

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016-2017

| Item | Total 45-54 | Northeast | Midwest | South | West |
|---|------------------|------------------|------------------|------------------|------------------|
| Number of consumer units (in thousands) | 23,817 | 4,221 | 5,005 | 9,075 | 5,517 |
| Consumer unit characteristics: | | | | | |
| Income before taxes | \$99,814 | \$111,197 | \$94,168 | \$95,301 | \$103,652 |
| Income after taxes | 83,507 | 91,495 | 79,706 | 79,760 | 87,009 |
| Age of reference person | 49.6 | 49.7 | 49.6 | 49.6 | 49.5 |
| Average number in consumer unit: | | | | | |
| People | 2.8 | 2.8 | 2.8 | 2.7 | 3.0 |
| Children under 18 | .7 | .7 | .7 | .6 | .7 |
| Adults 65 and older | .1 | (¹) | (¹) | .1 | .1 |
| Earners | 1.7 | 1.8 | 1.8 | 1.6 | 1.8 |
| Vehicles | 2.3 | 1.9 | 2.5 | 2.2 | 2.4 |
| Percent distribution: | | | | | |
| Reference person: | | | | | |
| Men | 48 | 46 | 49 | 48 | 50 |
| Women | 52 | 54 | 51 | 52 | 50 |
| Housing tenure: | | | | | |
| Homeowner | 69 | 67 | 73 | 70 | 67 |
| With mortgage | 51 | 48 | 53 | 50 | 51 |
| Without mortgage | 19 | 18 | 20 | 20 | 16 |
| Renter | 31 | 33 | 27 | 30 | 33 |
| Race of reference person: | | | | | |
| Black or African-American | 14 | 15 | 12 | 20 | 5 |
| White, Asian, and all other races | 86 | 85 | 88 | 80 | 95 |
| Hispanic or Latino origin of reference person: | | | | | |
| Hispanic or Latino | 16 | 12 | 6 | 15 | 28 |
| Not Hispanic or Latino | 84 | 88 | 94 | 85 | 72 |
| Education of reference person: | | | | | |
| Elementary (1-8) | 3 | 2 | 2 | 3 | 6 |
| High school (9-12) | 29 | 32 | 28 | 31 | 24 |
| College | 68 | 66 | 70 | 66 | 70 |
| Never attended and other | (¹) | (¹) | (¹) | (¹) | (¹) |
| At least one vehicle owned or leased | 92 | 85 | 95 | 93 | 94 |
| Average annual expenditures | \$72,513 | \$78,922 | \$68,975 | \$67,225 | \$79,664 |
| Food | | | | | |
| Food at home | 9,027 | 9,154 | 8,723 | 8,313 | 10,490 |
| Cereals and bakery products | 4,960 | 5,313 | 4,775 | 4,412 | 5,832 |
| Cereals and cereal products | 620 | 682 | 624 | 548 | 692 |
| Bakery products | 199 | 232 | 185 | 176 | 228 |
| Meats, poultry, fish, and eggs | 421 | 451 | 439 | 373 | 464 |
| Beef | 1,104 | 1,237 | 971 | 1,003 | 1,312 |
| Pork | 288 | 317 | 240 | 268 | 348 |
| Other meats | 205 | 197 | 203 | 187 | 247 |
| Poultry | 149 | 181 | 169 | 123 | 148 |
| Fish and seafood | 225 | 279 | 176 | 206 | 264 |
| Eggs | 169 | 194 | 132 | 154 | 214 |
| Dairy products | 69 | 69 | 51 | 65 | 92 |
| Fruits and vegetables | 499 | 560 | 518 | 414 | 581 |
| Fresh milk and cream | 166 | 190 | 166 | 143 | 187 |
| Other dairy products | 333 | 369 | 352 | 270 | 393 |
| Fresh fruits | 932 | 1,051 | 835 | 805 | 1,161 |
| Fresh vegetables | 355 | 412 | 307 | 300 | 457 |
| Processed fruits | 302 | 351 | 257 | 249 | 402 |
| Processed vegetables | 124 | 133 | 114 | 113 | 145 |
| Other food at home | 151 | 155 | 156 | 144 | 156 |
| Sugar and other sweets | 1,805 | 1,784 | 1,827 | 1,642 | 2,086 |
| Fats and oils | 181 | 181 | 193 | 159 | 206 |
| Miscellaneous foods | 133 | 153 | 135 | 114 | 150 |
| Nonalcoholic beverages | 928 | 880 | 958 | 830 | 1,111 |
| Food prepared by consumer unit on out-of-town trips | 490 | 501 | 483 | 474 | 514 |
| Food prepared by consumer unit on out-of-town trips | 73 | 68 | 57 | 66 | 105 |

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, 2016-2017 — Continued

| Item | Total 45-54 | Northeast | Midwest | South | West |
|---|----------------|------------------|-----------------|------------------|----------------|
| Food away from home | 4,067 | 3,841 | 3,948 | 3,901 | 4,658 |
| Alcoholic beverages | 598 | 578 | 654 | 518 | 698 |
| Housing | 22,614 | 26,188 | 19,618 | 20,398 | 26,261 |
| Shelter | 13,617 | 17,036 | 10,905 | 11,779 | 16,483 |
| Owned dwellings | 8,886 | 11,264 | 7,617 | 7,541 | 10,429 |
| Mortgage interest and charges | 4,698 | 4,982 | 3,537 | 4,305 | 6,182 |
| Property taxes | 2,579 | 4,204 | 2,456 | 1,827 | 2,687 |
| Maintenance, repairs, insurance, other expenses | 1,608 | 2,078 | 1,624 | 1,409 | 1,561 |
| Rented dwellings | 3,610 | 4,366 | 2,410 | 3,074 | 5,002 |
| Other lodging | 1,121 | 1,406 | 878 | 1,164 | 1,052 |
| Utilities, fuels, and public services | 4,608 | 4,891 | 4,445 | 4,520 | 4,684 |
| Natural gas | 420 | 658 | 599 | 227 | 394 |
| Electricity | 1,648 | 1,561 | 1,464 | 1,896 | 1,473 |
| Fuel oil and other fuels | 97 | 295 | 75 | 50 | 42 |
| Telephone services | 1,749 | 1,879 | 1,717 | 1,682 | 1,788 |
| Residential phone service, VOIP, and phone cards | 279 | 424 | 265 | 249 | 229 |
| Cellular phone service | 1,470 | 1,455 | 1,453 | 1,434 | 1,559 |
| Water and other public services | 694 | 499 | 589 | 665 | 987 |
| Household operations | 1,308 | 1,378 | 1,061 | 1,271 | 1,539 |
| Personal services | 254 | 361 | 182 | 234 | 270 |
| Other household expenses | 1,054 | 1,017 | 879 | 1,037 | 1,269 |
| Housekeeping supplies | 787 | 812 | 776 | 727 | 885 |
| Laundry and cleaning supplies | 199 | 188 | 222 | 181 | 217 |
| Other household products | 434 | 472 | 391 | 401 | 508 |
| Postage and stationery | 154 | 153 | 164 | 145 | 160 |
| Household furnishings and equipment | 2,295 | 2,071 | 2,430 | 2,101 | 2,670 |
| Household textiles | 130 | 129 | 138 | 121 | 140 |
| Furniture | 533 | 448 | 544 | 521 | 606 |
| Floor coverings | 24 | 39 | 31 | 18 | 15 |
| Major appliances | 359 | 355 | 340 | 358 | 378 |
| Small appliances, miscellaneous housewares | 167 | 111 | 252 | 142 | 170 |
| Miscellaneous household equipment | 1,082 | 989 | 1,125 | 942 | 1,361 |
| Apparel and services | 2,319 | 2,425 | 2,145 | 2,183 | 2,647 |
| Men and boys | 609 | 705 | 497 | 615 | 631 |
| Men, 16 and over | 481 | 525 | 385 | 492 | 523 |
| Boys, 2 to 15 | 128 | 179 | 112 | 124 | 108 |
| Women and girls | 915 | 924 | 888 | 823 | 1,098 |
| Women, 16 and over | 761 | 768 | 737 | 686 | 913 |
| Girls, 2 to 15 | 154 | 156 | 151 | 137 | 185 |
| Children under 2 | 48 | ² 51 | ² 32 | 43 | 70 |
| Footwear | 493 | 467 | 445 | 500 | 552 |
| Other apparel products and services | 254 | 278 | 284 | 202 | 296 |
| Transportation | 11,369 | 10,601 | 11,154 | 11,483 | 11,993 |
| Vehicle purchases (net outlay) | 4,637 | 3,674 | 4,708 | 5,268 | 4,268 |
| Cars and trucks, new | 1,880 | 1,401 | 1,684 | 2,323 | 1,695 |
| Cars and trucks, used | 2,657 | 2,150 | 2,960 | 2,782 | 2,565 |
| Other vehicles | 100 | ² 122 | ² 64 | ² 164 | ² 8 |
| Gasoline, other fuels, and motor oil | 2,428 | 2,173 | 2,395 | 2,384 | 2,726 |
| Other vehicle expenses | 3,502 | 3,536 | 3,407 | 3,258 | 3,991 |
| Vehicle finance charges | 292 | 250 | 295 | 309 | 293 |
| Maintenance and repairs | 1,094 | 1,056 | 1,115 | 991 | 1,276 |
| Vehicle insurance | 1,336 | 1,112 | 1,177 | 1,400 | 1,571 |
| Vehicle rental, leases, licenses, and other charges | 780 | 1,117 | 821 | 558 | 851 |
| Public and other transportation | 802 | 1,218 | 644 | 572 | 1,007 |
| Healthcare | 4,949 | 5,171 | 5,203 | 4,712 | 4,935 |
| Health insurance | 3,393 | 3,689 | 3,475 | 3,344 | 3,174 |
| Medical services | 928 | 838 | 1,014 | 750 | 1,212 |
| Drugs | 469 | 468 | 508 | 478 | 421 |
| Medical supplies | 158 | 177 | 206 | 140 | 128 |
| Entertainment | 3,849 | 3,766 | 4,722 | 3,265 | 4,050 |
| Fees and admissions | 1,019 | 1,336 | 902 | 757 | 1,324 |
| Audio and visual equipment and services | 1,194 | 1,193 | 1,159 | 1,195 | 1,224 |
| Pets, toys, hobbies, and playground equipment | 1,012 | 914 | 1,631 | 759 | 902 |
| Pets | 828 | 806 | 1,436 | 571 | 676 |
| Toys, hobbies, and playground equipment | 184 | 108 | 195 | 188 | 226 |
| Other entertainment supplies, equipment, and services | 625 | 324 | 1,030 | 555 | 601 |

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, 2016-2017 — Continued

| Item | Total 45-54 | Northeast | Midwest | South | West |
|--|----------------|------------------|-----------------|----------------|------------------|
| Personal care products and services..... | 901 | 899 | 927 | 828 | 1,004 |
| Reading..... | 122 | 93 | 152 | 121 | 114 |
| Education..... | 2,831 | 5,012 | 2,208 | 2,050 | 3,015 |
| Tobacco products and smoking supplies..... | 426 | 497 | 474 | 429 | 323 |
| Miscellaneous..... | 1,303 | 1,443 | 1,285 | 979 | 1,742 |
| Cash contributions..... | 2,294 | 2,325 | 1,893 | 2,404 | 2,453 |
| Personal insurance and pensions..... | 9,909 | 10,769 | 9,816 | 9,543 | 9,938 |
| Life and other personal insurance..... | 445 | 619 | 441 | 425 | 347 |
| Pensions and Social Security..... | 9,464 | 10,150 | 9,375 | 9,118 | 9,590 |
| Sources of income and personal taxes: | | | | | |
| Money income before taxes..... | \$99,814 | \$111,197 | \$94,168 | \$95,301 | \$103,652 |
| Wages and salaries..... | 86,618 | 98,508 | 82,289 | 81,403 | 90,026 |
| Self-employment income..... | 7,856 | 6,745 | 6,923 | 9,050 | 7,588 |
| Social Security, private and government retirement..... | 2,351 | 2,364 | 1,921 | 2,570 | 2,373 |
| Interest, dividends, rental income, other property income..... | 1,704 | 1,887 | 1,958 | 1,098 | 2,330 |
| Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)..... | 490 | 602 | 357 | 456 | 581 |
| Unemployment and workers' compensation, veterans' benefits, and regular contributions for support..... | 433 | 404 | 430 | 425 | 473 |
| Other income..... | 362 | 688 | 291 | 300 | 281 |
| Personal taxes (contains some imputed values)..... | 16,307 | 19,702 | 14,462 | 15,541 | 16,642 |
| Federal income taxes..... | 12,944 | 15,099 | 11,152 | 13,001 | 12,827 |
| State and local income taxes..... | 3,258 | 4,463 | 3,213 | 2,484 | 3,651 |
| Other taxes..... | 105 | 141 | 98 | 56 | ² 164 |
| Income after taxes..... | 83,507 | 91,495 | 79,706 | 79,760 | 87,009 |
| Addenda: | | | | | |
| Net change in total assets and liabilities..... | \$18,212 | \$17,166 | \$17,967 | \$15,983 | \$22,901 |
| Net change in total assets..... | 25,861 | 23,525 | 23,202 | 21,176 | 37,767 |
| Net change in total liabilities..... | 7,649 | 6,359 | 5,234 | 5,193 | 14,866 |
| Other financial information: | | | | | |
| Other money receipts..... | 388 | ² 454 | 770 | 203 | 296 |
| Mortgage principal paid on owned property..... | -2,940 | -3,393 | -2,917 | -2,575 | -3,214 |
| Estimated market value of owned home..... | 221,484 | 234,367 | 154,012 | 169,666 | 358,086 |
| Estimated monthly rental value of owned home..... | 1,194 | 1,318 | 957 | 1,071 | 1,517 |
| Gifts of goods and services, total..... | 1,854 | 2,423 | 1,985 | 1,351 | 2,128 |
| Food..... | 112 | 84 | 123 | 106 | 132 |
| Alcoholic beverages..... | 14 | 15 | 14 | 10 | 21 |
| Housing..... | 295 | 263 | 298 | 269 | 357 |
| Housekeeping supplies..... | 31 | 13 | 31 | 41 | 28 |
| Household textiles..... | 12 | ² 16 | ² 23 | ² 8 | ² 5 |
| Appliances and miscellaneous housewares..... | 24 | ² 22 | 26 | 27 | 17 |
| Major appliances..... | 7 | ² 9 | ² 2 | 7 | 9 |
| Small appliances and miscellaneous housewares..... | 17 | ² 13 | ² 24 | 21 | ² 7 |
| Miscellaneous household equipment..... | 52 | 43 | 53 | 60 | 43 |
| Other housing..... | 177 | 169 | 165 | 133 | 265 |
| Apparel and services..... | 221 | 189 | 247 | 183 | 288 |
| Males, 2 and over..... | 66 | 49 | 83 | 66 | 63 |
| Females, 2 and over..... | 77 | 77 | 78 | 65 | 99 |
| Children under 2..... | 33 | ² 37 | ² 22 | 22 | 60 |
| Other apparel products and services..... | 44 | ² 26 | 63 | 29 | 67 |
| Jewelry and watches..... | 8 | ² 4 | ² 12 | ² 4 | ² 13 |
| All other apparel products and services..... | 36 | ² 22 | 50 | 25 | 54 |
| Transportation..... | 155 | 79 | 247 | 77 | 258 |
| Healthcare..... | 25 | ² 38 | 24 | 20 | 22 |
| Entertainment..... | 127 | 98 | 119 | 114 | 180 |
| Toys, games, arts and crafts, and tricycles..... | 61 | ² 33 | ² 73 | 53 | ² 85 |
| Other entertainment..... | 66 | 65 | 46 | 62 | 95 |
| Personal care products and services..... | 12 | 8 | 12 | 9 | 18 |

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, 2016-2017 — Continued

| Item | Total 45-54 | Northeast | Midwest | South | West |
|-----------------------|----------------|----------------|---------|-------|------|
| Reading | 3 | ² 2 | 3 | 3 | 4 |
| Education | 754 | 1,525 | 679 | 453 | 728 |
| All other gifts | 137 | 122 | 219 | 106 | 120 |

¹ Value is too small to display.

² Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2018