

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2017-2018

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands)	23,315	4,285	4,898	8,966	5,167
Consumer unit characteristics:					
Income before taxes	\$104,737	\$127,958	\$98,779	\$96,106	\$106,106
Income after taxes	87,010	102,093	82,898	81,030	88,776
Age of reference person	49.6	49.8	49.7	49.6	49.5
Average number in consumer unit:					
People	2.8	2.9	2.7	2.8	3.0
Children under 187	.7	.7	.7	.8
Adults 65 and older1	.1	(¹)	.1	.1
Earners	1.7	1.8	1.8	1.7	1.8
Vehicles	2.2	2.0	2.5	2.2	2.3
Percent distribution:					
Reference person:					
Men	47	45	48	47	50
Women	53	55	52	53	50
Housing tenure:					
Homeowner	69	69	70	69	65
With mortgage	52	52	53	51	51
Without mortgage	17	17	17	19	14
Renter	31	31	30	31	35
Race of reference person:					
Black or African-American	14	14	13	20	6
White, Asian, and all other races	86	86	87	80	94
Hispanic or Latino origin of reference person:					
Hispanic or Latino	16	13	6	17	28
Not Hispanic or Latino	84	87	94	83	72
Education of reference person:					
Elementary (1-8)	3	2	2	2	6
High school (9-12)	28	29	30	29	24
College	69	68	68	69	70
Never attended and other	(¹)	(¹)	1	(¹)	(¹)
At least one vehicle owned or leased	91	84	93	93	92
Average annual expenditures	\$74,573	\$83,451	\$71,404	\$67,640	\$82,191
Food					
Food at home	9,400	9,858	9,137	8,420	11,047
Cereals and bakery products	5,124	5,537	4,976	4,497	6,065
Cereals and cereal products	648	721	632	571	741
Bakery products	209	229	199	183	249
Meats, poultry, fish, and eggs	439	492	433	389	492
Dairy products	1,117	1,223	1,054	1,005	1,300
Fruits and vegetables	297	285	298	272	351
Eggs	215	186	237	195	252
Other meats	153	186	174	131	140
Poultry	222	278	172	204	260
Fish and seafood	164	215	125	144	199
Dairy products	67	72	48	60	97
Fruits and vegetables	520	588	536	435	598
Other dairy products	174	198	176	147	200
Fruits and vegetables	346	390	360	288	398
Fats and oils	967	1,118	870	800	1,247
Miscellaneous foods	367	437	310	302	486
Nonalcoholic beverages	327	392	293	256	435
Food prepared by consumer unit on out-of-town trips	119	133	107	101	152
Other food at home	155	154	160	141	174
Sugar and other sweets	1,872	1,888	1,884	1,685	2,179
Fats and oils	179	184	192	147	215
Miscellaneous foods	134	148	140	113	153
Nonalcoholic beverages	978	984	1,009	863	1,146
Food prepared by consumer unit on out-of-town trips	506	486	482	489	578
Other food at home	76	86	61	72	88

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, 2017-2018 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Food away from home.....	4,276	4,321	4,161	3,923	4,982
Alcoholic beverages	645	742	720	485	766
Housing.....	23,358	27,912	20,320	20,947	26,627
Shelter	13,961	17,822	11,312	12,098	16,502
Owned dwellings	9,112	11,883	7,904	7,778	10,272
Mortgage interest and charges.....	4,661	5,143	3,598	4,234	6,010
Property taxes.....	2,808	4,907	2,558	1,912	2,857
Maintenance, repairs, insurance, other expenses	1,643	1,833	1,748	1,632	1,405
Rented dwellings.....	3,708	4,382	2,522	3,223	5,115
Other lodging.....	1,142	1,557	886	1,098	1,116
Utilities, fuels, and public services	4,711	5,140	4,494	4,651	4,666
Natural gas.....	453	669	630	277	413
Electricity.....	1,662	1,623	1,485	1,887	1,471
Fuel oil and other fuels.....	122	416	65	55	47
Telephone services.....	1,768	1,908	1,707	1,731	1,774
Residential phone service, VOIP, and phone cards.....	219	352	213	189	167
Cellular phone service.....	1,549	1,556	1,495	1,543	1,607
Water and other public services	706	524	606	700	961
Household operations	1,466	1,602	1,131	1,347	1,879
Personal services.....	294	379	173	215	478
Other household expenses.....	1,172	1,223	959	1,133	1,401
Housekeeping supplies.....	855	858	781	795	1,041
Laundry and cleaning supplies.....	200	188	216	184	223
Other household products.....	496	529	425	478	581
Postage and stationery.....	158	141	140	133	237
Household furnishings and equipment.....	2,364	2,489	2,602	2,056	2,539
Household textiles.....	118	107	121	129	105
Furniture.....	562	629	548	535	566
Floor coverings.....	30	27	42	29	21
Major appliances.....	395	528	343	360	401
Small appliances, miscellaneous housewares	158	105	239	143	143
Miscellaneous household equipment.....	1,101	1,093	1,308	860	1,304
Apparel and services.....	2,316	2,533	2,443	1,899	2,732
Men and boys.....	570	693	584	484	604
Men, 16 and over.....	441	500	445	382	489
Boys, 2 to 15.....	130	193	140	101	115
Women and girls.....	947	924	1,117	756	1,121
Women, 16 and over.....	755	726	865	599	939
Girls, 2 to 15.....	192	198	252	157	183
Children under 2.....	56	² 72	49	38	81
Footwear.....	478	586	432	396	585
Other apparel products and services.....	265	258	261	225	342
Transportation	11,639	11,269	11,227	11,497	12,586
Vehicle purchases (net outlay).....	4,646	3,537	4,614	5,164	4,696
Cars and trucks, new.....	2,063	1,396	1,621	2,429	2,400
Cars and trucks, used.....	2,527	2,073	2,951	2,645	2,295
Other vehicles.....	56	² 68	² 43	² 90	² 1
Gasoline, other fuels, and motor oil.....	2,560	2,430	2,435	2,564	2,780
Other vehicle expenses.....	3,471	3,760	3,452	3,054	3,981
Vehicle finance charges.....	295	248	314	330	254
Maintenance and repairs.....	1,078	1,117	1,041	1,033	1,161
Vehicle insurance.....	1,204	1,008	1,211	1,146	1,465
Vehicle rental, leases, licenses, and other charges	895	1,387	886	545	1,101
Public and other transportation.....	962	1,543	726	715	1,128
Healthcare	5,011	5,190	5,163	5,012	4,716
Health insurance.....	3,415	3,557	3,471	3,549	3,013
Medical services.....	957	996	956	830	1,145
Drugs.....	468	441	519	475	427
Medical supplies.....	171	195	217	157	131
Entertainment.....	4,008	4,270	4,958	3,271	4,077
Fees and admissions.....	1,052	1,531	919	814	1,187
Audio and visual equipment and services.....	1,184	1,253	1,151	1,189	1,152
Pets, toys, hobbies, and playground equipment.....	1,094	1,019	1,726	815	966
Pets.....	925	884	1,519	656	790
Toys, hobbies, and playground equipment.....	169	135	207	159	176
Other entertainment supplies, equipment, and services.....	678	467	1,163	453	773

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, 2017-2018 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Personal care products and services	939	862	999	864	1,063
Reading	106	116	116	97	102
Education	3,013	5,305	2,449	2,030	3,353
Tobacco products and smoking supplies	424	418	466	450	341
Miscellaneous	1,192	1,487	1,044	962	1,484
Cash contributions	2,219	2,133	2,060	2,323	2,263
Personal insurance and pensions	10,304	11,357	10,301	9,384	11,032
Life and other personal insurance	553	682	531	573	434
Pensions and Social Security	9,751	10,675	9,769	8,811	10,599
Sources of income and personal taxes:					
Money income before taxes	\$104,737	\$127,958	\$98,779	\$96,106	\$106,106
Wages and salaries	91,251	111,743	86,230	83,108	93,148
Self-employment income	8,163	10,432	7,136	8,337	6,955
Social Security, private and government retirement	2,240	1,620	2,247	2,504	2,289
Interest, dividends, rental income, other property income	1,752	2,503	1,909	1,040	2,217
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	503	484	552	432	594
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	485	485	482	446	556
Other income	342	691	222	239	347
Personal taxes (contains some imputed values)	17,727	25,865	15,880	15,076	17,330
Federal income taxes	14,059	20,054	12,155	12,518	13,569
State and local income taxes	3,540	5,653	3,372	2,497	3,754
Other taxes	128	158	354	61	78
Income after taxes	87,010	102,093	82,898	81,030	88,776
Addenda:					
Net change in total assets and liabilities	\$18,841	\$12,566	\$23,156	\$20,058	\$17,842
Net change in total assets	28,497	20,717	35,724	27,598	29,655
Net change in total liabilities	9,655	8,150	12,567	7,540	11,813
Other financial information:					
Other money receipts	397	² 352	688	171	553
Mortgage principal paid on owned property	-3,210	-3,618	-3,087	-2,921	-3,489
Estimated market value of owned home	242,412	296,602	158,569	177,935	388,831
Estimated monthly rental value of owned home	1,257	1,457	1,000	1,102	1,605
Gifts of goods and services, total	1,968	2,534	2,378	1,451	1,978
Food	115	97	126	133	83
Alcoholic beverages	19	15	25	15	23
Housing	328	305	357	322	325
Housekeeping supplies	40	25	45	41	45
Household textiles	12	²⁶	²⁹	²⁷	²⁸
Appliances and miscellaneous housewares	25	²¹⁷	42	23	²¹⁸
Major appliances	10	²⁶	13	10	²⁸
Small appliances and miscellaneous housewares	15	²¹¹	28	²¹²	²⁹
Miscellaneous household equipment	55	33	73	70	28
Other housing	197	224	169	182	226
Apparel and services	256	243	360	174	302
Males, 2 and over	63	49	101	50	57
Females, 2 and over	98	92	159	55	113
Children under 2	39	²⁵⁷	²²⁵	22	70
Other apparel products and services	56	²⁴⁵	74	47	63
Jewelry and watches	10	²¹¹	²¹⁴	²¹³	²³
All other apparel products and services	45	²³⁴	60	34	60
Transportation	167	89	283	105	226
Healthcare	35	²³⁰	36	17	71
Entertainment	140	112	157	149	129
Toys, games, arts and crafts, and tricycles	45	²³²	²⁸¹	30	42
Other entertainment	95	80	75	119	87
Personal care products and services	16	11	32	6	23

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, 2017-2018 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Reading	4	5	5	5	² 1
Education.....	780	1,576	860	422	665
All other gifts.....	108	53	139	103	131

¹ Value is too small to display.

² Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2019