

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015

| Item | Total 45-54 | Northeast | Midwest | South | West |
|--------------------------------------------------------------|------------------|------------------|------------------|------------------|----------|
| Number of consumer units (in thousands) | 23,903 | 4,581 | 4,962 | 8,888 | 5,473 |
| Consumer unit characteristics: | | | | | |
| Income before taxes | \$91,582 | \$103,699 | \$91,239 | \$81,100 | \$98,773 |
| Income after taxes | 77,125 | 84,853 | 76,489 | 70,122 | 82,604 |
| Age of reference person | 49.7 | 49.7 | 49.6 | 49.7 | 49.7 |
| Average number in consumer unit: | | | | | |
| People | 2.8 | 2.8 | 2.8 | 2.7 | 2.9 |
| Children under 18 | .7 | .6 | .7 | .6 | .7 |
| Adults 65 and older | (¹) | (¹) | (¹) | .1 | .1 |
| Earners | 1.7 | 1.7 | 1.8 | 1.6 | 1.8 |
| Vehicles | 2.3 | 2.1 | 2.5 | 2.2 | 2.4 |
| Percent distribution: | | | | | |
| Reference person: | | | | | |
| Men | 48 | 51 | 49 | 48 | 46 |
| Women | 52 | 49 | 51 | 52 | 54 |
| Housing tenure: | | | | | |
| Homeowner | 70 | 69 | 76 | 71 | 64 |
| With mortgage | 50 | 50 | 54 | 49 | 49 |
| Without mortgage | 20 | 19 | 21 | 22 | 16 |
| Renter | 30 | 31 | 24 | 29 | 36 |
| Race of reference person: | | | | | |
| Black or African-American | 15 | 16 | 11 | 22 | 5 |
| White, Asian, and all other races | 85 | 84 | 89 | 78 | 95 |
| Hispanic or Latino origin of reference person: | | | | | |
| Hispanic or Latino | 13 | 11 | 4 | 14 | 23 |
| Not Hispanic or Latino | 87 | 89 | 96 | 86 | 77 |
| Education of reference person: | | | | | |
| Elementary (1-8) | 3 | 2 | 4 | 3 | 5 |
| High school (9-12) | 32 | 35 | 33 | 35 | 26 |
| College | 64 | 62 | 64 | 62 | 69 |
| Never attended and other | (¹) | (²) | (¹) | (¹) | 1 |
| At least one vehicle owned or leased | 91 | 87 | 92 | 91 | 93 |
| Average annual expenditures | \$67,708 | \$74,967 | \$65,977 | \$61,566 | \$73,244 |
| Food | | | | | |
| Food at home | 4,679 | 4,695 | 5,051 | 4,301 | 4,955 |
| Cereals and bakery products | 594 | 639 | 616 | 563 | 588 |
| Cereals and cereal products | 198 | 214 | 201 | 186 | 202 |
| Bakery products | 396 | 425 | 415 | 377 | 386 |
| Meats, poultry, fish, and eggs | 1,097 | 1,087 | 1,285 | 1,026 | 1,048 |
| Beef | 320 | 258 | 485 | 293 | 263 |
| Pork | 203 | 169 | 230 | 210 | 193 |
| Other meats | 152 | 203 | 166 | 121 | 147 |
| Poultry | 206 | 217 | 211 | 196 | 208 |
| Fish and seafood | 148 | 172 | 131 | 137 | 165 |
| Eggs | 68 | 68 | 62 | 69 | 71 |
| Dairy products | 475 | 512 | 525 | 406 | 514 |
| Fresh milk and cream | 159 | 169 | 161 | 144 | 173 |
| Other dairy products | 316 | 343 | 364 | 262 | 341 |
| Fruits and vegetables | 852 | 930 | 856 | 752 | 950 |
| Fresh fruits | 310 | 336 | 317 | 254 | 379 |
| Fresh vegetables | 271 | 301 | 269 | 225 | 324 |
| Processed fruits | 122 | 141 | 113 | 115 | 125 |
| Processed vegetables | 149 | 152 | 157 | 158 | 122 |
| Other food at home | 1,662 | 1,527 | 1,770 | 1,554 | 1,856 |
| Sugar and other sweets | 195 | 154 | 189 | 140 | 329 |
| Fats and oils | 132 | 129 | 133 | 127 | 143 |
| Miscellaneous foods | 829 | 744 | 940 | 778 | 885 |
| Nonalcoholic beverages | 445 | 431 | 448 | 464 | 422 |
| Food prepared by consumer unit on out-of-town trips | 60 | 69 | 59 | 45 | 77 |

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, 2014-2015 — Continued

| Item | Total 45-54 | Northeast | Midwest | South | West |
|--------------------------------------------------------------|----------------|-----------|---------|--------|--------|
| Food away from home | 3,540 | 3,591 | 3,593 | 3,389 | 3,699 |
| Alcoholic beverages | 553 | 557 | 738 | 457 | 539 |
| Housing | 21,009 | 23,748 | 19,383 | 18,551 | 24,172 |
| Shelter | 12,471 | 14,920 | 10,983 | 10,176 | 15,498 |
| Owned dwellings | 8,323 | 10,251 | 8,022 | 6,704 | 9,613 |
| Mortgage interest and charges | 4,310 | 4,343 | 3,980 | 3,703 | 5,567 |
| Property taxes | 2,568 | 4,411 | 2,514 | 1,630 | 2,598 |
| Maintenance, repairs, insurance, other expenses | 1,445 | 1,497 | 1,527 | 1,371 | 1,448 |
| Rented dwellings | 3,211 | 3,618 | 1,927 | 2,718 | 4,834 |
| Other lodging | 937 | 1,051 | 1,034 | 753 | 1,050 |
| Utilities, fuels, and public services | 4,640 | 5,119 | 4,529 | 4,659 | 4,309 |
| Natural gas | 498 | 729 | 752 | 280 | 426 |
| Electricity | 1,705 | 1,625 | 1,463 | 2,053 | 1,425 |
| Fuel oil and other fuels | 160 | 480 | 164 | 70 | 36 |
| Telephone services | 1,654 | 1,805 | 1,605 | 1,649 | 1,581 |
| Residential phone service, VOIP, and phone cards | 368 | 512 | 344 | 339 | 315 |
| Cellular phone service | 1,286 | 1,293 | 1,261 | 1,310 | 1,266 |
| Water and other public services | 623 | 479 | 545 | 606 | 841 |
| Household operations | 1,159 | 1,331 | 950 | 1,023 | 1,425 |
| Personal services | 191 | 279 | 190 | 155 | 175 |
| Other household expenses | 968 | 1,053 | 760 | 867 | 1,251 |
| Housekeeping supplies | 741 | 663 | 798 | 728 | 777 |
| Laundry and cleaning supplies | 188 | 164 | 212 | 189 | 181 |
| Other household products | 423 | 353 | 466 | 412 | 461 |
| Postage and stationery | 131 | 146 | 120 | 126 | 135 |
| Household furnishings and equipment | 1,998 | 1,715 | 2,123 | 1,966 | 2,163 |
| Household textiles | 135 | 88 | 152 | 130 | 165 |
| Furniture | 514 | 431 | 549 | 471 | 622 |
| Floor coverings | 20 | 27 | 18 | 9 | 35 |
| Major appliances | 279 | 238 | 231 | 291 | 337 |
| Small appliances, miscellaneous housewares | 132 | 103 | 179 | 122 | 127 |
| Miscellaneous household equipment | 918 | 828 | 994 | 942 | 877 |
| Apparel and services | 2,422 | 2,344 | 2,701 | 1,805 | 3,274 |
| Men and boys | 555 | 576 | 699 | 416 | 636 |
| Men, 16 and over | 435 | 450 | 543 | 302 | 545 |
| Boys, 2 to 15 | 120 | 125 | 156 | 114 | 92 |
| Women and girls | 911 | 964 | 913 | 696 | 1,231 |
| Women, 16 and over | 768 | 801 | 769 | 582 | 1,058 |
| Girls, 2 to 15 | 143 | 163 | 144 | 114 | 173 |
| Children under 2 | 58 | 325 | 115 | 45 | 54 |
| Footwear | 484 | 434 | 553 | 399 | 608 |
| Other apparel products and services | 414 | 346 | 420 | 249 | 744 |
| Transportation | 11,554 | 12,234 | 10,973 | 11,355 | 11,844 |
| Vehicle purchases (net outlay) | 4,548 | 4,878 | 4,327 | 4,875 | 3,939 |
| Cars and trucks, new | 2,089 | 2,282 | 1,736 | 2,274 | 1,946 |
| Cars and trucks, used | 2,392 | 2,464 | 2,500 | 2,585 | 1,920 |
| Other vehicles | 67 | 3133 | 390 | 316 | 373 |
| Gasoline and motor oil | 2,826 | 2,636 | 2,872 | 2,821 | 2,952 |
| Other vehicle expenses | 3,466 | 3,619 | 3,162 | 3,183 | 4,084 |
| Vehicle finance charges | 270 | 231 | 249 | 306 | 264 |
| Maintenance and repairs | 1,025 | 1,058 | 1,048 | 942 | 1,109 |
| Vehicle insurance | 1,465 | 1,368 | 1,168 | 1,467 | 1,825 |
| Vehicle rental, leases, licenses, and other charges | 706 | 961 | 697 | 468 | 885 |
| Public and other transportation | 714 | 1,101 | 612 | 476 | 869 |
| Healthcare | 4,575 | 4,582 | 4,642 | 4,422 | 4,758 |
| Health insurance | 3,070 | 3,278 | 2,962 | 3,011 | 3,091 |
| Medical services | 882 | 716 | 999 | 801 | 1,045 |
| Drugs | 467 | 437 | 481 | 475 | 467 |
| Medical supplies | 156 | 151 | 200 | 134 | 154 |
| Entertainment | 3,247 | 3,438 | 3,122 | 2,963 | 3,666 |
| Fees and admissions | 833 | 994 | 826 | 612 | 1,064 |
| Audio and visual equipment and services | 1,195 | 1,286 | 1,131 | 1,185 | 1,193 |

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, 2014-2015 — Continued

| Item | Total 45-54 | Northeast | Midwest | South | West |
|----------------------------------------------------------------------------------------------------------|----------------|----------------|-----------------|-----------------|-----------------|
| Pets, toys, hobbies, and playground equipment | 737 | 696 | 760 | 673 | 857 |
| Pets | 623 | 560 | 664 | 556 | 753 |
| Toys, hobbies, and playground equipment | 113 | 136 | 97 | 117 | 104 |
| Other entertainment supplies, equipment, and services | 482 | 461 | 404 | 494 | 552 |
| Personal care products and services | 807 | 846 | 834 | 713 | 907 |
| Reading | 109 | 118 | 105 | 104 | 116 |
| Education | 2,425 | 4,523 | 2,073 | 1,768 | 2,054 |
| Tobacco products and smoking supplies | 437 | 434 | 564 | 444 | 313 |
| Miscellaneous | 1,068 | 1,112 | 939 | 1,060 | 1,160 |
| Cash contributions | 2,234 | 2,446 | 1,918 | 2,231 | 2,346 |
| Personal insurance and pensions | 9,049 | 10,298 | 9,340 | 8,002 | 9,441 |
| Life and other personal insurance | 444 | 543 | 382 | 380 | 520 |
| Pensions and Social Security | 8,605 | 9,755 | 8,959 | 7,621 | 8,921 |
| Sources of income and personal taxes: | | | | | |
| Money income before taxes | \$91,582 | \$103,699 | \$91,239 | \$81,100 | \$98,773 |
| Wages and salaries | 79,357 | 88,579 | 79,987 | 70,947 | 84,723 |
| Self-employment income | 7,133 | 9,186 | 7,352 | 5,505 | 7,858 |
| Social Security, private and government retirement | 2,294 | 2,045 | 1,538 | 2,688 | 2,549 |
| Interest, dividends, rental income, other property income | 1,422 | 2,316 | 1,203 | 864 | 1,778 |
| Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) | 588 | 744 | 475 | 543 | 634 |
| Unemployment and workers' compensation, veterans' benefits, and regular contributions for support | 545 | 587 | 452 | 321 | 959 |
| Other income | 244 | 242 | 232 | 232 | 273 |
| Personal taxes (contains some imputed values) | 14,457 | 18,845 | 14,750 | 10,978 | 16,169 |
| Federal income taxes | 11,409 | 14,640 | 11,309 | 9,067 | 12,597 |
| State and local income taxes | 2,990 | 4,109 | 3,382 | 1,849 | 3,553 |
| Other taxes | 58 | 97 | 60 | 61 | ³ 18 |
| Income after taxes | 77,125 | 84,853 | 76,489 | 70,122 | 82,604 |
| Addenda: | | | | | |
| Net change in total assets and liabilities | \$11,975 | \$21,114 | \$13,169 | \$5,813 | \$13,251 |
| Net change in total assets | 20,707 | 29,208 | 17,840 | 15,222 | 25,099 |
| Net change in total liabilities | 8,732 | 8,094 | 4,671 | 9,409 | 11,848 |
| Other financial information: | | | | | |
| Other money receipts | 954 | 2,509 | 1,284 | 166 | 631 |
| Mortgage principal paid on owned property | -2,842 | -3,311 | -2,814 | -2,436 | -3,133 |
| Estimated market value of owned home | 203,223 | 234,522 | 171,518 | 150,584 | 291,255 |
| Estimated monthly rental value of owned home | 1,121 | 1,312 | 999 | 978 | 1,306 |
| Gifts of goods and services, total | 1,890 | 2,515 | 1,775 | 1,516 | 2,094 |
| Food | 132 | 100 | 128 | 96 | 224 |
| Alcoholic beverages | 10 | 21 | 15 | 4 | 6 |
| Housing | 297 | 318 | 420 | 258 | 228 |
| Housekeeping supplies | 28 | 20 | 32 | 28 | 31 |
| Household textiles | 10 | ³ 3 | ³ 30 | 4 | ³ 9 |
| Appliances and miscellaneous housewares | 26 | 9 | 48 | 28 | 16 |
| Major appliances | 9 | 6 | ³ 5 | 13 | ³ 11 |
| Small appliances and miscellaneous housewares | 17 | ³ 4 | 43 | ³ 16 | ³ 5 |
| Miscellaneous household equipment | 55 | 63 | 107 | 34 | 36 |

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, 2014-2015 — Continued

| Item | Total 45-54 | Northeast | Midwest | South | West |
|---------------------------------------------|----------------|-----------------|-----------------|-----------------|------------------|
| Other housing | 177 | 222 | 203 | 163 | 136 |
| Apparel and services | 347 | 247 | 312 | 177 | 753 |
| Males, 2 and over | 64 | 32 | 75 | 41 | 122 |
| Females, 2 and over | 81 | 108 | 86 | 72 | 69 |
| Children under 2 | 41 | ³ 12 | 93 | 38 | ³ 24 |
| Other apparel products and services | 160 | 93 | 59 | 27 | 538 |
| Jewelry and watches | 126 | ³ 70 | ³ 14 | ³ 2 | ³ 490 |
| All other apparel products and services ... | 34 | ³ 24 | 45 | 24 | 49 |
| Transportation | 170 | 160 | 132 | 203 | 161 |
| Healthcare | 34 | ³ 20 | 28 | 36 | 46 |
| Entertainment | 101 | 94 | 96 | 107 | 100 |
| Toys, games, arts and crafts, and tricycles | 27 | ³ 36 | ³ 25 | ³ 27 | ³ 21 |
| Other entertainment | 74 | 58 | 71 | 80 | 80 |
| Personal care products and services | 27 | 16 | 46 | 30 | 13 |
| Reading | 4 | 5 | 6 | 3 | 4 |
| Education | 692 | 1,467 | 495 | 527 | 492 |
| All other gifts | 76 | 69 | 98 | 74 | 67 |

- ¹ Value is too small to display.
- ² No data reported.
- ³ Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, August, 2016