

Table 3233. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013

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)	24,562	822	769	1,153	894	1,997	2,201	2,025	3,378	11,323
Consumer unit characteristics:										
Income before taxes	\$80,295	- \$4,220	\$8,046	\$12,793	\$17,679	\$24,848	\$34,653	\$44,666	\$59,543	\$134,371
Income after taxes	73,467	-3,265	8,381	13,189	18,121	25,246	33,992	42,719	56,823	120,610
Age of reference person	49.7	49.6	50.1	50.2	49.6	49.7	49.8	49.4	49.7	49.6
Average number in consumer unit:										
People	2.7	1.8	1.8	1.8	2.0	2.3	2.4	2.5	2.7	3.2
Children under 186	.4	.3	.3	.4	.5	.5	.5	.5	.8
Adults 65 and older1	(¹)	(¹)	(¹)	.2	.1	.1	(¹)	.1	.1
Earners	1.7	.5	.5	.5	.8	1.1	1.4	1.6	1.8	2.1
Vehicles	2.2	.9	.8	1.0	1.2	1.3	1.7	2.1	2.3	2.9
Percent distribution:										
Reference person:										
Men	48	42	39	38	46	44	44	47	49	51
Women	52	58	61	62	54	56	56	53	51	49
Housing tenure:										
Homeowner	70	30	37	35	42	46	56	66	72	89
With mortgage	52	15	13	16	19	23	33	46	54	73
Without mortgage	19	15	24	19	23	24	23	21	19	16
Renter	30	70	63	65	58	54	44	34	28	11
Race of reference person:										
Black or African-American	14	24	28	24	20	24	15	18	12	8
White, Asian, and all other races	86	76	72	76	80	76	85	82	88	92
Hispanic or Latino origin of reference person:										
Hispanic or Latino	12	20	15	13	19	18	19	17	14	7
Not Hispanic or Latino	88	80	85	87	81	82	81	83	86	93
Education of reference person:										
Elementary (1-8)	5	12	13	12	13	8	9	5	6	2
High school (9-12)	32	52	53	55	49	46	45	38	32	18
College	63	36	34	32	37	46	45	56	63	80
Never attended and other	(¹)	(³)	(³)	1	1	(³)	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased	90	62	58	65	74	83	90	95	94	97
Average annual expenditures	\$61,338	\$28,250	\$20,210	\$20,691	\$25,458	\$30,770	\$35,257	\$42,799	\$50,302	\$90,747
Food	7,912	3,827	3,389	3,707	4,891	5,110	4,952	5,977	6,715	11,030
Food at home	4,704	2,537	2,595	2,665	3,692	3,499	3,257	4,009	4,184	6,100
Cereals and bakery products	641	358	339	341	540	465	422	508	600	833
Cereals and cereal products	225	122	116	126	212	147	161	190	202	291
Bakery products	416	237	223	215	328	318	261	318	398	542
Meats, poultry, fish, and eggs	1,048	583	794	658	846	823	797	953	910	1,314
Beef	268	160	171	206	154	211	213	215	244	338
Pork	203	113	240	116	189	165	141	205	187	244
Other meats	149	72	85	80	100	125	119	131	140	187
Poultry	210	155	156	125	159	177	151	186	174	266
Fish and seafood	156	40	97	93	183	92	120	162	109	207
Eggs	61	44	45	38	61	52	54	55	55	73
Dairy products	486	277	291	265	399	353	314	390	420	643
Fresh milk and cream	176	114	111	121	163	135	139	162	154	216
Other dairy products	310	163	180	144	236	219	175	227	266	427
Fruits and vegetables	864	485	385	467	700	682	592	681	781	1,124
Fresh fruits	305	144	102	143	234	225	176	251	272	413
Fresh vegetables	272	158	98	143	226	217	204	217	253	348
Processed fruits	131	103	81	84	97	95	84	96	114	172
Processed vegetables	156	80	104	97	142	145	128	118	142	191
Other food at home	1,664	833	787	935	1,208	1,175	1,132	1,477	1,474	2,186
Sugar and other sweets	167	56	82	86	148	116	97	131	160	221
Fats and oils	135	85	107	76	121	101	101	142	114	167
Miscellaneous foods	845	450	332	428	546	616	580	696	729	1,134
Nonalcoholic beverages	460	224	256	336	379	327	333	473	424	569
Food prepared by consumer unit on out-of-town trips	57	217	29	29	214	216	21	35	46	94

See footnotes at end of table.

Table 3233. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013 — 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
Food away from home	3,208	1,291	794	1,041	1,199	1,611	1,694	1,968	2,530	4,930
Alcoholic beverages	500	205	² 113	119	272	251	229	332	373	775
Housing	19,048	11,092	8,341	8,833	9,933	11,327	12,569	15,018	16,833	26,137
Shelter	11,226	6,906	5,182	5,504	5,962	6,615	7,389	8,346	9,744	15,464
Owned dwellings	7,501	2,148	1,491	1,362	1,780	2,283	3,067	4,671	6,184	12,057
Mortgage interest and charges	4,014	1,092	700	622	868	1,074	1,565	2,539	3,485	6,460
Property taxes	2,256	611	450	482	636	837	875	1,312	1,700	3,660
Maintenance, repairs, insurance, other expenses	1,232	445	341	258	276	372	627	819	999	1,936
Rented dwellings	2,825	4,384	3,599	4,063	4,144	4,164	4,119	3,386	3,068	1,769
Other lodging	899	² 374	² 92	² 79	² 39	168	203	289	492	1,639
Utilities, fuels, and public services	4,291	2,411	2,224	2,267	2,632	3,137	3,380	3,972	4,230	5,360
Natural gas	437	190	187	208	263	282	326	412	418	568
Electricity	1,584	1,050	1,051	1,013	1,165	1,332	1,378	1,507	1,549	1,859
Fuel oil and other fuels	149	² 86	² 19	² 56	² 41	64	67	131	127	222
Telephone services	1,527	779	661	691	805	1,078	1,163	1,416	1,544	1,946
Residential phone service, VOIP, and phone cards	412	272	231	227	237	344	269	394	400	515
Cellular phone service	1,114	507	430	463	568	735	894	1,023	1,144	1,431
Water and other public services	594	306	306	300	358	381	445	506	592	766
Household operations	1,052	661	246	307	361	507	532	645	846	1,596
Personal services	184	² 141	² 9	² 28	² 67	² 73	² 87	² 60	² 65	320
Other household expenses	868	520	237	278	294	434	446	585	782	1,276
Housekeeping supplies	710	352	274	242	382	377	470	546	557	1,031
Laundry and cleaning supplies	176	91	93	95	119	119	158	186	133	228
Other household products	388	189	162	120	209	197	219	261	296	583
Postage and stationery	146	72	² 19	² 27	54	61	93	99	128	220
Household furnishings and equipment	1,770	762	415	513	596	690	797	1,509	1,456	2,684
Household textiles	120	² 33	² 47	50	23	56	58	111	74	187
Furniture	435	156	87	56	67	188	157	490	286	680
Floor coverings	21	² 4	² 1	² 2	² 1	² 3	² 6	8	10	38
Major appliances	246	286	² 54	136	76	82	141	191	236	343
Small appliances, miscellaneous housewares	111	² 51	² 30	37	69	43	80	90	81	165
Miscellaneous household equipment	837	232	195	232	359	318	355	618	769	1,271
Apparel and services	1,938	1,282	501	561	1,264	1,160	995	1,238	1,466	2,879
Men and boys	484	304	218	213	95	270	232	250	301	769
Men, 16 and over	395	² 237	² 191	200	² 45	229	187	198	241	631
Boys, 2 to 15	88	66	² 27	14	50	41	46	51	60	138
Women and girls	749	492	76	125	695	468	392	486	593	1,097
Women, 16 and over	611	175	67	85	504	398	332	398	468	920
Girls, 2 to 15	138	318	² 8	41	191	70	60	88	125	177
Children under 2	38	² 16	(¹)	² 10	² 21	² 38	² 29	² 58	² 45	42
Footwear	420	² 337	² 130	² 110	328	238	220	325	375	587
Other apparel products and services	247	132	77	102	124	145	122	119	152	384
Transportation	10,713	4,308	3,351	3,129	3,732	5,243	6,571	7,648	9,065	15,817
Vehicle purchases (net outlay)	3,747	² 1,546	² 1,307	² 702	² 650	1,133	1,993	1,913	2,635	6,089
Cars and trucks, new	2,026	² 226	² 393	² 218	² 183	² 771	² 795	² 795	1,481	3,545
Cars and trucks, used	1,664	² 1,320	914	484	466	923	1,222	1,090	1,136	2,431
Other vehicles	57	(³)	(³)	(³)	(³)	(³)	(³)	² 28	² 19	113
Gasoline and motor oil	3,257	1,308	1,178	1,252	1,686	2,096	2,528	2,793	3,276	4,292
Other vehicle expenses	3,060	982	713	1,009	1,178	1,773	1,816	2,629	2,752	4,373
Vehicle finance charges	263	² 81	² 26	² 42	62	75	156	211	237	403
Maintenance and repairs	1,030	396	382	295	339	627	657	764	978	1,459
Vehicle insurance	1,210	² 349	² 235	² 554	² 638	864	707	1,309	1,177	1,607
Vehicle rental, leases, licenses, and other charges	556	155	70	117	138	206	296	344	361	905
Public and other transportation	649	473	153	166	219	241	234	314	402	1,063
Healthcare	3,744	1,771	1,116	1,325	1,406	1,917	2,619	3,232	3,308	5,262
Health insurance	2,176	741	603	726	900	1,077	1,508	2,046	2,092	3,007
Medical services	905	737	218	214	176	372	695	650	617	1,358
Drugs	508	258	246	329	285	367	354	447	485	654
Medical supplies	155	² 34	² 49	56	45	100	62	88	115	243
Entertainment	3,069	1,336	1,482	920	1,019	1,255	1,783	1,947	2,400	4,690
Fees and admissions	749	195	28	75	68	173	195	278	371	1,373
Audio and visual equipment and services	1,088	680	489	534	552	676	792	975	1,007	1,434

See footnotes at end of table.

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Pets, toys, hobbies, and playground equipment	731	416	837	293	367	295	612	496	622	1,015
Pets	603	314	252	250	356	261	540	465	540	826
Toys, hobbies, and playground equipment	127	² 102	² 586	² 43	² 12	² 34	² 72	² 31	82	189
Other entertainment supplies, equipment, and services	501	² 46	² 128	² 18	² 32	111	184	197	399	869
Personal care products and services	715	233	206	268	290	324	387	479	611	1,074
Reading	103	² 17	² 12	24	25	36	44	52	69	172
Education	2,199	² 742	² 98	95	² 173	436	504	712	1,211	4,024
Tobacco products and smoking supplies	439	527	488	497	492	485	531	497	466	375
Miscellaneous	805	369	316	281	340	581	488	554	623	1,163
Cash contributions	2,219	2,348	447	410	613	886	709	1,037	1,523	3,588
Personal insurance and pensions	7,935	193	348	523	1,008	1,757	2,877	4,077	5,638	13,761
Life and other personal insurance	407	² 89	² 42	85	67	106	124	219	303	687
Pensions and Social Security	7,528	104	306	439	942	1,652	2,752	3,858	5,335	13,075
Sources of income and personal taxes:										
Money income before taxes	\$80,295	-\$4,220	\$8,046	\$12,793	\$17,679	\$24,848	\$34,653	\$44,666	\$59,543	\$134,371
Wages and salaries	70,917	1,849	2,645	4,397	9,097	17,246	28,975	38,858	53,785	120,688
Self-employment income	4,235	-8,276	² 487	² 265	876	767	1,647	2,331	2,293	8,103
Social Security, private and government retirement	2,526	399	1,578	4,152	4,876	3,795	2,369	2,236	1,847	2,455
Interest, dividends, rental income, other property income	942	² 284	² 45	² 83	² 128	56	192	122	281	1,847
Public assistance, supplemental security income, food stamps	635	845	2,529	2,785	1,610	1,566	626	278	388	170
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	865	261	431	688	752	1,134	702	800	844	967
Other income	176	² 418	² 331	² 423	² 341	285	² 142	² 41	106	141
Personal taxes (contains some imputed values)	6,828	-954	-335	-396	-442	-399	662	1,947	2,720	13,761
Federal income taxes	5,215	-1,027	-316	-369	-513	-565	321	1,219	1,933	10,729
State and local income taxes	1,502	-57	-29	-43	57	148	295	582	726	2,861
Other taxes	111	² 130	² 10	² 15	² 14	19	46	146	61	171
Income after taxes	73,467	-3,265	8,381	13,189	18,121	25,246	33,992	42,719	56,823	120,610
Addenda:										
Net change in total assets and liabilities	-\$217	\$7,968	-\$993	-\$387	-\$2,203	-\$675	-\$5,028	-\$2,985	-\$3,034	\$1,766
Net change in total assets	9,774	8,677	-1,262	2,002	900	2,430	1,262	1,051	4,452	18,192
Net change in total liabilities	9,991	709	-269	2,389	3,103	3,105	6,289	4,036	7,486	16,427
Other financial information:										
Other money receipts	1,080	² 3,906	² 226	² 433	² 196	² 143	² 50	² 760	517	1,660
Mortgage principal paid on owned property	-2,840	-683	-456	-368	-653	-641	-1,144	-1,652	-2,112	-4,731
Estimated market value of owned home	175,956	54,316	39,794	36,102	48,288	56,039	75,900	104,877	137,691	283,084
Estimated monthly rental value of owned home	1,007	354	290	289	376	429	505	698	869	1,523
Gifts of goods and services, total	1,680	1,222	411	396	269	569	714	585	973	2,838
Food	132	141	² 25	² 19	63	34	49	54	76	220
Alcoholic beverages	15	(¹)	² 52	(¹)	(³)	² 7	² 4	4	14	23
Housing	255	166	² 15	87	² 40	99	101	127	196	409
Housekeeping supplies	29	² 25	² 1	² 5	² 19	² 9	² 6	² 6	32	46
Household textiles	9	(³)	(³)	² 7	(³)	² 17	² 2	² 1	² 3	15
Appliances and miscellaneous housewares	18	² 18	² 2	² 3	² 1	² 3	² 13	² 14	² 4	30
Major appliances	4	(³)	(³)	² 2	(³)	² 2	(¹)	² 1	(¹)	9
Small appliances and miscellaneous housewares	13	² 18	² 2	² 1	² 1	² 1	² 13	² 13	² 4	22
Miscellaneous household equipment	53	² 24	² 2	² 26	² 3	² 5	38	40	47	80
Other housing	146	² 100	² 10	46	² 18	65	42	66	110	238

See footnotes at end of table.

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Apparel and services	228	196	² 66	² 98	94	189	177	65	193	322
Males, 2 and over	64	² 94	² 32	² 34	² 23	46	59	19	45	89
Females, 2 and over	80	² 69	² 10	² 12	² 47	41	62	32	60	120
Children under 2	22	² 3	(¹)	(³)	² 13	² 38	² 19	² 4	² 30	26
Other apparel products and services	62	² 31	² 24	² 52	² 11	² 64	² 37	² 10	58	88
Jewelry and watches	20	² 31	² 1	² 7	² 2	² 25	² 8	² 5	² 15	29
All other apparel products and services ...	42	(³)	² 23	² 45	² 9	² 39	² 29	² 5	² 42	59
Transportation	151	32	² 14	7	18	14	29	88	102	254
Healthcare	39	² 35	² 4	² 3	² 8	² 12	² 9	² 49	² 17	64
Entertainment	96	² 142	² 4	² 28	² 9	² 40	² 46	33	62	154
Toys, games, arts and crafts, and tricycles	23	² 69	² 1	² 5	² 1	² 3	² 25	² 7	² 22	30
Other entertainment	73	² 73	² 3	² 3	² 8	² 37	² 21	² 26	² 40	124
Personal care products and services	20	² 11	² 24	(³)	² 6	² 6	² 9	² 1	13	35
Reading	3	(³)	(¹)	(³)	(³)	² 2	² 1	² 1	(¹)	5
Education	665	² 469	² 4	² 46	² 26	² 154	² 61	138	² 46	1,228
All other gifts	77	² 30	² 4	² 107	² 25	11	28	25	55	123

¹ Value is too small to display.

² Data are likely to have large sampling errors.

³ No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2014