

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands) ¹	22,444	4,142	4,528	8,783	4,991
Consumer unit characteristics:					
Income before taxes	\$111,677	\$121,557	\$100,593	\$108,356	\$119,377
Income after taxes	95,828	102,333	88,072	93,203	102,084
Age of reference person	49.7	49.8	49.8	49.6	49.5
Average number in consumer unit:					
People	2.9	2.9	2.9	2.8	3.0
Children under 187	.8	.7	.6	.8
Adults 65 and older1	(²)	(²)	.1	.1
Earners	1.8	1.8	1.9	1.7	1.8
Vehicles	2.2	1.9	2.6	2.2	2.3
Percent distribution:					
Reference person:					
Men	47	46	49	45	50
Women	53	54	51	55	50
Housing tenure:					
Homeowner	70	65	76	72	65
With mortgage	53	51	57	53	53
Without mortgage	17	14	19	19	13
Renter	30	35	24	28	35
Race of reference person:					
Black or African-American	14	15	12	20	5
White, Asian, and all other races	86	85	88	80	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino	16	14	8	16	28
Not Hispanic or Latino	84	86	92	84	72
Education of reference person:					
Elementary (1-8)	3	2	2	2	5
High school (9-12)	26	27	26	26	27
College	71	71	72	72	68
Never attended and other	(²)	(³)	(²)	(²)	1
At least one vehicle owned or leased	92	86	94	93	93
Average annual expenditures	\$76,075	\$82,114	\$73,050	\$71,810	\$81,416
Food					
Food at home	9,431	9,981	9,651	8,464	10,535
Cereals and bakery products	5,720	6,383	5,998	4,985	6,263
Cereals and cereal products	723	920	715	630	742
Bakery products	236	279	239	207	252
Bakery products	487	641	476	423	490
Meats, poultry, fish, and eggs	1,236	1,389	1,283	1,090	1,332
Beef	335	324	370	309	358
Pork	242	233	283	222	248
Other meats	162	209	184	134	156
Poultry	238	314	226	195	264
Fish and seafood	187	239	160	170	198
Eggs	72	70	60	60	107
Dairy products	550	626	608	446	625
Fresh milk and cream	170	191	188	134	204
Other dairy products	380	435	420	312	421
Fruits and vegetables	1,093	1,253	1,060	959	1,235
Fresh fruits	400	468	395	334	471
Fresh vegetables	356	393	336	303	440
Processed fruits	133	163	135	114	140
Processed vegetables	204	229	194	209	184
Other food at home	2,118	2,195	2,332	1,860	2,329
Sugar and other sweets	195	235	212	168	197
Fats and oils	155	159	159	151	158
Miscellaneous foods	1,145	1,156	1,316	956	1,322
Nonalcoholic beverages	554	561	574	533	566
Food prepared by consumer unit on out-of-town trips	69	84	72	51	85

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 Surveys, 2019-2020 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Food away from home.....	3,711	3,598	3,653	3,479	4,273
Alcoholic beverages	635	679	638	523	797
Housing.....	24,154	27,310	21,109	22,242	27,670
Shelter	14,350	17,120	11,392	12,810	17,447
Owned dwellings	9,350	10,394	8,109	8,588	10,949
Mortgage interest and charges.....	4,383	4,205	3,403	4,169	5,798
Property taxes.....	2,805	4,245	2,869	2,047	2,885
Maintenance, repairs, insurance, other expenses	2,162	1,945	1,837	2,372	2,266
Rented dwellings.....	3,946	5,224	2,306	3,195	5,694
Other lodging.....	1,055	1,502	978	1,026	804
Utilities, fuels, and public services	4,899	5,142	4,745	4,941	4,764
Natural gas.....	478	734	690	275	432
Electricity.....	1,685	1,596	1,521	1,939	1,462
Fuel oil and other fuels.....	120	387	79	54	50
Telephone services.....	1,843	1,881	1,723	1,890	1,836
Residential phone service, VOIP, and phone cards.....	175	267	162	153	150
Cellular phone service	1,667	1,614	1,561	1,737	1,686
Water and other public services	773	543	732	784	984
Household operations	1,511	1,606	1,296	1,476	1,686
Personal services.....	247	351	273	161	286
Other household expenses	1,264	1,255	1,024	1,315	1,400
Housekeeping supplies	959	993	1,204	871	872
Laundry and cleaning supplies	217	252	249	188	214
Other household products.....	601	584	821	550	508
Postage and stationery	141	157	135	132	150
Household furnishings and equipment.....	2,434	2,449	2,472	2,144	2,901
Household textiles.....	151	247	107	103	199
Furniture	596	695	577	519	668
Floor coverings.....	28	38	20	17	48
Major appliances.....	360	303	338	337	466
Small appliances, miscellaneous housewares	151	127	175	124	196
Miscellaneous household equipment.....	1,148	1,038	1,257	1,044	1,323
Apparel and services.....	2,134	2,277	2,089	2,022	2,257
Men and boys.....	574	539	509	597	617
Men, 16 and over	450	389	384	479	506
Boys, 2 to 15	124	150	125	118	111
Women and girls	839	892	891	731	946
Women, 16 and over.....	700	693	752	623	800
Girls, 2 to 15.....	139	199	140	108	146
Children under 2.....	44	426	428	64	437
Footwear.....	435	447	514	417	388
Other apparel products and services	241	374	146	212	270
Transportation	12,825	12,042	12,608	14,040	11,538
Vehicle purchases (net outlay).....	5,512	4,561	5,694	6,854	3,774
Cars and trucks, new	2,311	1,983	2,192	2,912	1,630
Cars and trucks, used	3,108	2,577	3,269	3,865	2,069
Other vehicles	93	(³) 232	77	77	474
Gasoline, other fuels, and motor oil	2,330	2,139	2,210	2,294	2,661
Other vehicle expenses.....	4,380	4,459	4,177	4,469	4,344
Vehicle finance charges.....	344	270	342	418	277
Maintenance and repairs	1,099	886	1,275	1,095	1,126
Vehicle rental, leases, licenses, and other charges	982	1,435	942	800	962
Vehicle insurance.....	1,956	1,867	1,619	2,157	1,980
Public and other transportation	603	883	527	422	759
Healthcare	5,405	4,916	6,191	5,271	5,338
Health insurance	3,702	3,525	4,125	3,812	3,274
Medical services.....	1,051	837	1,215	869	1,399
Drugs.....	454	370	578	418	479
Medical supplies.....	198	184	273	172	186
Entertainment	3,520	3,207	4,193	2,941	4,192
Fees and admissions	837	928	805	708	1,015
Audio and visual equipment and services.....	1,174	1,124	1,240	1,122	1,247
Pets, toys, hobbies, and playground equipment.....	896	808	1,030	778	1,057
Pets	736	607	872	654	865
Toys, hobbies, and playground equipment.....	159	200	158	124	192
Other entertainment supplies, equipment, and services	614	347	1,118	333	873

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 Surveys, 2019-2020 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Personal care products and services	918	1,028	919	798	1,045
Reading	99	92	128	102	75
Education	2,654	4,908	2,149	1,991	2,410
Tobacco products and smoking supplies	391	408	463	409	280
Miscellaneous	1,095	1,410	946	841	1,419
Cash contributions	2,133	2,157	1,626	2,187	2,477
Personal insurance and pensions	10,681	11,701	10,340	9,979	11,381
Life and other personal insurance	658	793	632	674	540
Pensions and Social Security	10,024	10,908	9,708	9,305	10,841
Sources of income and personal taxes:					
Income before taxes	\$111,677	\$121,557	\$100,593	\$108,356	\$119,377
Wages and salaries	97,768	108,405	89,376	94,000	103,186
Self-employment income	8,033	8,496	5,505	8,215	9,623
Social Security, private and government retirement	2,761	1,534	2,886	3,555	2,268
Interest, dividends, rental income, other property income	1,487	1,275	1,460	1,107	2,358
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	493	575	474	407	593
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	822	817	623	854	952
Other income	312	457	270	218	398
Personal taxes (contains some imputed values)	15,849	19,224	12,521	15,152	17,293
Federal income taxes	13,205	15,077	10,053	13,512	13,972
Stimulus payment (new UCC Q20202)#	-1,020	-907	-1,070	-1,098	-932
State and local income taxes	3,569	4,952	3,449	2,600	4,234
Other taxes	96	102	90	139	⁴ 20
Income after taxes	95,828	102,333	88,072	93,203	102,084
Addenda:					
Net change in total assets and liabilities	\$8,464	\$6,755	\$6,083	\$19,286	-\$7,001
Net change in total assets	27,755	25,482	20,731	33,587	25,751
Net change in total liabilities	19,291	18,727	14,648	14,301	32,752
Other financial information:					
Other money receipts	584	⁴ 250	638	456	1,038
Mortgage principal paid on owned property	-3,521	-3,918	-3,340	-3,142	-4,020
Estimated market value of owned home	249,858	241,621	187,272	205,736	391,099
Estimated monthly rental value of owned home	1,326	1,369	1,132	1,237	1,620

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

³ No data reported.

⁴ Data are likely to have large sampling errors.

Data collection for this item began in June 2020. Stimulus payments delivered to respondents interviewed in April and May of 2020 were not included in estimation.