

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands)	24,562	4,777	5,449	9,066	5,270
Consumer unit characteristics:					
Income before taxes	\$80,295	\$89,429	\$81,851	\$71,319	\$85,849
Income after taxes	73,467	81,508	73,986	65,832	78,777
Age of reference person	49.7	49.6	49.6	49.7	49.7
Average number in consumer unit:					
People	2.7	2.8	2.7	2.6	2.8
Children under 186	.6	.6	.6	.6
Adults 65 and older1	.1	(¹)	.1	.1
Earners	1.7	1.7	1.7	1.6	1.7
Vehicles	2.2	2.0	2.5	2.2	2.3
Percent distribution:					
Reference person:					
Men	48	45	49	47	48
Women	52	55	51	53	52
Housing tenure:					
Homeowner	70	68	76	72	65
With mortgage	52	53	56	51	48
Without mortgage	19	15	20	21	17
Renter	30	32	24	28	35
Race of reference person:					
Black or African-American	14	14	10	21	5
White, Asian, and all other races	86	86	90	79	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino	12	9	5	13	22
Not Hispanic or Latino	88	91	95	87	78
Education of reference person:					
Elementary (1-8)	5	3	5	6	8
High school (9-12)	32	33	31	36	22
College	63	64	64	58	70
Never attended and other	(¹)	(¹)	(²)	(¹)	(¹)
At least one vehicle owned or leased	90	85	92	91	91
Average annual expenditures	\$61,338	\$68,789	\$60,206	\$54,806	\$66,999
Food	7,912	8,544	8,162	7,012	8,660
Food at home	4,704	5,037	4,855	4,127	5,262
Cereals and bakery products	641	718	689	551	683
Cereals and cereal products	225	248	234	197	244
Bakery products	416	470	455	355	438
Meats, poultry, fish, and eggs	1,048	1,179	1,037	954	1,106
Beef	268	295	251	253	288
Pork	203	190	217	202	202
Other meats	149	189	170	124	135
Poultry	210	247	190	194	225
Fish and seafood	156	194	151	125	183
Eggs	61	63	57	56	72
Dairy products	486	543	477	416	567
Fresh milk and cream	176	184	167	161	204
Other dairy products	310	359	310	255	363
Fruits and vegetables	864	963	882	710	1,026
Fresh fruits	305	353	300	239	384
Fresh vegetables	272	302	259	225	341
Processed fruits	131	142	147	102	155
Processed vegetables	156	167	177	145	145
Other food at home	1,664	1,634	1,769	1,495	1,881
Sugar and other sweets	167	163	195	139	189
Fats and oils	135	138	159	121	134
Miscellaneous foods	845	777	896	758	1,003
Nonalcoholic beverages	460	503	473	430	462
Food prepared by consumer unit on out-of-town trips	57	53	46	47	92

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, 2012-2013 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Food away from home	3,208	3,507	3,307	2,885	3,398
Alcoholic beverages	500	582	531	387	592
Housing	19,048	22,384	17,853	16,806	21,123
Shelter	11,226	14,023	10,089	9,349	13,095
Owned dwellings	7,501	9,340	7,186	6,368	8,110
Mortgage interest and charges	4,014	4,137	3,594	3,674	4,920
Property taxes	2,256	3,796	2,309	1,583	1,964
Maintenance, repairs, insurance, other expenses	1,232	1,407	1,283	1,111	1,227
Rented dwellings	2,825	3,412	2,030	2,306	4,008
Other lodging	899	1,270	874	675	976
Utilities, fuels, and public services	4,291	4,765	4,217	4,248	4,011
Natural gas	437	623	618	248	404
Electricity	1,584	1,493	1,458	1,829	1,375
Fuel oil and other fuels	149	489	112	65	26
Telephone services	1,527	1,648	1,493	1,523	1,458
Residential phone service, VOIP, and phone cards	412	517	400	396	358
Cellular phone service	1,114	1,131	1,093	1,127	1,100
Water and other public services	594	512	536	583	748
Household operations	1,052	1,210	955	948	1,188
Personal services	184	242	201	155	164
Other household expenses	868	968	754	793	1,024
Housekeeping supplies	710	766	744	634	757
Laundry and cleaning supplies	176	166	180	167	196
Other household products	388	441	408	352	383
Postage and stationery	146	159	156	116	178
Household furnishings and equipment	1,770	1,620	1,849	1,627	2,072
Household textiles	120	117	128	100	147
Furniture	435	423	391	411	535
Floor coverings	21	21	39	9	22
Major appliances	246	233	263	238	255
Small appliances, miscellaneous housewares	111	109	114	97	137
Miscellaneous household equipment	837	718	913	773	977
Apparel and services	1,938	2,137	1,733	1,796	2,206
Men and boys	484	591	434	407	569
Men, 16 and over	395	461	354	337	479
Boys, 2 to 15	88	130	81	70	90
Women and girls	749	699	720	721	873
Women, 16 and over	611	566	595	573	732
Girls, 2 to 15	138	133	125	148	140
Children under 2	38	316	22	42	65
Footwear	420	543	330	404	428
Other apparel products and services	247	288	227	222	272
Transportation	10,713	11,287	10,449	10,215	11,298
Vehicle purchases (net outlay)	3,747	4,036	3,869	3,551	3,696
Cars and trucks, new	2,026	2,602	1,848	1,922	1,867
Cars and trucks, used	1,664	1,351	1,939	1,615	1,747
Other vehicles	57	382	382	313	83
Gasoline and motor oil	3,257	3,065	3,259	3,353	3,266
Other vehicle expenses	3,060	3,258	2,720	2,878	3,521
Vehicle finance charges	263	256	254	266	277
Maintenance and repairs	1,030	1,007	1,054	915	1,221
Vehicle insurance	1,210	1,134	842	1,291	1,499
Vehicle rental, leases, licenses, and other charges	556	861	570	406	525
Public and other transportation	649	928	601	433	814
Healthcare	3,744	3,778	4,147	3,418	3,858
Health insurance	2,176	2,293	2,399	2,026	2,096
Medical services	905	880	1,074	748	1,024
Drugs	508	446	508	516	549
Medical supplies	155	158	166	127	189
Entertainment	3,069	3,239	3,242	2,577	3,582
Fees and admissions	749	999	729	468	1,028
Audio and visual equipment and services	1,088	1,150	1,040	1,062	1,124

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, 2012-2013 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Pets, toys, hobbies, and playground equipment	731	704	744	660	861
Pets	603	605	626	558	658
Toys, hobbies, and playground equipment	127	98	118	103	203
Other entertainment supplies, equipment, and services	501	386	729	386	569
Personal care products and services	715	727	673	664	835
Reading	103	132	108	73	124
Education	2,199	3,574	2,374	1,478	2,009
Tobacco products and smoking supplies	439	516	446	456	334
Miscellaneous	805	951	650	735	955
Cash contributions	2,219	2,118	2,050	1,891	3,049
Personal insurance and pensions	7,935	8,822	7,788	7,300	8,374
Life and other personal insurance	407	392	387	468	334
Pensions and Social Security	7,528	8,429	7,401	6,832	8,040
Sources of income and personal taxes:					
Money income before taxes	\$80,295	\$89,429	\$81,851	\$71,319	\$85,849
Wages and salaries	70,917	81,071	72,695	62,570	74,236
Self-employment income	4,235	3,266	4,297	3,883	5,655
Social Security, private and government retirement	2,526	2,065	2,149	2,996	2,525
Interest, dividends, rental income, other property income	942	1,221	1,105	516	1,251
Public assistance, supplemental security income, food stamps	635	664	592	583	741
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	865	969	857	587	1,256
Other income	176	173	155	184	185
Personal taxes (contains some imputed values)	6,828	7,921	7,865	5,487	7,073
Federal income taxes	5,215	5,817	5,860	4,453	5,312
State and local income taxes	1,502	1,874	1,945	921	1,708
Other taxes	111	230	60	112	53
Income after taxes	73,467	81,508	73,986	65,832	78,777
Addenda:					
Net change in total assets and liabilities	-\$217	-\$384	\$2,620	\$310	-\$3,907
Net change in total assets	9,774	5,810	11,552	8,302	14,060
Net change in total liabilities	9,991	6,193	8,933	7,992	17,967
Other financial information:					
Other money receipts	1,080	1,411	1,043	436	1,928
Mortgage principal paid on owned property	-2,840	-3,273	-2,920	-2,424	-3,082
Estimated market value of owned home	175,956	211,024	142,542	139,344	241,700
Estimated monthly rental value of owned home	1,007	1,175	895	900	1,156
Gifts of goods and services, total	1,680	2,040	2,037	1,343	1,564
Food	132	137	208	104	98
Alcoholic beverages	15	19	15	6	25
Housing	255	234	303	232	262
Housekeeping supplies	29	36	29	23	35
Household textiles	9	31	35	14	12
Appliances and miscellaneous housewares	18	13	23	14	23
Major appliances	4	33	12	2	33
Small appliances and miscellaneous housewares	13	310	12	12	20
Miscellaneous household equipment	53	32	69	48	63
Other housing	146	152	178	133	129

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, 2012-2013 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Apparel and services	228	215	191	240	254
Males, 2 and over	64	77	64	56	66
Females, 2 and over	80	58	64	101	75
Children under 2	22	³ 12	³ 10	27	33
Other apparel products and services	62	68	53	55	79
Jewelry and watches	20	19	18	19	³ 26
All other apparel products and services ...	42	³ 49	36	36	54
Transportation	151	98	144	178	159
Healthcare	39	40	64	29	31
Entertainment	96	60	135	84	109
Toys, games, arts and crafts, and tricycles	23	³ 15	³ 31	24	18
Other entertainment	73	45	104	60	91
Personal care products and services	20	³ 6	29	26	14
Reading	3	³ 3	3	2	4
Education	665	1,207	825	376	506
All other gifts	77	22	119	65	103

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, September, 2014