

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands)	22,504	4,276	5,362	7,826	5,041
Consumer unit characteristics:					
Income before taxes ¹	\$63,063	\$69,356	\$63,469	\$58,080	\$64,944
Income after taxes ¹	58,745	65,744	57,630	55,081	59,633
Age of reference person	49.3	49.5	49.3	49.3	49.2
Average number in consumer unit:					
Persons	2.7	2.7	2.6	2.6	2.8
Children under 186	.6	.5	.6	.7
Persons 65 and over	(²) 1.8	(²) 1.8	(²) 1.9	(²) 1.7	(²) 1.8
Earners	1.8	1.8	1.9	1.7	1.8
Vehicles	2.4	2.1	2.7	2.3	2.5
Percent distribution:					
Sex of reference person:					
Male	54	54	57	52	53
Female	46	46	43	48	47
Housing tenure:					
Homeowner	76	74	82	77	70
With mortgage	56	54	59	54	56
Without mortgage	20	20	22	23	14
Renter	24	26	18	23	30
Race of reference person:					
Black	12	9	10	21	4
White and other	88	91	90	79	96
Education of reference person:					
Elementary (1-8)	4	3	2	4	6
High school (9-12)	35	38	38	37	28
College	60	59	59	59	66
Never attended and other	(³)	(³)	(³)	(³)	1
At least one vehicle owned or leased	92	86	93	93	93
Average annual expenditures	\$48,342	\$50,599	\$49,578	\$43,501	\$52,693
Food					
Food at home	3,593	3,981	3,425	3,416	3,724
Cereals and bakery products	511	570	511	479	514
Cereals and cereal products	172	192	170	159	178
Bakery products	339	378	340	319	337
Meats, poultry, fish, and eggs	964	1,116	843	973	935
Beef	291	317	247	311	278
Pork	199	195	188	214	190
Other meats	120	149	124	114	101
Poultry	175	222	152	167	169
Fish and seafood	140	192	101	130	149
Eggs	39	42	31	37	47
Dairy products	378	420	384	340	399
Fresh milk and cream	146	148	153	133	159
Other dairy products	232	271	231	207	241
Fruits and vegetables	617	687	551	581	687
Fresh fruits	196	227	175	180	217
Fresh vegetables	199	217	169	191	229
Processed fruits	127	145	112	114	151
Processed vegetables	95	98	95	96	90

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, 2001-2002 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Other food at home	\$1,123	\$1,187	\$1,137	\$1,044	\$1,189
Sugar and other sweets	132	143	129	129	131
Fats and oils	103	119	98	96	103
Miscellaneous foods	534	538	546	510	561
Nonalcoholic beverages	307	335	322	274	324
Food prepared by consumer unit on out-of-town trips	47	52	42	35	69
Food away from home	2,746	2,817	2,839	2,656	2,724
Alcoholic beverages	431	470	495	372	430
Housing	15,253	16,387	14,749	13,169	18,097
Shelter	9,025	10,157	8,239	7,250	11,658
Owned dwellings	6,644	7,301	6,378	5,442	8,233
Mortgage interest and charges	3,999	3,775	3,620	3,371	5,566
Property taxes	1,542	2,385	1,618	1,107	1,423
Maintenance, repairs, insurance, other expenses	1,102	1,141	1,140	964	1,244
Rented dwellings	1,683	2,043	1,074	1,271	2,664
Other lodging	699	813	787	537	760
Utilities, fuels, and public services	3,149	3,241	3,211	3,211	2,908
Natural gas	424	501	625	276	375
Electricity	1,143	1,046	1,063	1,389	929
Fuel oil and other fuels	112	312	80	57	63
Telephone services	1,090	1,101	1,065	1,114	1,072
Water and other public services	379	282	379	376	468
Household operations	591	665	479	522	758
Personal services	153	228	111	100	217
Other household expenses	438	437	367	422	540
Housekeeping supplies	636	596	703	591	680
Laundry and cleaning supplies	150	133	165	156	138
Other household products	335	301	357	312	386
Postage and stationery	150	162	181	122	156
Household furnishings and equipment	1,852	1,727	2,117	1,595	2,094
Household textiles	153	156	199	117	162
Furniture	452	391	479	409	542
Floor coverings	59	68	58	51	66
Major appliances	215	204	234	181	259
Small appliances, miscellaneous housewares	118	89	125	120	131
Miscellaneous household equipment	855	819	1,024	717	935
Apparel and services	2,181	2,518	2,229	2,000	2,126
Men and boys	536	624	614	476	475
Men, 16 and over	446	529	527	388	385
Boys, 2 to 15	90	96	87	89	90
Women and girls	890	1,069	934	819	799
Women, 16 and over	776	937	803	719	698
Girls, 2 to 15	113	132	131	100	101
Children under 2	59	46	80	57	50
Footwear	380	462	340	371	363
Other apparel products and services	317	317	261	277	438
Transportation	9,263	8,869	10,192	8,477	9,831
Vehicle purchases (net outlay)	4,260	3,789	4,963	3,991	4,331
Cars and trucks, new	1,990	2,086	1,947	1,998	1,940
Cars and trucks, used	2,178	1,623	2,909	1,906	2,293
Other vehicles	93	479	107	488	497
Gasoline and motor oil	1,540	1,375	1,631	1,497	1,649

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, 2001-2002 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Other vehicle expenses	\$3,027	\$3,045	\$3,171	\$2,714	\$3,346
Vehicle finance charges	460	361	448	518	465
Maintenance and repairs	843	754	834	745	1,081
Vehicle insurance	1,079	1,139	1,059	1,033	1,120
Vehicle rental, leases, licenses, other charges	646	791	830	418	680
Public transportation	436	661	427	275	505
Health care	2,409	2,275	2,357	2,512	2,419
Health insurance	1,110	1,087	1,090	1,178	1,046
Medical services	722	686	670	700	844
Drugs	461	384	455	543	408
Medical supplies	115	119	143	92	121
Entertainment	2,401	2,754	2,456	2,016	2,648
Fees and admissions	649	846	663	507	688
Television, radios, sound equipment	794	822	813	738	839
Pets, toys, and playground equipment	435	436	473	392	462
Other entertainment supplies, equipment, and services	523	649	506	380	660
Personal care products and services	587	568	570	588	616
Reading	169	199	199	122	186
Education	1,123	1,710	1,119	827	1,088
Tobacco products and smoking supplies	395	395	492	383	309
Miscellaneous	944	876	1,018	852	1,073
Cash contributions	1,573	1,351	1,713	1,452	1,802
Personal insurance and pensions	5,274	5,428	5,726	4,658	5,618
Life and other personal insurance	552	621	615	506	500
Pensions and Social Security	4,722	4,807	5,111	4,152	5,119
Sources of income and personal taxes: ¹					
Money income before taxes	63,063	69,356	63,469	58,080	64,944
Wages and salaries	55,581	62,416	56,240	51,074	56,001
Self-employment income	3,391	3,728	2,589	2,818	4,843
Social Security, private and government retirement	1,924	1,499	1,884	2,437	1,541
Interest, dividends, rental income, other property income	986	610	1,254	845	1,232
Unemployment and workers' compensation, veterans' benefits	250	270	318	190	254
Public assistance, supplemental security income, food stamps	380	459	214	348	540
Regular contributions for support	440	237	879	293	367
Other income	111	136	90	75	166
Personal taxes	4,318	3,612	5,838	2,999	5,310
Federal income taxes	3,291	2,741	4,202	2,422	4,114
State and local income taxes	841	696	1,414	449	950
Other taxes	186	174	222	128	246
Income after taxes	58,745	65,744	57,630	55,081	59,633

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, 2001-2002 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	- \$5,190	- \$2,073	- \$5,478	- \$2,169	- \$12,217
Net change in total assets	6,074	5,768	4,250	4,954	10,010
Net change in total liabilities	11,264	7,841	9,728	7,124	22,227
Other financial information:					
Other money receipts	566	350	492	668	671
Mortgage principal paid on owned property	-2,130	-2,477	-2,239	-1,638	-2,484
Estimated market value of owned home	128,615	143,386	121,120	98,327	171,077
Estimated monthly rental value of owned home ..	857	986	801	727	1,011
Gifts of goods and services	1,611	1,858	1,858	1,395	1,479
Food	155	175	191	134	130
Alcoholic beverages	15	19	13	13	19
Housing	378	377	471	343	336
Housekeeping supplies	49	56	66	38	44
Household textiles	16	18	27	10	10
Appliances and miscellaneous housewares	31	21	34	35	32
Major appliances	9	49	15	7	7
Small appliances and miscellaneous housewares	22	12	18	28	26
Miscellaneous household equipment	87	76	112	89	65
Other housing	195	206	233	171	184
Apparel and services	283	343	328	251	237
Males, 2 and over	78	98	76	73	69
Females, 2 and over	109	153	136	79	90
Children under 2	47	39	67	45	36
Other apparel products and services	50	52	50	54	42
Jewelry and watches	18	20	16	17	19
All other apparel products and services	33	31	34	38	23
Transportation	89	24	75	109	128
Health care	45	29	39	44	70
Entertainment	103	106	121	101	85
Toys, games, hobbies, and tricycles	36	37	46	33	29
Other entertainment	68	69	76	69	56
Personal care products and services	26	25	28	26	24
Reading	1	1	2	1	1
Education	414	593	477	316	348
All other gifts	100	167	113	57	100

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.