

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands) ¹	22,440	3,636	4,609	9,112	5,083
Consumer unit characteristics:					
Income before taxes	\$118,050	\$129,928	\$110,436	\$111,634	\$127,962
Income after taxes	101,841	110,291	96,783	96,604	109,772
Age of reference person	49.6	49.8	49.7	49.6	49.5
Average number in consumer unit:					
People	2.9	2.9	2.9	2.8	3.0
Children under 187	.7	.7	.7	.7
Adults 65 and older1	(²)	.1	.1	.1
Earners	1.8	1.8	1.9	1.7	1.8
Vehicles	2.2	1.9	2.5	2.1	2.2
Percent distribution:					
Reference person:					
Men	48	46	48	48	49
Women	52	54	52	52	51
Housing tenure:					
Homeowner	70	65	75	73	65
With mortgage	52	50	54	52	53
Without mortgage	18	15	21	20	13
Renter	30	35	25	27	35
Race of reference person:					
Black or African-American	14	14	12	21	5
White, Asian, and all other races, not including Black or African-American	86	86	88	79	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino	18	16	9	18	26
Not Hispanic or Latino	82	84	91	82	74
Education of reference person:					
Elementary (1-8)	3	3	2	2	3
High school (9-12)	26	28	25	26	23
College	71	69	72	71	72
Never attended and other	(²)	(²)	(³)	(²)	1
At least one vehicle owned or leased	92	86	94	92	94
Average annual expenditures	\$79,421	\$84,342	\$79,093	\$73,417	\$87,025
Food	9,707	10,482	10,320	8,411	10,935
Food at home	6,204	7,078	6,446	5,236	7,087
Cereals and bakery products	805	992	819	689	860
Cereals and cereal products	263	317	257	226	297
Bakery products	542	675	563	464	564
Meats, poultry, fish, and eggs	1,330	1,554	1,330	1,124	1,538
Beef	362	381	362	320	425
Pork	261	273	282	228	292
Other meats	173	219	190	136	192
Poultry	244	284	234	208	286
Fish and seafood	213	305	195	170	238
Eggs	78	92	67	62	105
Dairy products	571	651	621	464	658
Fresh milk and cream	179	202	192	153	198
Other dairy products	391	450	429	311	460
Fruits and vegetables	1,231	1,516	1,167	1,014	1,471
Fresh fruits	439	564	431	331	551
Fresh vegetables	395	492	345	322	503
Processed fruits	153	180	157	130	173
Processed vegetables	243	280	235	232	243
Other food at home	2,266	2,364	2,508	1,944	2,560
Sugar and other sweets	207	224	214	192	217
Fats and oils	164	179	172	146	179
Miscellaneous foods	1,218	1,262	1,385	1,015	1,404
Nonalcoholic beverages	602	623	657	524	681

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, 2020-2021 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Food prepared by consumer unit on out of town trips	74	76	80	68	78
Food away from home.....	3,503	3,404	3,874	3,174	3,848
Alcoholic beverages	579	677	632	419	750
Housing.....	25,516	28,518	23,734	22,929	29,626
Shelter	15,052	17,986	13,113	12,970	18,443
Owned dwellings.....	9,688	10,786	8,856	8,658	11,502
Mortgage interest and charges.....	4,365	4,387	3,283	4,108	5,790
Property taxes.....	2,887	4,344	3,001	2,149	3,062
Maintenance, repairs, insurance, and other expenses	2,436	2,054	2,572	2,401	2,650
Rented dwellings.....	4,151	5,579	2,730	3,309	5,929
Other lodging.....	1,213	1,621	1,528	1,003	1,012
Utilities, fuels, and public services	5,023	5,305	5,029	4,964	4,922
Natural gas.....	485	669	732	307	450
Electricity.....	1,761	1,712	1,593	1,968	1,577
Fuel oil and other fuels.....	126	419	113	61	45
Telephone services.....	1,844	1,922	1,843	1,836	1,804
Residential phone service, VOIP, and phone cards.....	155	273	141	134	121
Cellular phone service	1,689	1,649	1,703	1,701	1,684
Water and other public services	807	582	749	792	1,045
Household operations	1,561	1,542	1,408	1,590	1,664
Personal services.....	200	342	200	150	187
Other household expenses.....	1,362	1,199	1,208	1,440	1,478
Housekeeping supplies	959	1,148	1,071	835	934
Laundry and cleaning supplies	211	278	194	193	208
Other household products.....	622	742	747	513	611
Postage and stationery	126	127	129	129	115
Household furnishings and equipment.....	2,920	2,538	3,114	2,571	3,662
Household textiles.....	141	151	144	110	187
Furniture	806	598	924	754	942
Floor coverings.....	33	48	18	25	49
Major appliances.....	454	453	425	391	597
Small appliances and miscellaneous housewares	158	124	143	147	218
Miscellaneous household equipment.....	1,329	1,165	1,460	1,144	1,669
Apparel and services	2,078	2,220	2,005	1,894	2,384
Men and boys.....	497	480	442	516	527
Men, 16 and over	382	331	338	419	395
Boys, 2 to 15	115	149	104	97	132
Women and girls	881	881	919	739	1,109
Women, 16 and over.....	707	708	777	566	903
Girls, 2 to 15.....	174	173	142	174	206
Children under 2.....	40	30	18	61	427
Footwear.....	410	433	454	379	407
Other apparel products and services	251	394	171	199	313
Transportation	13,090	12,066	12,744	14,100	12,326
Vehicle purchases (net outlay).....	5,744	4,647	5,310	7,102	4,488
Cars and trucks, new	2,566	2,401	2,388	3,020	2,033
Cars and trucks, used	3,100	2,198	2,683	4,052	2,416
Other vehicles	78	48	429	31	48
Gasoline, other fuels, and motor oil	2,390	2,036	2,469	2,334	2,674
Other vehicle expenses.....	4,483	4,664	4,502	4,300	4,662
Vehicle finance charges.....	363	294	412	401	299
Maintenance and repairs	1,152	1,087	1,273	1,059	1,256
Vehicle rental, leases, licenses, and other charges	973	1,325	1,046	755	1,044
Vehicle insurance.....	1,995	1,958	1,771	2,086	2,063
Public and other transportation	473	718	463	363	503
Healthcare	5,560	5,396	6,243	5,205	5,698
Health insurance	3,803	3,945	4,052	3,765	3,541
Medical services.....	1,100	879	1,285	861	1,519
Drugs	473	360	658	440	449
Medical supplies.....	184	212	247	139	188
Entertainment	3,984	3,221	4,347	3,660	4,804
Fees and admissions	734	667	810	598	963
Audio and visual equipment and services.....	1,170	1,160	1,244	1,090	1,256
Pets, toys, hobbies, and playground equipment.....	911	797	1,086	781	1,075
Pets	716	620	887	613	819
Toys, hobbies, and playground equipment.....	195	177	199	168	257

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, 2020-2021 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Other entertainment supplies, equipment, and services	1,170	598	1,207	1,191	1,509
Personal care products and services	897	909	1,021	767	1,014
Reading	110	81	148	95	122
Education	2,595	4,687	2,389	2,067	2,233
Tobacco products and smoking supplies	389	444	421	414	275
Miscellaneous	1,264	1,265	1,590	1,062	1,329
Cash contributions	2,329	1,874	2,341	2,246	2,794
Personal insurance and pensions	11,323	12,502	11,159	10,149	12,734
Life and other personal insurance	640	889	719	566	522
Pensions and Social Security	10,683	11,612	10,440	9,583	12,212
Sources of income and personal taxes:					
Income before taxes	\$118,050	\$129,928	\$110,436	\$111,634	\$127,962
Wages and salaries	101,823	112,127	95,261	96,532	109,889
Self-employment income	9,288	9,681	6,891	8,957	11,776
Social Security, private and government retirement	2,744	2,416	2,905	3,252	1,922
Interest, dividends, rental income, and other property income	2,114	3,220	3,059	1,315	1,897
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	560	537	781	412	640
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	1,098	1,479	980	841	1,393
Other income	424	470	558	325	445
Personal taxes (contains some imputed values)	16,209	19,637	13,653	15,030	18,189
Federal income taxes	14,554	16,470	12,073	14,387	15,732
Stimulus payment (new UCC Q20202)#	-2,391	-2,347	-2,521	-2,312	-2,444
State and local income taxes	3,971	5,407	4,028	2,860	4,885
Other taxes	75	108	73	95	415
Income after taxes	101,841	110,291	96,783	96,604	109,772
Addenda:					
Net change in total assets and liabilities	\$2,886	\$13,308	-\$1,566	\$8,102	-\$9,882
Net change in total assets	33,576	36,494	26,500	33,441	38,145
Net change in total liabilities	30,690	23,186	28,066	25,339	48,027
Other financial information:					
Other money receipts	1,068	⁴ 147	489	1,862	828
Mortgage principal paid on owned property	-3,770	-4,448	-3,434	-3,153	-4,697
Estimated market value of owned home	282,517	280,029	216,076	234,379	430,840
Estimated monthly rental value of owned home	1,409	1,478	1,211	1,307	1,723

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.