

**Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014**

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	24,029	4,701	5,276	8,885	5,166
Consumer unit characteristics:					
Income before taxes .....	\$83,274	\$92,550	\$87,295	\$74,501	\$85,817
Income after taxes .....	71,149	77,841	73,103	65,022	73,602
Age of reference person .....	49.7	49.8	49.7	49.7	49.7
Average number in consumer unit:					
People .....	2.7	2.8	2.7	2.7	2.8
Children under 18 .....	.6	.6	.6	.6	.7
Adults 65 and older .....	.1	( <sup>1</sup> )	( <sup>1</sup> )	.1	.1
Earners .....	1.7	1.7	1.7	1.6	1.7
Vehicles .....	2.2	2.0	2.5	2.1	2.3
Percent distribution:					
Reference person:					
Men .....	48	47	51	48	47
Women .....	52	53	49	52	53
Housing tenure:					
Homeowner .....	69	68	76	70	63
With mortgage .....	51	53	54	49	47
Without mortgage .....	19	15	22	21	16
Renter .....	31	32	24	30	37
Race of reference person:					
Black or African-American .....	15	16	10	23	5
White, Asian, and all other races .....	85	84	90	77	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	13	10	4	13	23
Not Hispanic or Latino .....	87	90	96	87	77
Education of reference person:					
Elementary (1-8) .....	5	3	5	5	6
High school (9-12) .....	32	36	32	36	23
College .....	63	62	63	60	70
Never attended and other .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	1
At least one vehicle owned or leased .....	90	86	91	91	91
Average annual expenditures .....	\$63,008	\$71,479	\$63,043	\$56,607	\$66,351
Food .....	7,972	8,503	8,385	7,335	8,203
Food at home .....	4,673	5,092	5,007	4,138	4,911
Cereals and bakery products .....	631	720	685	571	602
Cereals and cereal products .....	212	245	230	187	210
Bakery products .....	418	475	455	384	392
Meats, poultry, fish, and eggs .....	1,063	1,210	1,136	959	1,045
Beef .....	272	291	324	246	250
Pork .....	208	203	244	203	188
Other meats .....	153	194	174	127	140
Poultry .....	207	240	194	198	206
Fish and seafood .....	158	213	141	123	188
Eggs .....	65	69	58	61	73
Dairy products .....	479	561	504	393	534
Fresh milk and cream .....	166	191	165	147	179
Other dairy products .....	313	370	339	246	354
Fruits and vegetables .....	853	952	890	721	957
Fresh fruits .....	304	339	312	242	375
Fresh vegetables .....	276	324	270	227	324
Processed fruits .....	123	133	132	105	136
Processed vegetables .....	149	156	176	147	122
Other food at home .....	1,648	1,649	1,791	1,494	1,774
Sugar and other sweets .....	168	176	201	134	188
Fats and oils .....	136	137	149	121	148
Miscellaneous foods .....	835	782	913	763	932
Nonalcoholic beverages .....	457	501	476	436	436
Food prepared by consumer unit on out-of-town trips .....	52	53	53	40	70

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, 2013-2014 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Food away from home .....	3,299	3,412	3,378	3,198	3,292
Alcoholic beverages .....	552	609	636	455	586
Housing .....	19,871	23,537	18,558	17,388	22,158
Shelter .....	11,788	14,769	10,554	9,645	14,023
Owned dwellings .....	7,824	10,163	7,691	6,313	8,430
Mortgage interest and charges .....	4,146	4,509	3,896	3,583	5,041
Property taxes .....	2,400	4,210	2,375	1,594	2,164
Maintenance, repairs, insurance, other expenses .....	1,278	1,444	1,419	1,136	1,226
Rented dwellings .....	3,039	3,512	1,917	2,589	4,528
Other lodging .....	926	1,095	946	744	1,065
Utilities, fuels, and public services .....	4,457	5,071	4,417	4,392	4,051
Natural gas .....	473	681	712	249	427
Electricity .....	1,641	1,590	1,464	1,937	1,359
Fuel oil and other fuels .....	171	508	174	72	34
Telephone services .....	1,581	1,776	1,547	1,562	1,471
Residential phone service, VOIP, and phone cards .....	393	532	378	352	350
Cellular phone service .....	1,188	1,244	1,169	1,210	1,121
Water and other public services .....	590	516	520	572	761
Household operations .....	1,048	1,187	864	966	1,249
Personal services .....	168	212	138	159	175
Other household expenses .....	880	975	726	807	1,074
Housekeeping supplies .....	742	787	798	692	737
Laundry and cleaning supplies .....	180	167	196	179	176
Other household products .....	431	445	481	405	414
Postage and stationery .....	132	174	121	108	146
Household furnishings and equipment .....	1,836	1,723	1,925	1,693	2,099
Household textiles .....	114	108	134	91	138
Furniture .....	422	388	353	395	571
Floor coverings .....	19	21	27	8	26
Major appliances .....	271	245	249	281	300
Small appliances, miscellaneous housewares .....	125	104	144	116	139
Miscellaneous household equipment .....	885	856	1,018	802	924
Apparel and services .....	2,038	2,272	2,378	1,680	2,124
Men and boys .....	525	592	589	421	583
Men, 16 and over .....	406	453	443	321	474
Boys, 2 to 15 .....	119	139	146	100	109
Women and girls .....	714	799	818	601	735
Women, 16 and over .....	577	661	681	470	590
Girls, 2 to 15 .....	137	138	136	131	145
Children under 2 .....	47	234	55	50	247
Footwear .....	436	495	451	367	489
Other apparel products and services .....	317	353	465	241	270
Transportation .....	11,002	12,045	10,836	10,540	11,002
Vehicle purchases (net outlay) .....	4,040	4,902	3,926	4,032	3,386
Cars and trucks, new .....	2,075	2,866	1,866	2,164	1,418
Cars and trucks, used .....	1,903	1,866	2,000	1,866	1,899
Other vehicles .....	62	2170	260	22	269
Gasoline and motor oil .....	3,069	2,906	3,105	3,118	3,096
Other vehicle expenses .....	3,225	3,328	3,117	2,945	3,711
Vehicle finance charges .....	254	233	240	271	259
Maintenance and repairs .....	1,032	1,043	1,108	916	1,144
Vehicle insurance .....	1,307	1,099	1,108	1,319	1,662
Vehicle rental, leases, licenses, and other charges .....	632	953	660	439	646
Public and other transportation .....	667	909	688	444	809
Healthcare .....	4,108	4,066	4,462	3,789	4,336
Health insurance .....	2,548	2,665	2,580	2,438	2,600
Medical services .....	903	789	1,201	724	1,012
Drugs .....	500	456	511	500	530
Medical supplies .....	156	155	170	127	194
Entertainment .....	3,126	3,330	3,103	2,793	3,540
Fees and admissions .....	766	1,003	721	533	1,001
Audio and visual equipment and services .....	1,109	1,157	1,024	1,106	1,155

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, 2013-2014 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Pets, toys, hobbies, and playground equipment .....	716	648	710	663	870
Pets .....	593	525	595	558	709
Toys, hobbies, and playground equipment .....	123	123	116	105	162
Other entertainment supplies, equipment, and services .....	535	522	647	491	514
Personal care products and services .....	757	791	744	680	872
Reading .....	90	103	103	72	97
Education .....	2,139	3,804	2,073	1,507	1,777
Tobacco products and smoking supplies .....	428	461	513	424	318
Miscellaneous .....	867	851	756	884	963
Cash contributions .....	2,040	1,909	2,064	1,952	2,285
Personal insurance and pensions .....	8,018	9,198	8,433	7,107	8,089
Life and other personal insurance .....	393	480	344	405	342
Pensions and Social Security .....	7,626	8,718	8,089	6,702	7,747
Sources of income and personal taxes:					
Money income before taxes .....	\$83,274	\$92,550	\$87,295	\$74,501	\$85,817
Wages and salaries .....	72,297	80,885	75,576	64,954	73,763
Self-employment income .....	6,093	6,573	7,577	4,806	6,356
Social Security, private and government retirement .....	2,195	1,695	1,622	2,775	2,237
Interest, dividends, rental income, other property income .....	1,118	1,876	1,182	716	1,051
Public assistance, supplemental security income, food stamps .....	621	688	534	588	705
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	733	621	582	461	1,458
Other income .....	218	212	222	201	247
Personal taxes (contains some imputed values) .....	12,125	14,709	14,192	9,479	12,215
Federal income taxes .....	9,516	11,289	10,866	7,884	9,331
State and local income taxes .....	2,535	3,251	3,284	1,523	2,859
Other taxes .....	74	168	43	72	225
Income after taxes .....	71,149	77,841	73,103	65,022	73,602
Addenda:					
Net change in total assets and liabilities .....	\$11,076	\$18,112	\$13,003	\$7,911	\$8,146
Net change in total assets .....	20,763	23,486	19,375	18,209	24,094
Net change in total liabilities .....	9,687	5,374	6,372	10,298	15,948
Other financial information:					
Other money receipts .....	958	1,552	1,936	216	696
Mortgage principal paid on owned property .....	-2,842	-3,468	-2,954	-2,357	-2,993
Estimated market value of owned home .....	187,067	226,424	154,282	144,459	258,026
Estimated monthly rental value of owned home .....	1,043	1,229	931	932	1,177
Gifts of goods and services, total .....	1,686	2,363	1,887	1,377	1,399
Food .....	114	92	163	111	90
Alcoholic beverages .....	17	29	20	6	22
Housing .....	280	260	370	263	237
Housekeeping supplies .....	26	37	38	12	29
Household textiles .....	5	22	28	26	25
Appliances and miscellaneous housewares .....	23	12	37	28	8
Major appliances .....	6	24	24	11	22
Small appliances and miscellaneous housewares .....	17	28	34	18	27
Miscellaneous household equipment .....	60	44	98	48	55
Other housing .....	166	166	188	168	139

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, 2013-2014 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Apparel and services .....	231	260	209	220	244
Males, 2 and over .....	64	58	71	52	84
Females, 2 and over .....	74	70	62	98	48
Children under 2 .....	29	<sup>2</sup> 19	27	39	<sup>2</sup> 22
Other apparel products and services .....	64	112	49	32	89
Jewelry and watches .....	24	60	21	25	<sup>2</sup> 26
All other apparel products and services ...	40	<sup>2</sup> 52	28	27	64
Transportation .....	172	130	150	216	158
Healthcare .....	34	30	47	23	44
Entertainment .....	97	96	100	92	105
Toys, games, arts and crafts, and tricycles	26	<sup>2</sup> 34	23	29	<sup>2</sup> 14
Other entertainment .....	72	62	76	62	91
Personal care products and services .....	18	7	28	18	16
Reading .....	3	4	4	2	5
Education .....	654	1,421	658	380	421
All other gifts .....	67	35	140	47	57

<sup>1</sup> Value is too small to display.

<sup>2</sup> Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2015