

**Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022**

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands) <sup>1</sup> .....	22,481	3,544	4,710	9,063	5,164
Consumer unit characteristics:					
Income before taxes.....	\$124,498	\$140,599	\$127,048	\$111,241	\$134,390
Income after taxes.....	106,907	118,350	109,077	96,868	114,692
Age of reference person.....	49.6	49.8	49.6	49.5	49.5
Average number in consumer unit:					
People.....	2.9	2.9	3.0	2.8	3.0
Children under 18.....	.7	.8	.7	.7	.7
Adults 65 and older.....	.1	.1	.1	.1	.1
Earners.....	1.8	1.9	2.0	1.7	1.9
Vehicles.....	2.2	1.9	2.5	2.0	2.2
Percent distribution:					
Reference person:					
Men.....	49	47	49	49	50
Women.....	51	53	51	51	50
Housing tenure:					
Homeowner.....	70	69	77	71	64
With mortgage.....	51	52	57	47	54
Without mortgage.....	19	17	20	24	10
Renter.....	30	31	23	29	36
Race of reference person:					
Black or African-American.....	14	15	13	20	5
White, Asian, and all other races, not including Black or African-American.....	86	85	87	80	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino.....	18	15	9	18	25
Not Hispanic or Latino.....	82	85	91	82	75
Education of reference person:					
Elementary (1-8).....	3	4	( <sup>2</sup> )	3	( <sup>2</sup> )
High school (9-12).....	24	26	22	26	22
College.....	72	71	75	70	74
Never attended and other.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased.....	92	86	95	92	93
Average annual expenditures.....	\$87,595	\$94,064	\$89,465	\$78,907	\$96,581
Food.....	11,222	12,436	11,149	9,950	12,570
Food at home.....	6,788	7,835	6,778	5,957	7,425
Cereals and bakery products.....	886	1,092	874	750	974
Cereals and cereal products.....	282	376	258	234	311
Bakery products.....	605	716	616	515	663
Meats, poultry, fish, and eggs.....	1,405	1,652	1,389	1,266	1,467
Beef.....	367	383	366	356	378
Pork.....	279	319	275	262	283
Other meats.....	199	257	230	159	194
Poultry.....	258	287	262	231	279
Fish and seafood.....	207	292	176	175	225
Eggs.....	94	114	81	83	108
Dairy products.....	616	701	628	524	701
Fresh milk and cream.....	199	211	192	178	230
Other dairy products.....	418	490	436	346	470
Fruits and vegetables.....	1,318	1,579	1,244	1,093	1,576
Fresh fruits.....	474	589	432	372	602
Fresh vegetables.....	417	506	364	348	516
Processed fruits.....	174	202	172	148	197
Processed vegetables.....	254	283	277	224	261
Other food at home.....	2,562	2,810	2,643	2,324	2,707
Sugar and other sweets.....	231	251	228	212	252
Fats and oils.....	182	220	184	158	194
Miscellaneous foods.....	1,358	1,436	1,408	1,240	1,458
Nonalcoholic beverages.....	690	811	700	626	698

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, 2021-2022 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Food prepared by consumer unit on out of town trips .....	100	92	123	88	105
Food away from home .....	4,435	4,601	4,370	3,993	5,146
Alcoholic beverages .....	696	848	840	523	752
Housing .....	27,403	30,808	26,430	24,184	31,611
Shelter .....	16,206	19,550	14,858	13,779	19,398
Owned dwellings .....	10,168	12,023	10,191	8,845	11,197
Mortgage interest and charges .....	4,348	4,758	3,693	3,746	5,721
Property taxes .....	3,088	4,685	3,417	2,315	3,050
Maintenance, repairs, insurance, and other expenses .....	2,732	2,581	3,081	2,784	2,427
Rented dwellings .....	4,381	5,367	2,637	3,732	6,433
Other lodging .....	1,656	2,160	2,031	1,202	1,767
Utilities, fuels, and public services .....	5,254	5,592	5,539	5,032	5,153
Natural gas .....	571	780	927	353	486
Electricity .....	1,867	1,781	1,768	2,050	1,697
Fuel oil and other fuels .....	142	484	135	59	( <sup>2</sup> )
Telephone services .....	1,830	1,922	1,914	1,751	1,830
Residential phone service, VOIP, and phone cards .....	128	255	114	114	79
Cellular phone service .....	1,702	1,668	1,800	1,637	1,751
Water and other public services .....	843	626	795	819	1,080
Household operations .....	1,682	1,695	1,509	1,676	1,841
Personal services .....	201	( <sup>2</sup> )	119	( <sup>2</sup> )	238
Other household expenses .....	1,481	1,375	1,390	1,499	1,604
Housekeeping supplies .....	903	989	889	873	902
Laundry and cleaning supplies .....	219	265	223	205	206
Other household products .....	567	622	554	575	522
Postage and stationery .....	117	102	113	93	174
Household furnishings and equipment .....	3,357	2,981	3,635	2,823	4,317
Household textiles .....	197	( <sup>2</sup> )	203	134	( <sup>2</sup> )
Furniture .....	1,038	850	1,190	915	1,243
Floor coverings .....	43	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Major appliances .....	491	443	526	432	( <sup>2</sup> )
Small appliances and miscellaneous housewares .....	154	154	146	131	204
Miscellaneous household equipment .....	1,434	1,243	1,532	1,181	1,938
Apparel and services .....	2,426	2,753	2,290	2,139	2,804
Men and boys .....	612	682	606	544	684
Men, 16 and over .....	441	520	479	394	429
Boys, 2 to 15 .....	171	( <sup>2</sup> )	127	( <sup>2</sup> )	255
Women and girls .....	982	1,121	918	847	1,166
Women, 16 and over .....	815	1,003	766	643	1,013
Girls, 2 to 15 .....	167	( <sup>2</sup> )	152	( <sup>2</sup> )	( <sup>2</sup> )
Children under 2 .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Footwear .....	461	550	386	393	579
Other apparel products and services .....	333	360	( <sup>2</sup> )	( <sup>2</sup> )	350
Transportation .....	14,772	13,714	14,328	15,254	15,053
Vehicle purchases (net outlay) .....	5,711	4,614	4,947	6,876	5,114
Cars and trucks, new .....	2,487	( <sup>2</sup> )	( <sup>2</sup> )	2,706	2,506
Cars and trucks, used .....	3,120	2,403	2,475	4,083	2,508
Other vehicles .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Gasoline, other fuels, and motor oil .....	3,416	2,852	3,547	3,336	3,824
Other vehicle expenses .....	4,732	4,899	4,974	4,343	5,075
Vehicle finance charges .....	382	321	421	388	380
Maintenance and repairs .....	1,334	1,303	1,358	1,219	1,531
Vehicle rental, leases, licenses, and other charges .....	994	1,325	1,285	666	1,076
Vehicle insurance .....	2,022	1,950	1,909	2,070	2,088
Public and other transportation .....	914	1,350	860	699	1,040
Healthcare .....	5,870	6,053	6,677	5,288	6,044
Health insurance .....	3,827	4,121	4,077	3,634	3,734
Medical services .....	1,285	1,315	1,635	1,003	1,438
Drugs .....	533	397	646	490	609
Medical supplies .....	226	220	319	161	263
Entertainment .....	4,587	4,115	5,079	4,189	5,194
Fees and admissions .....	1,067	1,215	1,207	895	1,142
Audio and visual equipment and services .....	1,150	1,173	1,208	1,031	1,295
Pets, toys, hobbies, and playground equipment .....	1,036	790	1,244	936	1,209
Pets .....	851	651	1,063	760	968
Toys, hobbies, and playground equipment .....	185	139	181	175	241

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, 2021-2022 — Continued**

Item	Total 45-54	Northeast	Midwest	South	West
Other entertainment supplies, equipment, and services .....	1,334	( <sup>2</sup> )	1,420	( <sup>2</sup> )	( <sup>2</sup> )
Personal care products and services.....	1,006	1,064	1,090	871	1,127
Reading .....	104	( <sup>2</sup> )	( <sup>2</sup> )	74	125
Education .....	2,621	4,354	3,093	1,931	2,210
Tobacco products and smoking supplies.....	399	354	516	408	305
Miscellaneous.....	1,324	1,281	1,653	1,170	1,318
Cash contributions .....	2,706	2,373	( <sup>2</sup> )	2,313	( <sup>2</sup> )
Personal insurance and pensions.....	12,458	13,781	13,449	10,613	13,884
Life and other personal insurance .....	621	821	776	470	609
Pensions and Social Security .....	11,836	12,959	12,672	10,143	13,275
Sources of income and personal taxes:					
Income before taxes.....	\$124,498	\$140,599	\$127,048	\$111,241	\$134,390
Wages and salaries .....	107,917	123,662	110,173	95,980	116,004
Self-employment income .....	10,163	8,213	8,879	10,234	12,549
Social Security, private and government retirement.....	2,175	( <sup>2</sup> )	2,279	2,063	1,822
Interest, dividends, rental income, and other property income .....	2,175	( <sup>2</sup> )	( <sup>2</sup> )	1,123	1,801
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	568	538	754	516	( <sup>2</sup> )
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	1,038	( <sup>2</sup> )	( <sup>2</sup> )	945	1,078
Other income.....	461	( <sup>2</sup> )	( <sup>2</sup> )	380	( <sup>2</sup> )
Personal taxes (contains some imputed values).....	17,592	22,249	17,971	14,373	19,698
Federal income taxes.....	14,624	17,638	14,599	12,636	16,067
Stimulus payment (new UCC Q20202)# .....	-1,368	-1,348	-1,438	-1,261	-1,504
State and local income taxes.....	4,260	5,833	4,741	2,917	5,099
Other taxes.....	75	( <sup>2</sup> )	70	81	( <sup>2</sup> )
Income after taxes.....	106,907	118,350	109,077	96,868	114,692
Addenda:					
Net change in total assets and liabilities.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Net change in total assets .....	26,443	( <sup>2</sup> )	20,852	29,744	37,966
Net change in total liabilities .....	26,979	( <sup>2</sup> )	( <sup>2</sup> )	23,073	33,042
Other financial information:					
Other money receipts.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	702
Mortgage principal paid on owned property .....	-4,162	-5,249	-4,404	-3,035	-5,172
Estimated market value of owned home .....	319,460	326,063	260,342	265,036	464,363
Estimated monthly rental value of owned home.....	1,557	1,684	1,423	1,427	1,820

<sup>1</sup> Data are rounded to the nearest thousands.

<sup>2</sup> Data are suppressed due to the Relative Standard Error (RSE) being equal to or greater than 25 percent. See [www.bls.gov/cex/tables-getting-started-guide.htm](http://www.bls.gov/cex/tables-getting-started-guide.htm) for more information.

<sup>3</sup> No data reported.

# 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.