

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011-2012

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands)	24,722	4,778	5,406	9,227	5,313
Consumer unit characteristics:					
Income before taxes	\$80,105	\$90,826	\$80,497	\$71,628	\$84,788
Income after taxes	77,040	87,489	77,706	68,742	81,376
Age of reference person	49.6	49.6	49.6	49.7	49.5
Average number in consumer unit:					
Persons	2.8	2.8	2.8	2.7	2.8
Children under 186	.7	.7	.6	.6
Persons 65 and older1	.1	(¹) .1	.1	.1
Earners	1.7	1.7	1.8	1.6	1.7
Vehicles	2.3	2.0	2.5	2.2	2.4
Percent distribution:					
Sex of reference person:					
Male	47	46	46	46	49
Female	53	54	54	54	51
Housing tenure:					
Homeowner	72	72	77	73	65
With mortgage	53	55	60	52	49
Without mortgage	18	17	18	21	16
Renter	28	28	23	27	35
Race of reference person:					
Black or African-American	13	12	10	20	6
White, Asian, and all other races	87	88	90	80	94
Hispanic or Latino origin of reference person:					
Hispanic or Latino	12	8	6	14	21
Not Hispanic or Latino	88	92	94	86	79
Education of reference person:					
Elementary (1-8)	4	2	3	5	6
High school (9-12)	33	34	33	37	25
College	63	63	64	58	69
Never attended and other	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	91	85	93	92	92
Average annual expenditures	\$60,069	\$67,434	\$58,446	\$54,071	\$65,424
Food	7,670	8,317	7,646	6,822	8,532
Food at home	4,564	4,750	4,593	4,082	5,163
Cereals and bakery products	622	689	626	540	693
Cereals and cereal products	214	237	203	191	246
Bakery products	407	452	423	349	448
Meats, poultry, fish, and eggs	1,006	1,023	980	964	1,087
Beef	277	262	260	278	308
Pork	187	157	183	201	191
Other meats	150	180	179	128	133
Poultry	195	211	180	180	220
Fish and seafood	139	154	124	123	169
Eggs	58	59	54	53	67
Dairy products	486	527	469	424	572
Fresh milk and cream	177	174	165	165	209
Other dairy products	310	353	303	259	363
Fruits and vegetables	837	937	820	699	997
Fresh fruits	291	340	278	226	367
Fresh vegetables	263	297	242	220	327
Processed fruits	131	143	140	109	151
Processed vegetables	152	157	159	144	152
Other food at home	1,612	1,574	1,699	1,456	1,814
Sugar and other sweets	163	158	180	131	203
Fats and oils	131	126	152	115	141
Miscellaneous foods	807	749	852	740	921
Nonalcoholic beverages	449	476	462	421	458
Food prepared by consumer unit on out-of-town trips	62	64	52	50	91

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, 2011-2012 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Food away from home	3,106	3,568	3,052	2,740	3,369
Alcoholic beverages	474	550	452	389	572
Housing	18,928	21,854	17,822	16,752	21,190
Shelter	11,177	13,490	10,147	9,266	13,465
Owned dwellings	7,699	9,299	7,469	6,478	8,617
Mortgage interest and charges	4,157	4,151	3,762	3,698	5,360
Property taxes	2,316	3,759	2,493	1,653	1,988
Maintenance, repairs, insurance, other expenses	1,227	1,389	1,214	1,127	1,269
Rented dwellings	2,647	3,004	1,847	2,243	3,841
Other lodging	831	1,187	831	545	1,007
Utilities, fuels, and public services	4,311	4,797	4,273	4,337	3,866
Natural gas	456	621	669	274	408
Electricity	1,597	1,524	1,478	1,865	1,319
Fuel oil and other fuels	159	549	100	63	34
Telephone services	1,510	1,620	1,505	1,529	1,386
Water and other public services	588	483	520	607	720
Household operations	1,024	1,173	919	924	1,170
Personal services	197	244	187	150	246
Other household expenses	827	929	733	774	924
Housekeeping supplies	680	720	688	628	721
Laundry and cleaning supplies	171	168	173	161	188
Other household products	360	413	362	335	351
Postage and stationery	149	138	153	132	182
Household furnishings and equipment	1,736	1,675	1,794	1,597	1,968
Household textiles	115	96	124	109	133
Furniture	411	382	443	372	471
Floor coverings	23	26	48	11	13
Major appliances	225	217	231	222	230
Small appliances, miscellaneous housewares	101	99	96	94	121
Miscellaneous household equipment	862	855	852	788	1,000
Apparel and services	2,010	2,293	1,892	1,824	2,187
Men and boys	472	562	447	423	499
Men, 16 and over	386	438	366	354	414
Boys, 2 to 15	86	124	81	69	85
Women and girls	845	936	816	771	918
Women, 16 and over	705	741	707	637	782
Girls, 2 to 15	140	195	109	133	137
Children under 2	38	19	40	35	58
Footwear	414	487	402	377	423
Other apparel products and services	241	288	188	219	289
Transportation	10,072	10,807	9,834	9,810	10,108
Vehicle purchases (net outlay)	3,079	3,167	3,231	3,129	2,759
Cars and trucks, new	1,546	1,981	1,367	1,515	1,389
Cars and trucks, used	1,481	1,139	1,781	1,593	1,290
Other vehicles	52	47	83	20	81
Gasoline and motor oil	3,345	3,269	3,368	3,444	3,218
Other vehicle expenses	3,015	3,390	2,702	2,838	3,304
Vehicle finance charges	275	290	268	281	260
Maintenance and repairs	982	1,083	983	860	1,100
Vehicle insurance	1,234	1,266	974	1,300	1,360
Vehicle rental, leases, licenses, and other charges	523	752	476	397	584
Public and other transportation	633	982	533	400	827
Health care	3,549	3,622	3,986	3,321	3,432
Health insurance	1,955	2,059	2,118	1,863	1,853
Medical services	917	888	1,161	781	932
Drugs	521	513	527	539	488
Medical supplies	156	162	179	137	159
Entertainment	3,110	3,422	3,045	2,626	3,730
Fees and admissions	780	1,052	736	523	1,019
Audio and visual equipment and services	1,103	1,184	1,091	1,061	1,114
Pets, toys, hobbies, and playground equipment	739	721	743	706	805
Other entertainment supplies, equipment, and services	489	466	475	335	792

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, 2011-2012 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Personal care products and services	708	743	679	649	806
Reading	116	147	118	81	145
Education	2,151	3,591	2,203	1,412	2,090
Tobacco products and smoking supplies	448	502	431	486	351
Miscellaneous	936	1,194	860	805	1,006
Cash contributions	2,074	1,911	1,843	1,842	2,861
Personal insurance and pensions	7,823	8,481	7,637	7,251	8,414
Life and other personal insurance	423	450	440	446	343
Pensions and Social Security	7,399	8,031	7,196	6,804	8,071
Sources of income and personal taxes:					
Money income before taxes	\$80,105	\$90,826	\$80,497	\$71,628	\$84,788
Wages and salaries	71,575	83,300	72,700	63,316	74,230
Self-employment income	3,180	2,172	2,557	3,015	5,007
Social Security, private and government retirement	2,668	2,316	2,316	3,180	2,454
Interest, dividends, rental income, other property income	927	873	1,355	613	1,086
Unemployment and workers' compensation, veterans' benefits	630	978	588	388	783
Public assistance, supplemental security income, food stamps	591	622	522	553	700
Regular contributions for support	340	360	341	316	364
Other income	193	207	118	246	165
Personal taxes (missing values not imputed)	3,066	3,336	2,791	2,886	3,413
Federal income taxes	2,218	2,158	1,962	2,260	2,458
State and local income taxes	714	958	743	479	872
Other taxes	134	220	85	147	83
Income after taxes	77,040	87,489	77,706	68,742	81,376
Addenda:					
Net change in total assets and liabilities	-\$4,877	-\$6,285	-\$4,284	-\$1,765	-\$9,619
Net change in total assets	3,633	885	3,892	3,792	5,566
Net change in total liabilities	8,510	7,170	8,176	5,557	15,185
Other financial information:					
Other money receipts	1,295	2,847	490	588	1,944
Mortgage principal paid on owned property	-2,838	-3,229	-3,064	-2,406	-3,005
Estimated market value of owned home	180,535	214,935	149,098	149,308	235,823
Estimated monthly rental value of owned home	1,010	1,191	927	894	1,132
Gifts of goods and services, total	1,590	1,871	1,740	1,303	1,675
Food	136	160	197	97	119
Alcoholic beverages	19	26	11	20	21
Housing	252	224	268	213	325
Housekeeping supplies	27	26	30	24	31
Household textiles	12	33	32	18	20
Appliances and miscellaneous housewares	19	15	26	13	25
Major appliances	7	5	13	5	8
Small appliances and miscellaneous housewares	11	10	12	8	16
Miscellaneous household equipment	47	42	52	43	51
Other housing	147	139	159	115	198
Apparel and services	215	201	204	207	248
Males, 2 and over	55	49	49	56	65
Females, 2 and over	82	93	77	68	99
Children under 2	22	13	29	21	23
Other apparel products and services	56	46	50	62	61
Jewelry and watches	18	13	7	28	17
All other apparel products and services	38	34	43	35	45

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, 2011-2012 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Transportation	135	125	152	148	106
Health care	39	37	56	33	32
Entertainment	95	73	139	81	96
Toys, games, arts and crafts, and tricycles	21	³ 19	³ 30	20	16
Other entertainment	74	54	109	61	79
Personal care products and services	18	9	27	19	15
Reading	2	2	2	3	2
Education	591	974	620	382	581
All other gifts	87	39	64	100	130

¹ Value is less than or equal to 0.05.

² Value is less than or equal to 0.5.

³ Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2013