	478	715	479	310	522
Health care .....	2,233	2,038	2,217	2,359	2,228
Health insurance .....	1,007	920	1,035	1,106	910
Medical services .....	688	675	628	641	825
Drugs .....	419	324	404	521	365
Medical supplies .....	119	120	150	90	127
Entertainment .....	2,232	2,598	2,259	1,839	2,473
Fees and admissions .....	636	765	675	489	703
Television, radios, sound equipment .....	739	771	786	666	769
Pets, toys, and playground equipment .....	394	397	407	345	453
Other entertainment supplies, equipment, and services .....	463	665	392	339	548
Personal care products and services .....	633	654	621	618	650
Reading .....	175	217	207	125	180
Education .....	1,091	1,555	1,271	827	901
Tobacco products and smoking supplies .....	375	353	460	377	304
Miscellaneous .....	913	833	964	765	1,148
Cash contributions .....	1,585	1,611	1,951	1,305	1,598
Personal insurance and pensions .....	5,012	5,124	5,541	4,359	5,323
Life and other personal insurance .....	547	615	619	513	467
Pensions and Social Security .....	4,464	4,509	4,922	3,847	4,856
Sources of income and personal taxes: <sup>1</sup>					
Money income before taxes .....	60,050	63,980	61,475	55,621	61,471
Wages and salaries .....	52,473	58,225	54,810	47,538	52,180
Self-employment income .....	3,574	2,734	2,796	3,603	5,002
Social Security, private and government retirement .....	1,859	1,179	1,755	2,435	1,730
Interest, dividends, rental income, other property income .....	1,043	567	1,203	1,109	1,184
Unemployment and workers' compensation, veterans' benefits .....	223	194	212	225	256
Public assistance, supplemental security income, food stamps .....	372	466	244	300	521
Regular contributions for support .....	350	333	321	326	425
Other income .....	156	282	134	84	172
Personal taxes .....	4,663	3,488	6,708	3,257	5,531
Federal income taxes .....	3,618	2,581	4,956	2,660	4,461
State and local income taxes .....	868	772	1,547	431	872
Other taxes .....	177	134	206	167	199
Income after taxes .....	55,387	60,492	54,767	52,364	55,939

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, 2000-2001 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	\$1,959	\$10,273	\$1,479	-\$301	-\$1,271
Net change in total assets .....	8,661	11,979	8,541	6,073	9,730
Net change in total liabilities .....	6,702	1,706	7,062	6,374	11,001
Other financial information:					
Other money receipts .....	446	546	317	521	382
Mortgage principal paid on owned property .....	-1,983	-2,237	-2,057	-1,517	-2,368
Estimated market value of owned home .....	120,215	125,914	114,670	95,660	156,400
Estimated monthly rental value of owned home ..	809	899	770	689	948
Gifts of goods and services .....	1,670	1,871	2,001	1,416	1,543
Food .....	147	153	194	129	118
Alcoholic beverages .....	17	20	22	12	16
Housing .....	399	410	507	315	401
Housekeeping supplies .....	45	56	55	37	41
Household textiles .....	19	24	25	10	24
Appliances and miscellaneous housewares .....	38	37	37	41	34
Major appliances .....	13	11	15	15	8
Small appliances and miscellaneous housewares .....	25	26	22	26	27
Miscellaneous household equipment .....	88	71	116	69	104
Other housing .....	208	222	275	159	198
Apparel and services .....	312	362	344	274	299
Males, 2 and over .....	88	122	97	72	76
Females, 2 and over .....	130	146	138	120	124
Children under 2 .....	49	52	65	45	35
Other apparel products and services .....	46	42	45	37	65
Jewelry and watches .....	15	18	18	12	12
All other apparel products and services .....	31	23	27	24	52
Transportation .....	95	39	94	98	140
Health care .....	38	30	29	53	30
Entertainment .....	104	109	115	95	101
Toys, games, hobbies, and tricycles .....	33	39	44	25	29
Other entertainment .....	71	70	72	70	72
Personal care products and services .....	24	23	28	19	27
Reading .....	2	2	3	1	2
Education .....	439	593	542	379	292
All other gifts .....	95	130	123	41	117

<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.