

**Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019**

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	22,666	4,432	4,626	8,629	4,978
Consumer unit characteristics:					
Income before taxes .....	\$108,249	\$126,897	\$101,002	\$102,192	\$108,881
Income after taxes .....	91,293	103,222	86,323	87,085	92,584
Age of reference person .....	49.6	49.8	49.7	49.6	49.6
Average number in consumer unit:					
People .....	2.9	2.9	2.8	2.8	3.1
Children under 18 .....	.7	.7	.7	.6	.8
Adults 65 and older .....	.1	( <sup>1</sup> )	( <sup>1</sup> )	.1	.1
Earners .....	1.8	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	45	50
Women .....	53	55	52	55	50
Housing tenure:					
Homeowner .....	69	69	71	70	64
With mortgage .....	52	53	55	52	51
Without mortgage .....	16	16	16	18	13
Renter .....	31	31	29	30	36
Race of reference person:					
Black or African-American .....	15	14	14	20	7
White, Asian, and all other races .....	85	86	86	80	93
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	16	13	6	16	28
Not Hispanic or Latino .....	84	87	94	84	72
Education of reference person:					
Elementary (1-8) .....	3	2	2	2	6
High school (9-12) .....	28	27	28	28	27
College .....	69	70	69	70	66
Never attended and other .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	91	86	93	93	91
Average annual expenditures .....	\$76,724	\$84,322	\$73,763	\$71,898	\$81,177
Food .....					
Food at home .....	9,800	10,562	9,487	9,115	10,692
Cereals and bakery products .....	5,394	6,034	5,320	4,945	5,743
Cereals and cereal products .....	690	852	650	621	720
Bakery products .....	223	267	207	201	243
Bakery products .....	466	585	443	420	477
Meats, poultry, fish, and eggs .....	1,153	1,290	1,163	1,098	1,131
Beef .....	308	278	359	302	291
Pork .....	220	204	247	223	202
Other meats .....	160	202	180	143	138
Poultry .....	226	292	207	200	237
Fish and seafood .....	169	242	115	166	167
Eggs .....	70	72	56	63	95
Dairy products .....	532	628	553	449	581
Fresh milk and cream .....	171	196	176	140	199
Other dairy products .....	361	432	377	309	381
Fruits and vegetables .....	1,019	1,162	935	919	1,166
Fresh fruits .....	375	442	324	330	450
Fresh vegetables .....	349	389	325	308	413
Processed fruits .....	124	158	109	110	135
Processed vegetables .....	172	173	177	170	168
Other food at home .....	1,999	2,101	2,019	1,859	2,146
Sugar and other sweets .....	184	225	195	149	205
Fats and oils .....	142	152	137	138	149
Miscellaneous foods .....	1,061	1,083	1,120	959	1,165
Nonalcoholic beverages .....	535	546	497	550	537
Food prepared by consumer unit on out-of-town trips .....	76	95	69	63	89

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, 2018-2019 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Food away from home.....	4,406	4,529	4,167	4,169	4,949
Alcoholic beverages .....	688	853	768	533	750
Housing.....	23,719	27,482	20,948	21,951	26,007
Shelter .....	13,927	16,830	11,430	12,543	16,064
Owned dwellings .....	8,943	10,996	7,905	8,164	9,428
Mortgage interest and charges.....	4,166	4,292	3,418	3,942	5,136
Property taxes.....	2,864	4,852	2,740	2,012	2,687
Maintenance, repairs, insurance, other expenses .....	1,913	1,852	1,748	2,211	1,604
Rented dwellings.....	3,819	4,321	2,493	3,250	5,590
Other lodging.....	1,166	1,512	1,032	1,128	1,047
Utilities, fuels, and public services .....	4,838	5,216	4,638	4,877	4,619
Natural gas.....	480	721	655	302	413
Electricity.....	1,671	1,605	1,536	1,919	1,428
Fuel oil and other fuels.....	132	447	65	56	48
Telephone services.....	1,822	1,914	1,713	1,859	1,780
Residential phone service, VOIP, and phone cards.....	192	298	194	165	142
Cellular phone service.....	1,630	1,616	1,518	1,694	1,638
Water and other public services .....	732	530	669	742	951
Household operations .....	1,535	1,749	1,231	1,415	1,835
Personal services.....	298	434	228	182	445
Other household expenses.....	1,236	1,315	1,004	1,233	1,390
Housekeeping supplies .....	920	863	995	918	895
Laundry and cleaning supplies .....	218	221	274	195	203
Other household products.....	554	512	593	604	459
Postage and stationery .....	148	131	127	119	234
Household furnishings and equipment.....	2,499	2,824	2,654	2,198	2,594
Household textiles.....	153	258	107	123	167
Furniture .....	589	743	543	522	611
Floor coverings.....	31	27	37	27	36
Major appliances.....	376	449	343	350	401
Small appliances, miscellaneous housewares .....	139	115	182	127	135
Miscellaneous household equipment.....	1,209	1,232	1,441	1,047	1,243
Apparel and services.....	2,357	2,598	2,518	2,043	2,550
Men and boys.....	586	626	637	515	625
Men, 16 and over .....	440	461	471	382	494
Boys, 2 to 15 .....	146	165	166	133	131
Women and girls .....	970	1,038	1,169	811	1,000
Women, 16 and over.....	794	823	924	672	862
Girls, 2 to 15.....	176	215	246	139	138
Children under 2.....	46	<sup>2</sup> 52	56	38	<sup>2</sup> 47
Footwear.....	498	608	477	437	540
Other apparel products and services .....	257	274	179	243	338
Transportation .....	12,783	12,617	11,776	13,155	13,217
Vehicle purchases (net outlay).....	4,792	3,962	4,623	5,380	4,667
Cars and trucks, new .....	2,158	1,590	1,591	2,638	2,358
Cars and trucks, used .....	2,564	2,369	3,001	2,615	2,241
Other vehicles .....	70	<sup>2</sup> 3	<sup>2</sup> 31	127	<sup>2</sup> 68
Gasoline, other fuels, and motor oil .....	2,649	2,497	2,454	2,682	2,910
Other vehicle expenses.....	4,335	4,722	3,936	4,321	4,384
Vehicle finance charges.....	314	240	299	393	257
Maintenance and repairs .....	1,063	970	1,129	1,047	1,106
Vehicle rental, leases, licenses, and other charges .....	1,017	1,579	958	702	1,121
Vehicle insurance.....	1,941	1,933	1,550	2,178	1,901
Public and other transportation.....	1,007	1,436	763	772	1,256
Healthcare .....	5,240	4,922	5,751	5,335	4,879
Health insurance .....	3,557	3,441	3,812	3,730	3,122
Medical services.....	1,002	921	1,109	934	1,092
Drugs.....	480	395	547	488	479
Medical supplies.....	201	166	282	183	186
Entertainment .....	3,905	4,020	4,665	3,339	4,060
Fees and admissions .....	1,063	1,349	1,086	856	1,139
Audio and visual equipment and services.....	1,204	1,249	1,213	1,199	1,170
Pets, toys, hobbies, and playground equipment.....	1,021	986	1,298	884	1,015
Pets .....	874	798	1,121	769	872
Toys, hobbies, and playground equipment.....	147	188	177	114	142
Other entertainment supplies, equipment, and services .....	617	436	1,069	400	736

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, 2018-2019 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Personal care products and services .....	976	1,040	1,006	902	1,022
Reading .....	92	118	112	72	86
Education .....	2,754	4,798	2,383	2,036	2,523
Tobacco products and smoking supplies .....	406	371	517	415	319
Miscellaneous .....	1,139	1,517	836	941	1,433
Cash contributions .....	2,174	2,154	2,002	2,145	2,402
Personal insurance and pensions .....	10,691	11,269	10,993	9,917	11,238
Life and other personal insurance .....	639	722	594	692	513
Pensions and Social Security .....	10,053	10,547	10,399	9,225	10,726
Sources of income and personal taxes:					
Money income before taxes .....	\$108,249	\$126,897	\$101,002	\$102,192	\$108,881
Wages and salaries .....	94,974	113,712	88,545	88,888	94,814
Self-employment income .....	8,125	8,422	6,915	8,562	8,226
Social Security, private and government retirement .....	2,089	1,176	2,388	2,368	2,143
Interest, dividends, rental income, other property income .....	1,698	2,170	1,935	1,081	2,127
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	514	474	515	463	638
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	574	610	505	596	569
Other income .....	275	333	199	234	363
Personal taxes (contains some imputed values) .....	16,956	23,675	14,679	15,107	16,297
Federal income taxes .....	13,220	18,004	10,892	12,367	12,603
State and local income taxes .....	3,583	5,529	3,399	2,626	3,679
Other taxes .....	153	141	388	113	<sup>2</sup> 15
Income after taxes .....	91,293	103,222	86,323	87,085	92,584
Addenda:					
Net change in total assets and liabilities .....	\$16,623	\$8,481	\$20,695	\$22,083	\$10,622
Net change in total assets .....	27,945	20,527	35,025	29,271	25,673
Net change in total liabilities .....	11,323	12,046	14,329	7,189	15,051
Other financial information:					
Other money receipts .....	453	<sup>2</sup> 212	627	241	874
Mortgage principal paid on owned property .....	-3,414	-3,796	-3,171	-3,172	-3,718
Estimated market value of owned home .....	247,754	289,098	175,508	189,810	378,533
Estimated monthly rental value of owned home .....	1,286	1,461	1,066	1,166	1,543
Gifts of goods and services, total .....	2,039	2,344	2,110	1,935	1,876
Food .....	146	134	135	163	138
Alcoholic beverages .....	20	29	28	14	16
Housing .....	364	426	326	422	242
Housekeeping supplies .....	45	36	44	35	72
Household textiles .....	17	<sup>2</sup> 18	<sup>2</sup> 18	<sup>2</sup> 18	<sup>2</sup> 14
Appliances and miscellaneous housewares .....	25	<sup>2</sup> 18	30	30	19
Major appliances .....	14	<sup>2</sup> 10	15	22	<sup>2</sup> 3
Small appliances and miscellaneous housewares .....	12	<sup>2</sup> 9	<sup>2</sup> 15	<sup>2</sup> 8	<sup>2</sup> 17
Miscellaneous household equipment .....	44	35	48	52	37
Other housing .....	231	319	186	287	100
Apparel and services .....	271	258	309	236	307
Males, 2 and over .....	78	69	44	83	108
Females, 2 and over .....	104	94	168	72	106
Children under 2 .....	36	<sup>2</sup> 43	<sup>2</sup> 36	28	44
Other apparel products and services .....	54	<sup>2</sup> 51	61	54	49
Jewelry and watches .....	9	<sup>2</sup> 11	<sup>2</sup> 4	<sup>2</sup> 14	<sup>2</sup> 5
All other apparel products and services .....	45	<sup>2</sup> 41	<sup>2</sup> 58	<sup>2</sup> 40	44
Transportation .....	179	129	202	142	263
Healthcare .....	37	<sup>2</sup> 15	<sup>2</sup> 34	40	<sup>2</sup> 56
Entertainment .....	142	114	157	174	97
Toys, games, arts and crafts, and tricycles .....	33	<sup>2</sup> 32	50	24	33
Other entertainment .....	109	81	107	149	64
Personal care products and services .....	19	10	50	7	15

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, 2018-2019 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Reading .....	5	7	5	3	<sup>2</sup> 5
Education.....	769	1,152	774	645	639
All other gifts.....	88	69	90	89	98

<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, 2020