

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 187	.7	.7	.6	.7
Adults 65 and older1	(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