

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands)	24,153	4,445	5,059	8,917	5,733
Consumer unit characteristics:					
Income before taxes	\$97,327	\$106,164	\$90,549	\$91,611	105,346
Income after taxes	81,458	86,935	77,071	77,204	87,700
Age of reference person	49.6	49.5	49.5	49.6	49.5
Average number in consumer unit:					
People	2.8	2.8	2.8	2.7	3.0
Children under 187	.7	.7	.6	.7
Adults 65 and older1	(¹)	(¹)	.1	.1
Earners	1.8	1.8	1.8	1.6	1.8
Vehicles	2.3	2.0	2.5	2.2	2.4
Percent distribution:					
Reference person:					
Men	48	48	47	48	48
Women	52	52	53	52	52
Housing tenure:					
Homeowner	70	67	72	71	67
With mortgage	50	47	52	50	50
Without mortgage	20	20	20	21	17
Renter	30	33	28	29	33
Race of reference person:					
Black or African-American	14	16	13	20	6
White, Asian, and all other races	86	84	87	80	94
Hispanic or Latino origin of reference person:					
Hispanic or Latino	15	12	5	14	26
Not Hispanic or Latino	85	88	95	86	74
Education of reference person:					
Elementary (1-8)	4	2	4	3	6
High school (9-12)	31	33	29	33	25
College	66	65	67	64	68
Never attended and other	(¹)	(²)	(¹)	(¹)	1
At least one vehicle owned or leased	92	86	94	92	93
Average annual expenditures	\$70,462	\$74,752	\$67,172	\$65,883	\$77,388
Food					
Food at home	4,762	4,794	4,931	4,397	5,223
Cereals and bakery products	595	635	612	553	619
Cereals and cereal products	195	226	185	182	206
Bakery products	399	409	428	371	413
Meats, poultry, fish, and eggs	1,095	1,105	1,156	1,034	1,137
Beef	315	278	398	289	308
Pork	195	174	191	203	200
Other meats	150	185	165	126	151
Poultry	211	240	201	195	226
Fish and seafood	155	164	136	150	178
Eggs	69	65	65	70	75
Dairy products	469	500	515	404	517
Fresh milk and cream	157	165	161	141	174
Other dairy products	313	335	354	264	343
Fruits and vegetables	882	964	855	797	997
Fresh fruits	324	354	318	273	395
Fresh vegetables	280	301	263	245	344
Processed fruits	125	150	114	118	129
Processed vegetables	153	160	159	161	129
Other food at home	1,721	1,590	1,794	1,608	1,954
Sugar and other sweets	199	161	181	153	332
Fats and oils	130	139	129	130	126
Miscellaneous foods	862	761	972	794	956
Nonalcoholic beverages	461	460	457	479	435
Food prepared by consumer unit on out-of-town trips	68	69	56	52	104

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, 2015-2016 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Food away from home	3,837	3,684	3,822	3,673	4,260
Alcoholic beverages	555	553	722	464	554
Housing	21,598	23,578	19,409	19,627	25,058
Shelter	12,731	14,777	10,829	10,901	15,670
Owned dwellings	8,292	9,772	7,395	7,097	9,795
Mortgage interest and charges	4,251	3,945	3,465	3,922	5,692
Property taxes	2,463	4,054	2,376	1,702	2,490
Maintenance, repairs, insurance, other expenses	1,578	1,774	1,554	1,473	1,613
Rented dwellings	3,425	3,958	2,436	2,785	4,880
Other lodging	1,014	1,046	998	1,018	995
Utilities, fuels, and public services	4,631	4,880	4,411	4,653	4,597
Natural gas	448	696	625	263	387
Electricity	1,681	1,565	1,439	2,000	1,488
Fuel oil and other fuels	113	338	111	50	37
Telephone services	1,723	1,826	1,659	1,699	1,737
Residential phone service, VOIP, and phone cards	337	477	311	316	284
Cellular phone service	1,386	1,349	1,348	1,383	1,453
Water and other public services	666	456	578	641	947
Household operations	1,232	1,364	1,035	1,168	1,404
Personal services	216	404	222	182	116
Other household expenses	1,016	960	813	986	1,287
Housekeeping supplies	770	664	839	768	792
Laundry and cleaning supplies	197	166	230	196	192
Other household products	422	365	450	414	456
Postage and stationery	151	132	159	158	144
Household furnishings and equipment	2,234	1,893	2,294	2,137	2,596
Household textiles	148	117	158	134	189
Furniture	567	441	615	521	693
Floor coverings	22	38	19	12	28
Major appliances	305	248	300	312	342
Small appliances, miscellaneous housewares	141	106	187	128	143
Miscellaneous household equipment	1,050	942	1,015	1,029	1,201
Apparel and services	2,467	2,350	2,216	2,096	3,471
Men and boys	556	570	517	524	636
Men, 16 and over	448	464	421	399	548
Boys, 2 to 15	108	106	96	126	89
Women and girls	1,007	1,041	909	842	1,372
Women, 16 and over	861	877	777	722	1,181
Girls, 2 to 15	146	164	132	120	191
Children under 2	48	³ 14	³ 88	46	³ 41
Footwear	504	437	457	485	640
Other apparel products and services	352	288	245	198	782
Transportation	11,388	11,169	10,864	11,433	11,953
Vehicle purchases (net outlay)	4,515	4,127	4,388	4,980	4,202
Cars and trucks, new	1,807	1,417	1,527	2,123	1,865
Cars and trucks, used	2,595	2,622	2,747	2,691	2,290
Other vehicles	112	³ 87	³ 113	³ 166	³ 46
Gasoline and motor oil	2,499	2,186	2,489	2,479	2,780
Other vehicle expenses	3,615	3,751	3,334	3,456	4,009
Vehicle finance charges	282	217	262	327	278
Maintenance and repairs	1,077	969	1,115	981	1,272
Vehicle insurance	1,487	1,542	1,188	1,592	1,549
Vehicle rental, leases, licenses, and other charges	770	1,023	770	556	909
Public and other transportation	760	1,105	653	518	962
Healthcare	4,800	4,772	4,895	4,701	4,889
Health insurance	3,286	3,536	3,223	3,263	3,183
Medical services	904	702	976	821	1,127
Drugs	459	397	497	485	431
Medical supplies	151	137	200	133	148
Entertainment	3,486	3,434	3,605	3,130	3,989
Fees and admissions	931	1,076	896	663	1,281
Audio and visual equipment and services	1,239	1,297	1,201	1,231	1,240

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, 2015-2016 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Pets, toys, hobbies, and playground equipment	822	783	1,004	732	832
Pets	662	659	844	572	642
Toys, hobbies, and playground equipment	160	124	160	159	191
Other entertainment supplies, equipment, and services	494	278	504	504	636
Personal care products and services	848	870	876	784	904
Reading	121	102	140	111	132
Education	2,558	4,608	2,199	1,973	2,194
Tobacco products and smoking supplies	453	498	552	466	311
Miscellaneous	1,221	1,168	1,135	1,064	1,586
Cash contributions	2,382	2,579	1,873	2,405	2,644
Personal insurance and pensions	9,985	10,593	9,932	9,559	10,220
Life and other personal insurance	434	503	390	373	513
Pensions and Social Security	9,551	10,090	9,542	9,186	9,707
Sources of income and personal taxes:					
Money income before taxes	\$97,327	\$106,164	\$90,549	\$91,611	105,346
Wages and salaries	84,206	92,510	80,061	78,760	89,893
Self-employment income	7,670	7,154	5,950	8,078	8,953
Social Security, private and government retirement	2,409	2,480	1,748	2,565	2,695
Interest, dividends, rental income, other property income	1,767	2,439	1,560	1,161	2,374
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	551	711	463	473	625
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	443	610	468	313	491
Other income	282	261	298	261	315
Personal taxes (contains some imputed values)	15,869	19,229	13,479	14,407	17,647
Federal income taxes	12,545	14,825	10,214	11,949	13,761
State and local income taxes	3,219	4,288	3,145	2,404	3,725
Other taxes	105	116	120	55	³ 160
Income after taxes	81,458	86,935	77,071	77,204	87,700
Addenda:					
Net change in total assets and liabilities	\$12,227	\$19,018	\$13,231	\$4,786	\$17,648
Net change in total assets	18,978	24,800	17,217	9,279	31,101
Net change in total liabilities	6,751	5,782	3,987	4,493	13,453
Other financial information:					
Other money receipts	590	1,419	370	264	648
Mortgage principal paid on owned property	-2,867	-3,175	-2,643	-2,552	-3,314
Estimated market value of owned home	208,871	222,107	160,269	160,098	317,355
Estimated monthly rental value of owned home	1,149	1,295	947	1,028	1,402
Gifts of goods and services, total	2,001	2,422	1,866	1,609	2,453
Food	138	105	126	95	254
Alcoholic beverages	10	15	13	7	7
Housing	285	331	338	242	266
Housekeeping supplies	36	17	30	48	36
Household textiles	13	³ 13	³ 32	6	³ 8
Appliances and miscellaneous housewares	20	³ 16	25	19	17
Major appliances	7	³ 9	4	6	³ 11
Small appliances and miscellaneous housewares	12	³ 8	21	13	³ 6
Miscellaneous household equipment	44	57	62	28	41

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, 2015-2016 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Other housing	172	228	189	141	163
Apparel and services	334	206	248	201	761
Males, 2 and over	64	46	46	61	100
Females, 2 and over	88	112	70	81	97
Children under 2	37	³ 7	³ 82	31	³ 29
Other apparel products and services	145	³ 41	50	26	535
Jewelry and watches	117	³ 24	³ 8	³ 4	³ 503
All other apparel products and services ...	28	³ 17	³ 42	23	32
Transportation	169	105	187	116	285
Healthcare	31	³ 22	27	38	28
Entertainment	114	73	89	119	161
Toys, games, arts and crafts, and tricycles	46	³ 30	³ 35	43	³ 78
Other entertainment	67	43	54	76	84
Personal care products and services	24	17	29	31	11
Reading	4	³ 4	4	3	6
Education	767	1,411	625	648	578
All other gifts	126	132	180	109	96

- 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, 2017