

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

Item	Total 45-54 years	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Number of consumer units (in thousands)	24,014	568	830	962	1,052	2,098	2,428	2,316	4,116	9,645
Consumer unit characteristics:										
Income before taxes	\$72,769	-\$1,429	\$7,754	\$12,637	\$17,296	\$25,117	\$34,760	\$44,799	\$59,361	\$127,143
Income after taxes	69,045	-1,399	7,767	12,945	17,456	24,708	33,904	43,529	56,550	119,632
Age of reference person	49.3	48.8	49.4	49.4	49.1	49.4	49.4	49.2	49.4	49.3
Average number in consumer unit:										
Persons	2.7	1.9	1.9	2.2	2.1	2.1	2.3	2.6	2.7	3.1
Children under 186	.4	.5	.5	.5	.4	.5	.6	.6	.7
Persons 65 and over	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
Earners	1.7	.6	.5	.9	1.1	1.3	1.5	1.7	1.9	2.2
Vehicles	2.4	.9	.8	1.1	1.4	1.5	1.9	2.1	2.6	3.1
Percent distribution:										
Sex of reference person:										
Male	49	32	28	39	40	42	45	46	51	56
Female	51	68	72	61	60	58	55	54	49	44
Housing tenure:										
Homeowner	76	36	37	46	48	57	64	72	83	93
With mortgage	58	18	18	24	26	36	45	53	64	78
Without mortgage	18	18	18	22	22	21	18	19	20	16
Renter	24	64	63	54	52	43	36	28	17	7
Race of reference person:										
Black or African-American	13	35	32	24	20	19	16	15	10	7
White, Asian, and all other races	87	65	68	76	80	81	84	85	90	93
Hispanic or Latino origin of reference person:										
Hispanic or Latino	9	8	10	15	16	15	10	9	9	6
Not Hispanic or Latino	91	92	90	85	84	85	90	91	91	94
Education of reference person:										
Elementary (1-8)	4	6	13	15	10	6	5	4	3	1
High school (9-12)	33	46	51	50	53	46	44	39	34	19
College	63	48	36	35	36	47	51	57	63	79
Never attended and other	(²)	(²)	1	(³)	(²)	1	(²)	(³)	(²)	(²)
At least one vehicle owned or leased	92	57	56	71	80	87	92	95	97	99
Average annual expenditures	\$54,359	\$24,874	\$17,044	\$18,813	\$24,601	\$27,751	\$33,566	\$38,288	\$48,217	\$83,207
Food										
Food at home	3,944	2,899	2,432	2,244	2,914	2,746	2,965	3,155	3,914	5,027
Cereals and bakery products	523	394	325	319	364	352	376	423	526	667
Cereals and cereal products	170	137	134	112	123	122	129	137	168	210
Bakery products	353	257	191	207	240	229	247	286	358	457
Meats, poultry, fish, and eggs	1,014	783	711	581	818	759	784	824	1,064	1,233
Beef	310	200	194	182	278	211	236	247	360	371
Pork	200	164	169	136	135	166	174	171	206	234
Other meats	128	126	77	83	110	98	102	117	121	156
Poultry	179	146	140	95	132	129	127	130	189	224
Fish and seafood	153	105	93	54	121	117	103	121	147	201
Eggs	43	41	38	32	42	38	41	38	41	47
Dairy products	435	307	241	228	319	289	327	362	425	561
Fresh milk and cream	160	134	110	101	132	117	133	150	152	193
Other dairy products	275	173	132	127	187	172	194	212	273	368
Fruits and vegetables	643	442	353	372	482	426	482	491	605	848
Fresh fruits	215	138	103	129	139	143	154	152	192	294
Fresh vegetables	211	158	110	110	167	139	157	160	199	277
Processed fruits	120	75	69	62	100	77	99	98	117	153
Processed vegetables	98	70	71	71	75	67	72	81	96	124

See footnotes at end of table.

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total 45-54 years	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Other food at home	\$1,329	\$973	\$801	\$743	\$931	\$920	\$996	\$1,054	\$1,293	\$1,717
Sugar and other sweets	152	94	88	84	110	104	100	97	153	204
Fats and oils	106	78	86	64	130	85	80	103	96	125
Miscellaneous foods	656	474	360	326	358	432	489	505	651	865
Nonalcoholic beverages	368	314	250	251	308	287	293	322	351	446
Food prepared by consumer unit on out-of-town trips	48	413	416	419	425	13	34	26	42	77
Food away from home	3,066	1,803	794	783	1,468	1,388	1,678	2,219	2,702	4,704
Alcoholic beverages	479	230	143	112	182	221	271	382	435	721
Housing	16,800	9,782	7,008	7,152	9,331	9,638	11,529	12,920	14,833	24,447
Shelter	9,889	6,121	4,089	4,072	5,165	5,622	6,572	7,388	8,557	14,636
Owned dwellings	7,420	2,300	1,184	1,443	2,222	2,767	3,708	4,943	6,616	12,305
Mortgage interest and charges	4,344	1,289	593	745	1,210	1,470	2,229	2,934	3,961	7,207
Property taxes	1,843	759	393	406	626	711	862	1,329	1,649	3,006
Maintenance, repairs, insurance, other expenses	1,233	252	198	291	387	586	617	680	1,007	2,091
Rented dwellings	1,732	3,618	2,855	2,595	2,849	2,723	2,685	2,235	1,548	820
Other lodging	736	4203	450	434	94	132	178	210	394	1,512
Utilities, fuels, and public services	3,554	2,147	2,096	2,224	2,214	2,617	2,842	3,234	3,491	4,529
Natural gas	505	323	316	256	294	373	372	443	495	661
Electricity	1,281	837	890	955	845	988	1,047	1,199	1,255	1,574
Fuel oil and other fuels	160	463	447	73	88	93	113	142	157	225
Telephone services	1,204	709	628	723	749	881	999	1,093	1,177	1,541
Water and other public services	404	216	215	218	237	283	311	357	407	527
Household operations	680	229	153	167	224	283	334	347	566	1,154
Personal services	133	437	437	432	419	70	85	69	118	216
Other household expenses	547	192	117	136	205	212	248	278	448	938
Housekeeping supplies	736	562	278	297	581	362	509	606	669	1,023
Laundry and cleaning supplies	171	146	131	117	126	105	150	200	173	196
Other household products	387	298	90	121	390	181	254	243	331	568
Postage and stationery	178	117	58	59	65	76	106	163	165	258
Household furnishings and equipment	1,940	723	392	392	1,147	754	1,273	1,345	1,550	3,105
Household textiles	170	119	413	40	199	54	96	112	146	261
Furniture	415	175	149	124	246	116	246	225	289	708
Floor coverings	76	415	43	43	414	19	14	43	61	143
Major appliances	238	433	74	45	41	131	102	185	266	362
Small appliances, miscellaneous housewares	125	56	26	21	111	53	99	44	98	200
Miscellaneous household equipment	915	324	128	158	535	381	716	735	691	1,431
Apparel and services	2,269	1,131	938	1,206	1,026	1,053	1,366	1,493	1,832	3,485
Men and boys	558	223	215	313	200	219	305	317	490	874
Men, 16 and over	467	156	172	223	154	157	234	251	410	752
Boys, 2 to 15	91	67	43	90	47	62	71	65	80	122
Women and girls	964	538	324	421	558	427	615	767	828	1,419
Women, 16 and over	831	482	302	361	518	384	534	643	717	1,215
Girls, 2 to 15	133	56	22	60	39	43	81	124	111	204
Children under 2	53	447	411	438	22	40	31	36	43	76
Footwear	377	202	271	348	4104	244	288	226	280	542
Other apparel products and services	318	121	116	86	142	124	126	147	192	574
Transportation	9,612	3,655	2,603	3,147	3,767	5,284	6,097	7,023	9,256	14,444
Vehicle purchases (net outlay)	3,909	41,544	41,025	4977	1,108	1,986	2,252	2,592	3,898	6,050
Cars and trucks, new	1,980	4568	(³)	4409	4608	809	548	1,166	1,571	3,525
Cars and trucks, used	1,825	4907	1,022	569	501	1,156	1,700	1,376	2,143	2,367
Other vehicles	104	469	44	(³)	(³)	421	43	450	185	158
Gasoline and motor oil	2,208	929	725	1,094	1,220	1,435	1,718	1,907	2,256	2,972

See footnotes at end of table.

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total 45-54 years	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Other vehicle expenses	\$2,954	\$935	\$677	\$949	\$1,295	\$1,660	\$1,919	\$2,327	\$2,752	\$4,425
Vehicle finance charges	364	⁴ 80	63	79	104	197	247	315	389	529
Maintenance and repairs	823	326	180	250	379	447	537	671	735	1,237
Vehicle insurance	1,219	403	364	537	550	783	875	1,061	1,198	1,711
Vehicle rental, leases, licenses, and other charges	548	125	70	82	262	233	259	280	429	948
Public transportation	541	247	176	127	143	203	209	197	350	996
Healthcare	2,693	1,261	695	1,146	1,485	1,675	1,981	2,394	2,731	3,687
Health insurance	1,294	367	332	562	684	811	940	1,179	1,412	1,741
Medical services	792	459	121	265	475	383	523	627	729	1,179
Drugs	480	328	211	272	282	423	427	458	480	582
Medical supplies	128	106	⁴ 31	48	45	58	90	130	110	184
Entertainment	2,793	1,353	709	856	858	1,288	1,761	1,626	2,386	4,471
Fees and admissions	709	236	82	73	123	167	266	287	504	1,335
Audio and visual equipment and services	988	495	402	507	480	611	762	728	909	1,403
Pets, toys, hobbies, and playground equipment	509	397	150	259	157	253	290	373	481	750
Other entertainment supplies, equipment, and services	588	225	76	18	98	258	442	239	492	983
Personal care products and services	658	350	259	213	310	354	428	534	562	975
Reading	146	56	29	27	53	69	83	106	132	232
Education	1,669	213	158	196	347	259	402	374	855	3,456
Tobacco products and smoking supplies	402	364	360	442	517	447	445	400	423	362
Miscellaneous	865	606	278	222	595	494	668	510	975	1,194
Cash contributions	1,849	613	254	291	512	802	716	1,056	1,343	3,280
Personal insurance and pensions	7,116	559	384	777	1,236	2,034	3,177	4,094	5,838	12,723
Life and other personal insurance	492	77	97	97	129	170	242	312	417	837
Pensions and Social Security	6,625	482	287	680	1,107	1,864	2,936	3,781	5,421	11,886
Sources of income and personal taxes:										
Money income before taxes	72,769	-1,429	7,754	12,637	17,296	25,117	34,760	44,799	59,361	127,143
Wages and salaries	63,139	3,811	2,581	6,996	11,962	20,165	29,387	39,254	52,831	110,997
Self-employment income	5,128	⁴ -6,929	⁴ -352	587	554	876	1,742	1,741	2,889	10,808
Social Security, private and government retirement	2,184	⁴ 211	2,447	2,836	2,830	2,376	2,253	2,436	1,951	2,121
Interest, dividends, rental income, other property income	1,025	255	⁴ 10	47	138	242	291	255	549	2,095
Unemployment and workers' compensation, veterans' benefits	335	⁴ 203	⁴ 333	⁴ 321	401	538	231	357	433	273
Public assistance, supplemental security income, food stamps	347	589	2,260	1,318	885	487	384	346	147	58
Regular contributions for support	410	⁴ 97	274	348	407	325	336	317	420	502
Other income	200	⁴ 334	⁴ 201	⁴ 185	⁴ 119	108	137	94	141	289
Personal taxes	3,723	-30	-13	-308	-160	409	856	1,271	2,812	7,511
Federal income taxes	2,710	-39	-74	-356	-262	171	492	724	2,038	5,615
State and local income taxes	787	⁴ -27	13	11	41	166	265	394	535	1,529
Other taxes	226	⁴ 36	48	36	62	72	98	152	239	367
Income after taxes	69,045	-1,399	7,767	12,945	17,456	24,708	33,904	43,529	56,550	119,632

See footnotes at end of table.

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total 45-54 years	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Addenda:										
Net change in total assets and liabilities	-\$10,123	-\$1,408	-\$2,119	-\$932	-\$2,728	-\$629	-\$12,121	-\$2,285	-\$10,235	-\$16,444
Net change in total assets	8,405	-88	2,749	3,333	-1,248	5,822	2,406	5,908	7,384	14,058
Net change in total liabilities	18,528	1,320	4,868	4,265	1,480	6,451	14,527	8,193	17,620	30,501
Other financial information:										
Other money receipts	507	4524	454	4194	4191	329	195	491	892	566
Mortgage principal paid on owned property	-2,860	-840	-538	-689	-869	-900	-1,363	-1,442	-2,329	-4,982
Estimated market value of owned home	184,143	74,331	37,637	37,767	64,591	75,061	87,866	122,884	161,088	303,350
Estimated monthly rental value of owned home	963	346	291	301	374	465	563	693	899	1,489
Gifts of goods and services	1,903	582	359	638	623	706	862	701	1,230	3,462
Food	178	412	36	25	49	26	63	53	110	352
Alcoholic beverages	22	43	415	41	43	410	43	16	15	37
Housing	371	193	103	109	237	115	207	171	267	632
Housekeeping supplies	59	430	410	30	479	31	37	38	55	84
Household textiles	19	(2)	43	414	418	48	45	48	37	24
Appliances and miscellaneous housewares	29	49	48	43	422	412	414	436	18	46
Major appliances	10	47	46	(3)	41	46	45	430	4	13
Small appliances and miscellaneous housewares	19	42	41	43	420	46	48	46	15	32
Miscellaneous household equipment	83	443	410	411	49	22	91	48	87	120
Other housing	180	4110	472	451	70	43	60	42	70	359
Apparel and services	280	137	53	321	81	140	211	221	243	396
Males, 2 and over	74	446	45	90	413	27	71	40	67	107
Females, 2 and over	109	446	418	80	436	45	81	104	103	152
Children under 2	37	438	49	34	19	24	22	25	33	52
Other apparel products and services	60	48	422	4117	413	43	37	52	40	84
Jewelry and watches	18	43	45	44	413	14	410	419	17	26
All other apparel products and services ...	41	44	417	4114	(3)	429	427	433	23	58
Transportation	89	(3)	(2)	437	109	122	86	35	57	124
Health care	46	432	411	411	49	415	411	421	46	80
Entertainment	110	416	49	437	31	62	73	60	78	183
Toys, games, arts and crafts, and tricycles	29	412	45	415	416	26	27	24	35	35
Other entertainment	81	44	43	422	416	36	46	35	44	148
Personal care products and services	26	412	45	43	415	10	23	27	13	40
Reading	1	(2)	(3)	(2)	41	41	41	(2)	3	1
Education	674	446	429	493	480	436	97	43	318	1,478
All other gifts	107	4132	97	41	48	170	88	54	80	140

1 Value less than 0.05.

2 Value less than or equal to 0.5.

3 No data reported.

4 Data are likely to have large sampling errors.

n.a. Not applicable.