

Table 3233. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015

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)	23,903	852	612	946	825	1,807	1,798	1,698	3,359	12,006
Consumer unit characteristics:										
Income before taxes	\$91,582	\$785	\$8,076	\$12,807	\$17,707	\$25,162	\$34,759	\$44,694	\$59,343	\$147,720
Income after taxes	77,125	912	8,609	13,475	18,964	26,180	34,559	42,402	54,141	120,419
Age of reference person	49.7	49.8	49.7	50.2	50.0	50.0	49.8	49.6	49.5	49.6
Average number in consumer unit:										
People	2.8	1.8	2.1	1.8	2.2	2.3	2.6	2.7	2.7	3.2
Children under 187	.3	.5	.3	.6	.6	.6	.6	.6	.8
Adults 65 and older	(¹)	(¹)	(¹)	(¹)	² .1	.1	.1	(¹)	(¹)	(¹)
Earners	1.7	.5	.6	.6	.8	1.1	1.4	1.7	1.7	2.2
Vehicles	2.3	.9	1.0	.9	1.2	1.5	1.7	1.8	2.2	2.9
Percent distribution:										
Reference person:										
Men	48	44	33	37	38	43	39	45	48	53
Women	52	56	67	63	62	57	61	55	52	47
Housing tenure:										
Homeowner	70	37	35	38	39	48	53	59	68	87
With mortgage	50	19	16	19	20	22	32	38	47	68
Without mortgage	20	18	19	19	19	26	22	21	21	18
Renter	30	63	65	62	61	52	47	41	32	13
Race of reference person:										
Black or African-American	15	32	30	24	20	25	21	18	13	9
White, Asian, and all other races	85	68	70	76	80	75	79	82	87	91
Hispanic or Latino origin of reference person:										
Hispanic or Latino	13	15	15	13	25	19	18	20	16	9
Not Hispanic or Latino	87	85	85	87	75	81	82	80	84	91
Education of reference person:										
Elementary (1-8)	3	7	5	6	6	6	6	6	3	1
High school (9-12)	32	56	55	53	49	47	41	42	36	21
College	64	36	40	40	44	47	52	52	61	77
Never attended and other	(¹)	1	1	1	2	(¹)	1	1	(¹)	(¹)
At least one vehicle owned or leased	91	59	65	63	75	84	91	91	96	98
Average annual expenditures	\$67,708	\$23,330	\$23,945	\$23,749	\$27,167	\$30,492	\$37,657	\$42,884	\$51,774	\$97,481
Food	8,218	3,701	4,272	3,148	4,113	4,764	5,141	5,755	6,486	11,258
Food at home	4,679	2,634	3,098	2,429	2,903	3,207	3,123	3,609	3,959	6,023
Cereals and bakery products	594	366	372	295	353	365	389	469	514	768
Cereals and cereal products	198	115	157	99	170	138	116	171	167	250
Bakery products	396	252	215	196	183	227	273	299	347	518
Meats, poultry, fish, and eggs	1,097	696	797	631	856	899	741	903	942	1,351
Beef	320	182	194	161	186	317	199	288	254	401
Pork	203	157	146	139	187	158	135	158	193	242
Other meats	152	100	109	54	121	91	87	97	141	197
Poultry	206	120	188	156	186	172	161	170	161	249
Fish and seafood	148	85	110	73	104	98	99	126	136	185
Eggs	68	52	51	48	72	63	60	64	57	77
Dairy products	475	224	307	232	315	320	308	375	404	615
Fresh milk and cream	159	72	110	95	153	137	119	153	130	190
Other dairy products	316	152	197	137	161	183	188	222	274	424
Fruits and vegetables	852	434	574	411	484	579	587	631	708	1,109
Fresh fruits	310	134	157	137	148	212	220	222	254	413
Fresh vegetables	271	146	235	119	142	183	191	189	227	352
Processed fruits	122	61	82	81	74	82	82	96	115	152
Processed vegetables	149	93	99	74	119	101	95	123	112	193
Other food at home	1,662	913	1,048	861	896	1,045	1,099	1,230	1,391	2,181
Sugar and other sweets	195	84	133	126	98	107	117	123	131	273
Fats and oils	132	96	115	67	107	88	81	99	112	169
Miscellaneous foods	829	396	463	401	417	519	550	648	727	1,085
Nonalcoholic beverages	445	332	321	253	261	312	323	332	389	559
Food prepared by consumer unit on out-of-town trips	60	25	215	214	213	219	28	28	32	97

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, 2014-2015 — 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	3,540	1,068	1,173	719	1,210	1,557	2,017	2,147	2,527	5,235
Alcoholic beverages	553	242	382	161	156	186	297	282	307	848
Housing	21,009	9,928	9,690	9,686	11,283	11,795	13,986	15,546	16,825	28,313
Shelter	12,471	5,903	6,127	5,660	6,813	6,661	8,064	8,887	9,819	16,969
Owned dwellings	8,323	2,105	1,906	1,886	1,958	2,442	3,336	4,227	5,698	12,982
Mortgage interest and charges	4,310	1,117	790	863	903	957	1,602	2,166	2,848	6,844
Property taxes	2,568	715	630	570	655	846	1,039	1,203	1,843	3,971
Maintenance, repairs, insurance, other expenses	1,445	273	487	453	400	639	695	858	1,007	2,167
Rented dwellings	3,211	3,692	4,171	3,714	4,770	4,083	4,466	4,330	3,667	2,376
Other lodging	937	² 105	² 49	² 60	² 85	135	263	331	455	1,610
Utilities, fuels, and public services	4,640	2,806	2,410	2,558	2,952	3,324	3,901	3,973	4,263	5,672
Natural gas	498	234	223	248	345	341	345	384	421	644
Electricity	1,705	1,361	1,170	1,116	1,251	1,367	1,575	1,621	1,553	1,959
Fuel oil and other fuels	160	² 62	² 20	² 42	² 72	² 122	139	102	128	216
Telephone services	1,654	788	702	830	951	1,058	1,342	1,406	1,599	2,065
Residential phone service, VOIP, and phone cards	368	239	213	198	230	278	336	307	358	437
Cellular phone service	1,286	549	489	632	721	780	1,006	1,099	1,241	1,627
Water and other public services	623	361	295	322	332	437	500	461	561	788
Household operations	1,159	388	352	509	482	440	519	596	702	1,764
Personal services	191	² 5	² 25	² 178	² 7	² 50	² 49	² 61	² 44	328
Other household expenses	968	383	327	332	476	390	470	535	657	1,437
Housekeeping supplies	741	294	294	405	362	468	415	488	618	1,012
Laundry and cleaning supplies	188	101	81	139	115	146	115	163	177	232
Other household products	423	149	175	180	199	283	240	248	326	593
Postage and stationery	131	² 44	² 37	² 86	48	39	60	77	116	188
Household furnishings and equipment	1,998	538	508	554	673	902	1,086	1,602	1,423	2,896
Household textiles	135	² 20	² 63	² 20	² 22	103	53	112	94	195
Furniture	514	146	55	81	82	288	282	260	341	780
Floor coverings	20	² 1	² 1	² 4	² 4	² 25	² 7	19	11	29
Major appliances	279	53	² 109	113	134	80	179	177	228	400
Small appliances, miscellaneous housewares	132	82	21	43	53	42	126	81	105	183
Miscellaneous household equipment	918	236	260	293	377	365	439	953	645	1,308
Apparel and services	2,422	647	601	639	1,122	1,053	1,152	1,527	1,389	3,702
Men and boys	555	148	117	95	320	245	268	251	303	868
Men, 16 and over	435	² 132	² 94	² 30	² 239	150	213	167	239	693
Boys, 2 to 15	120	² 15	² 23	64	81	95	56	84	64	175
Women and girls	911	214	201	337	422	408	518	600	629	1,338
Women, 16 and over	768	183	164	297	362	339	444	471	544	1,128
Girls, 2 to 15	143	² 31	² 37	² 40	59	69	74	129	85	209
Children under 2	58	² 39	² 34	² 9	² 20	² 40	² 21	² 29	² 48	83
Footwear	484	² 156	² 118	² 70	² 205	237	211	484	288	712
Other apparel products and services	414	90	132	128	156	123	134	163	122	701
Transportation	11,554	3,466	4,763	5,167	3,829	5,127	6,343	7,823	10,400	16,120
Vehicle purchases (net outlay)	4,548	² 949	² 2,585	² 1,374	² 503	1,266	2,417	2,744	4,232	6,587
Cars and trucks, new	2,089	⁽³⁾	² 1,196	² 914	⁽³⁾	² 217	² 1,022	1,597	1,520	3,189
Cars and trucks, used	2,392	949	² 1,389	² 460	² 503	1,049	1,395	1,131	2,501	3,327
Other vehicles	67	⁽³⁾	⁽³⁾	⁽³⁾	⁽³⁾	⁽³⁾	⁽³⁾	² 15	² 11	72
Gasoline and motor oil	2,826	1,131	1,128	1,165	1,485	1,803	2,031	2,368	2,763	3,612
Other vehicle expenses	3,466	1,193	846	2,522	1,703	1,894	1,558	2,338	3,013	4,778
Vehicle finance charges	270	79	² 43	² 43	84	108	219	190	261	372
Maintenance and repairs	1,025	310	269	266	409	595	513	816	945	1,411
Vehicle insurance	1,465	² 349	² 439	² 2,102	² 1,013	² 993	² 554	1,067	1,383	1,877
Vehicle rental, leases, licenses, and other charges	706	455	95	111	197	198	273	265	424	1,119
Public and other transportation	714	193	203	107	138	164	337	374	393	1,142
Healthcare	4,575	1,402	1,173	1,429	1,559	2,372	2,626	2,953	4,139	6,404
Health insurance	3,070	772	746	822	923	1,485	1,796	1,956	2,781	4,345
Medical services	882	208	214	276	250	509	385	570	800	1,252
Drugs	467	335	171	307	319	323	345	349	433	581
Medical supplies	156	² 86	² 42	² 24	67	55	101	79	125	226
Entertainment	3,247	1,257	1,389	1,123	1,676	1,328	1,629	1,951	2,327	4,738
Fees and admissions	833	134	61	132	137	102	234	247	363	1,441
Audio and visual equipment and services	1,195	753	682	650	754	802	905	1,008	1,063	1,492

See footnotes at end of table.

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Pets, toys, hobbies, and playground equipment	737	287	607	266	708	356	371	570	577	996
Pets	623	240	568	232	676	300	313	491	507	827
Toys, hobbies, and playground equipment	113	² 47	² 38	² 34	² 33	² 56	² 58	² 79	70	169
Other entertainment supplies, equipment, and services	482	² 84	² 39	² 75	² 77	68	119	125	323	809
Personal care products and services	807	217	330	302	321	338	409	481	544	1,201
Reading	109	² 31	² 20	² 36	² 35	21	43	41	83	171
Education	2,425	² 501	² 205	280	263	200	754	609	991	4,235
Tobacco products and smoking supplies	437	469	352	481	560	470	474	501	486	394
Miscellaneous	1,068	675	183	318	414	288	1,034	518	1,159	1,421
Cash contributions	2,234	560	239	484	832	680	729	927	1,166	3,631
Personal insurance and pensions	9,049	233	348	494	1,003	1,871	3,040	3,969	5,472	15,045
Life and other personal insurance	444	² 94	² 86	² 48	86	87	137	150	193	754
Pensions and Social Security	8,605	139	262	446	917	1,784	2,903	3,819	5,279	14,291
Sources of income and personal taxes:										
Money income before taxes	\$91,582	\$785	\$8,076	\$12,807	\$17,707	\$25,162	\$34,759	\$44,694	\$59,343	\$147,720
Wages and salaries	79,357	839	2,926	4,851	9,319	18,149	28,306	38,741	52,632	129,584
Self-employment income	7,133	² -2,069	² 184	² 398	² 940	1,538	1,638	2,782	3,516	12,388
Social Security, private and government retirement	2,294	² 206	1,646	3,822	4,608	3,253	2,512	1,690	1,893	2,217
Interest, dividends, rental income, other property income	1,422	² 66	² 17	² 125	² 134	135	241	199	395	2,611
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	588	1,192	2,103	2,450	1,921	1,450	1,059	537	302	117
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	545	² 41	² 688	² 544	² 313	393	726	623	379	621
Other income	244	² 511	² 512	² 617	² 473	245	276	² 122	228	182
Personal taxes (contains some imputed values)	14,457	-126	-533	-668	-1,256	-1,018	200	2,292	5,202	27,301
Federal income taxes	11,409	-63	-432	-616	-1,267	-1,196	-346	1,424	3,814	21,839
State and local income taxes	2,990	-74	-109	-58	-21	162	453	797	1,351	5,388
Other taxes	58	² 11	² 9	² 7	² 31	² 16	² 93	² 71	² 36	75
Income after taxes	77,125	912	8,609	13,475	18,964	26,180	34,559	42,402	54,141	120,419
Addenda:										
Net change in total assets and liabilities	\$11,975	-\$4,764	-\$22,282	\$1,739	\$2,219	\$1,115	-\$1,146	\$784	\$3,287	\$23,999
Net change in total assets	20,707	-1,043	-225	1,022	3,540	3,867	1,563	3,365	9,333	37,084
Net change in total liabilities	8,732	3,722	22,057	-716	1,321	2,753	2,709	2,581	6,047	13,085
Other financial information:										
Other money receipts	954	² 150	² 757	² 88	² 190	² 91	² 508	² 343	² 234	1,626
Mortgage principal paid on owned property	-2,842	-617	-922	-693	-752	-662	-1,058	-1,259	-1,709	-4,546
Estimated market value of owned home	203,223	60,714	92,328	48,622	55,119	68,160	85,732	95,378	139,486	312,349
Estimated monthly rental value of owned home	1,121	362	385	340	376	467	557	652	866	1,646
Gifts of goods and services, total	1,890	674	260	443	555	210	1,060	608	797	3,138
Food	132	² 5	² 29	² 18	² 38	30	105	80	62	208
Alcoholic beverages	10	(³)	(³)	(¹)	(³)	² 2	² 1	² 1	10	17
Housing	297	¹ 57	² 77	² 45	¹ 59	76	128	170	180	440
Housekeeping supplies	28	² 1	² 12	² 9	² 27	² 10	² 22	18	45	33
Household textiles	10	(³)	(³)	² 1	(³)	² 2	² 1	² 1	² 1	18
Appliances and miscellaneous housewares	26	(¹)	(³)	² 1	² 7	² 4	² 1	² 22	² 7	46
Major appliances	9	(¹)	(³)	(¹)	² 6	² 1	(¹)	(³)	² 2	18
Small appliances and miscellaneous housewares	17	(³)	(³)	² 1	² 1	² 3	² 1	² 22	² 4	28
Miscellaneous household equipment	55	(¹)	² 2	² 35	² 61	² 10	² 20	44	28	85

See footnotes at end of table.

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Other housing	177	156	² 62	² 200	64	50	84	76	98	259
Apparel and services	347	² 104	² 104	² 69	205	29	93	133	130	592
Males, 2 and over	64	² 30	² 44	² 17	² 77	² 10	² 32	32	24	101
Females, 2 and over	81	² 4	(³)	² 22	² 45	² 10	² 38	28	50	132
Children under 2	41	² 39	² 34	(³)	² 20	² 8	² 1	² 14	² 29	66
Other apparel products and services	160	² 31	² 26	² 30	² 63	² 2	² 22	² 59	² 27	293
Jewelry and watches	126	(¹)	² 4	(¹)	(³)	(¹)	² 10	² 8	² 8	249
All other apparel products and services ...	34	² 31	² 21	² 29	² 63	² 2	² 12	² 51	² 19	43
Transportation	170	14	² 4	9	27	23	320	36	66	260
Healthcare	34	² 11	² 3	² 68	² 19	² 2	² 12	² 5	² 27	49
Entertainment	101	² 48	² 3	² 15	² 42	² 24	² 42	² 30	² 84	156
Toys, games, arts and crafts, and tricycles	27	² 4	(³)	² 2	² 30	² 5	² 4	² 15	² 19	43
Other entertainment	74	² 45	² 3	² 13	² 12	19	38	15	64	113
Personal care products and services	27	² 3	² 12	² 8	² 35	² 5	² 17	² 16	² 2	44
Reading	4	(³)	² 4	(³)	(³)	(¹)	(¹)	² 3	² 3	7
Education	692	² 314	² 9	² 8	² 19	² 11	² 298	² 99	191	1,240
All other gifts	76	² 17	² 15	² 3	² 10	9	43	35	42	125

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, August, 2016