

Table 3233. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016-2017

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).....	23,817	818	487	734	850	1,535	1,917	1,725	3,002	12,750
Consumer unit characteristics:										
Income before taxes	\$99,814	\$2,629	\$8,012	\$12,540	\$17,492	\$24,713	\$34,714	\$44,788	\$59,927	\$155,733
Income after taxes	83,507	2,761	8,693	13,446	18,847	25,996	34,143	42,644	54,812	126,519
Age of reference person	49.6	50.4	50.3	50.1	50.1	49.6	49.4	49.5	49.6	49.5
Average number in consumer unit:										
People.....	2.8	1.8	1.9	1.8	2.1	2.3	2.4	2.5	2.8	3.2
Children under 18.....	.7	.3	.4	.4	.4	.5	.5	.6	.7	.8
Adults 65 and older.....	.1	(¹)	(¹)	(¹)	² .1	.1	.1	(¹)	(¹)	.1
Earners.....	1.7	.4	.7	.6	.9	1.1	1.4	1.6	1.7	2.1
Vehicles.....	2.3	1.1	.9	.8	1.3	1.3	1.8	1.9	2.1	2.8
Percent distribution:										
Reference person:										
Men.....	48	32	40	40	49	46	40	43	46	53
Women.....	52	68	60	60	51	54	60	57	54	47
Housing tenure:										
Homeowner.....	69	41	40	26	47	43	54	56	65	84
With mortgage.....	51	19	15	13	22	20	33	34	46	68
Without mortgage.....	19	23	25	13	24	23	21	22	20	16
Renter.....	31	59	60	74	53	57	46	44	35	16
Race of reference person:										
Black or African-American.....	14	27	25	23	18	21	18	18	14	10
White, Asian, and all other races.....	86	73	75	77	82	79	82	82	86	90
Hispanic or Latino origin of reference person:										
Hispanic or Latino.....	16	21	24	20	19	25	25	22	19	10
Not Hispanic or Latino.....	84	79	76	80	81	75	75	78	81	90
Education of reference person:										
Elementary (1-8).....	3	5	11	8	11	9	5	4	3	1
High school (9-12).....	29	48	39	51	49	45	42	39	31	19
College.....	68	46	50	41	40	46	52	56	66	80
Never attended and other.....	(¹)	1	(³)	(¹)	(¹)	1	(¹)	1	(¹)	(¹)
At least one vehicle owned or leased.....	92	68	60	61	79	84	92	93	95	98
Average annual expenditures.....	\$72,513	\$27,214	\$27,816	\$21,189	\$29,932	\$31,163	\$41,751	\$43,905	\$52,528	\$101,262
Food.....										
Food at home.....	9,027	4,693	4,302	3,259	4,311	5,068	5,771	6,288	6,933	12,028
Cereals and bakery products.....	4,960	3,179	3,052	2,062	2,841	3,381	3,667	3,719	4,100	6,245
Cereals and cereal products.....	620	344	404	246	335	388	444	510	543	778
Bakery products.....	199	90	154	78	115	135	176	166	155	248
Meats, poultry, fish, and eggs.....	421	254	250	168	220	253	267	344	387	531
Beef.....	1,104	825	813	491	738	923	884	852	910	1,334
Pork.....	288	192	194	124	249	230	221	189	289	342
Other meats.....	205	185	204	136	128	175	153	155	154	247
Poultry.....	149	94	71	65	109	161	104	150	113	176
Fish and seafood.....	225	169	175	128	145	189	198	159	173	272
Eggs.....	169	² 128	² 113	² 12	² 67	93	153	149	121	218
Dairy products.....	69	58	55	25	40	76	55	50	60	80
Fruits and vegetables.....	499	298	318	245	316	300	318	346	414	642
Fresh fruits.....	166	100	148	77	124	104	121	131	154	203
Fresh vegetables.....	333	198	171	168	191	196	198	215	260	439
Processed fruits.....	932	476	396	358	430	679	749	663	769	1,185
Processed vegetables.....	355	157	180	124	158	243	265	253	270	464
Other dairy products.....	302	138	113	102	138	240	266	219	251	379
Other meat products.....	124	59	62	42	59	88	88	93	107	158
Other vegetable products.....	151	121	42	89	75	109	130	98	141	184

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, 2016-2017 — 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	1,805	1,237	1,120	722	1,021	1,090	1,272	1,347	1,463	2,307
Sugar and other sweets	181	130	100	50	77	114	131	126	140	236
Fats and oils	133	100	71	70	92	98	102	87	104	167
Miscellaneous foods	928	650	571	323	448	531	594	706	750	1,206
Nonalcoholic beverages	490	324	366	271	379	326	402	413	422	588
Food prepared by consumer unit on out-of-town trips	73	² 32	² 11	² 9	² 25	² 21	43	16	48	110
Food away from home	4,067	1,513	1,250	1,197	1,470	1,687	2,104	2,569	2,834	5,782
Alcoholic beverages	598	161	² 209	186	117	196	275	244	438	884
Housing	22,614	11,280	10,236	10,199	11,827	12,088	14,905	15,686	17,172	29,911
Shelter	13,617	6,442	5,886	6,611	7,220	7,278	8,945	9,188	9,708	18,187
Owned dwellings	8,886	2,504	1,774	1,515	2,403	2,300	4,304	4,325	5,274	13,372
Mortgage interest and charges	4,698	1,143	² 576	641	1,124	983	1,993	1,986	2,707	7,246
Property taxes	2,579	765	622	629	659	664	1,169	1,269	1,562	3,870
Maintenance, repairs, insurance, other expenses	1,608	597	575	245	620	653	1,143	1,069	1,005	2,256
Rented dwellings	3,610	3,775	4,021	5,057	4,643	4,851	4,411	4,634	4,122	2,903
Other lodging	1,121	² 162	² 91	² 40	² 173	127	230	230	312	1,912
Utilities, fuels, and public services	4,608	2,827	2,560	2,374	2,987	3,049	3,586	3,691	4,274	5,582
Natural gas	420	217	243	214	237	297	292	292	342	534
Electricity	1,648	1,315	1,046	1,105	1,304	1,231	1,414	1,393	1,541	1,891
Fuel oil and other fuels	97	² 78	² 15	² 25	² 75	² 35	52	94	76	127
Telephone services	1,749	861	850	759	964	1,027	1,312	1,358	1,692	2,169
Residential phone service, VOIP, and phone cards	279	212	167	183	198	143	209	222	239	342
Cellular phone service	1,470	649	683	577	766	884	1,103	1,136	1,452	1,827
Water and other public services	694	356	405	270	407	459	517	554	623	861
Household operations	1,308	475	615	378	534	509	609	749	805	1,888
Personal services	254	² 17	² 109	² 21	² 63	² 13	² 45	² 120	² 73	435
Other household expenses	1,054	458	506	357	471	496	654	629	732	1,453
Housekeeping supplies	787	495	336	334	434	383	569	525	624	1,037
Laundry and cleaning supplies	199	137	112	81	123	127	196	139	177	243
Other household products	434	251	171	154	239	214	334	281	295	586
Postage and stationery	154	² 107	² 53	² 99	71	42	40	105	152	208
Household furnishings and equipment	2,295	1,041	840	501	653	869	1,195	1,533	1,762	3,218
Household textiles	130	² 9	² 44	² 23	² 18	64	154	61	113	174
Furniture	533	141	199	112	177	216	240	285	300	789
Floor coverings	24	² 6	² 2	² 4	² 8	² 17	10	8	12	35
Major appliances	359	178	155	153	232	112	266	288	281	470
Small appliances, miscellaneous housewares	167	² 28	² 61	² 27	58	76	77	144	131	233
Miscellaneous household equipment	1,082	678	378	183	160	384	449	747	924	1,518
Apparel and services	2,319	1,239	853	722	1,842	1,086	1,708	1,336	1,547	3,157
Men and boys	609	239	178	143	503	222	522	282	496	823
Men, 16 and over	481	² 192	² 80	² 69	304	176	446	194	415	654
Boys, 2 to 15	128	² 48	99	73	200	46	76	88	80	169
Women and girls	915	586	330	289	707	409	591	519	518	1,281
Women, 16 and over	761	561	² 198	211	489	368	471	386	439	1,075
Girls, 2 to 15	154	² 25	² 132	² 78	² 218	41	120	132	79	206
Children under 2	48	² 17	² 15	² 19	² 99	² 47	² 38	² 16	² 18	63
Footwear	493	² 318	² 140	² 159	² 429	291	422	314	335	645
Other apparel products and services	254	78	190	112	105	118	134	205	180	345
Transportation	11,369	3,733	4,491	2,743	4,598	4,752	7,644	7,215	9,720	15,388
Vehicle purchases (net outlay)	4,637	² 1,488	² 1,900	² 412	² 914	1,699	3,246	2,050	3,862	6,529
Cars and trucks, new	1,880	² 1,026	² 901	(³)	(³)	² 389	² 1,016	² 325	1,387	2,841
Cars and trucks, used	2,657	² 462	² 999	² 412	731	1,310	2,194	1,725	2,453	3,525
Other vehicles	100	(³)	(³)	(³)	² 183	(³)	² 36	(³)	² 21	163
Gasoline, other fuels, and motor oil	2,428	1,042	972	886	1,422	1,444	1,955	1,926	2,240	3,031
Other vehicle expenses	3,502	1,024	1,270	1,262	2,039	1,334	2,117	2,889	3,221	4,603
Vehicle finance charges	292	90	² 133	² 66	74	106	209	184	242	400

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, 2016-2017 — Continued

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Maintenance and repairs.....	1,094	295	394	332	368	445	661	801	935	1,486
Vehicle insurance.....	1,336	² 414	² 566	² 766	² 1,422	² 514	² 898	² 1,440	1,507	1,572
Vehicle rental, leases, licenses, and other charges.....	780	225	177	99	175	269	349	465	537	1,145
Public and other transportation.....	802	180	349	183	223	275	326	350	397	1,225
Healthcare.....	4,949	1,904	1,399	1,035	1,923	2,067	2,725	3,425	4,164	6,782
Health insurance.....	3,393	1,062	959	650	1,215	1,481	1,942	2,398	2,849	4,649
Medical services.....	928	325	² 235	107	297	282	338	621	724	1,339
Drugs.....	469	483	178	222	355	238	348	321	478	568
Medical supplies.....	158	² 34	² 26	² 57	² 55	66	97	86	112	225
Entertainment.....	3,849	1,775	1,022	905	1,431	1,342	1,809	2,047	2,732	5,555
Fees and admissions.....	1,019	211	121	193	180	165	300	280	405	1,667
Audio and visual equipment and services.....	1,194	678	616	485	697	747	846	952	1,025	1,501
Pets, toys, hobbies, and playground equipment.....	1,012	822	239	195	447	374	397	576	568	1,486
Pets.....	828	759	196	115	425	312	280	490	438	1,220
Toys, hobbies, and playground equipment.....	184	² 63	² 43	² 80	² 22	² 61	² 118	² 86	130	266
Other entertainment supplies, equipment, and services.....	625	² 64	² 46	² 33	² 107	57	266	239	734	902
Personal care products and services.....	901	317	368	361	314	337	591	581	625	1,257
Reading.....	122	² 17	² 68	² 15	² 22	57	35	30	96	183
Education.....	2,831	254	² 92	² 67	1,142	604	627	749	986	4,690
Tobacco products and smoking supplies.....	426	399	529	599	510	499	542	540	438	364
Miscellaneous.....	1,303	618	270	326	470	513	1,451	721	918	1,743
Cash contributions.....	2,294	542	381	204	376	652	730	1,133	1,086	3,602
Personal insurance and pensions.....	9,909	281	3,596	567	1,050	1,900	2,938	3,911	5,674	15,717
Life and other personal insurance.....	445	112	² 137	² 95	111	180	162	203	263	671
Pensions and Social Security.....	9,464	169	3,459	472	939	1,720	2,777	3,708	5,411	15,046
Sources of income and personal taxes:										
Money income before taxes.....	\$99,814	\$2,629	\$8,012	\$12,540	\$17,492	\$24,713	\$34,714	\$44,788	\$59,927	\$155,733
Wages and salaries.....	86,618	707	2,925	4,585	9,542	18,526	28,527	38,448	52,472	136,674
Self-employment income.....	7,856	² -97	² 340	² 690	² 637	1,222	1,890	2,156	3,945	12,934
Social Security, private and government retirement.....	2,351	² 189	2,213	4,866	5,249	3,430	2,398	2,654	2,075	2,045
Interest, dividends, rental income, other property income.....	1,704	² 50	² 75	² 48	² 56	² 121	215	478	430	2,958
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	490	1,354	1,946	1,917	1,554	868	879	397	357	165
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	433	² 36	² 225	² 211	² 253	342	612	527	384	475
Other income.....	362	² 390	² 287	² 222	² 201	² 205	² 192	² 129	263	482
Personal taxes (contains some imputed values).....	16,307	-131	-681	-906	-1,356	-1,283	571	2,144	5,115	29,214
Federal income taxes.....	12,944	-76	-563	-852	-1,307	-1,419	-343	1,343	3,709	23,510
State and local income taxes.....	3,258	-83	-119	-57	-70	110	467	770	1,379	5,592
Other taxes.....	105	² 28	² 1	² 3	² 21	² 26	² 447	² 32	27	112
Income after taxes.....	83,507	2,761	8,693	13,446	18,847	25,996	34,143	42,644	54,812	126,519

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Table 3233. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016-2017 — 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.....	\$18,212	-\$6,817	-\$1,044	\$336	-\$2,917	-\$727	\$9,507	\$6,028	\$9,550	\$30,267
Net change in total assets.....	25,861	-6,246	727	1,006	-1,664	4,803	11,224	8,430	14,752	41,856
Net change in total liabilities.....	7,649	571	1,771	670	1,252	5,530	1,716	2,402	5,202	11,589
Other financial information:										
Other money receipts.....	388	² 279	² 1,036	² 66	² 30	² 124	² 55	² 356	² 436	488
Mortgage principal paid on owned property.....	-2,940	-606	² -417	-404	-760	-649	-1,120	-1,177	-1,583	-4,584
Estimated market value of owned home.....	221,484	64,706	70,975	34,990	65,324	60,442	101,208	107,878	139,850	330,498
Estimated monthly rental value of owned home.....	1,194	454	455	267	446	432	658	678	848	1,697
Gifts of goods and services, total.....	1,854	488	351	188	504	676	802	735	843	2,883
Food.....	112	² 96	² 34	² 15	75	47	39	49	73	162
Alcoholic beverages.....	14	² 4	(³)	(³)	² 15	² 16	² 3	² 5	6	21
Housing.....	295	174	² 74	² 54	² 77	90	131	125	167	444
Housekeeping supplies.....	31	² 1	(³)	² 3	² 10	² 7	² 18	² 17	33	44
Household textiles.....	12	² 3	(³)	(³)	(³)	(³)	² 4	² 3	² 1	21
Appliances and miscellaneous housewares.....	24	² 11	(³)	² 1	² 3	² 17	² 12	² 22	² 4	36
Major appliances.....	7	² 11	(³)	(³)	² 2	² 7	² 8	² 3	(¹)	9
Small appliances and miscellaneous housewares.....	17	(³)	(³)	² 1	² 1	² 10	² 4	² 20	² 4	27
Miscellaneous household equipment.....	52	² 81	² 2	² 1	² 21	² 12	² 22	² 36	50	70
Other housing.....	177	² 78	² 72	² 50	² 44	² 54	76	47	80	274
Apparel and services.....	221	² 88	² 194	² 85	² 142	68	207	168	172	286
Males, 2 and over.....	66	² 19	² 10	² 35	² 44	² 16	26	77	87	80
Females, 2 and over.....	77	² 34	² 87	² 13	² 3	² 16	85	48	38	110
Children under 2.....	33	² 17	² 15	² 19	² 61	² 17	² 35	² 14	² 12	44
Other apparel products and services.....	44	² 18	² 82	² 18	² 34	² 20	² 61	² 29	² 34	52
Jewelry and watches.....	8	(³)	² 82	² 1	² 1	² 1	² 1	² 2	² 10	9
All other apparel products and services.....	36	² 18	(³)	² 17	² 34	² 19	² 61	² 27	² 24	43
Transportation.....	155	² 2	² 13	² 2	56	136	140	193	104	197
Healthcare.....	25	² 3	(³)	² 4	² 11	² 3	² 4	² 10	² 13	39
Entertainment.....	127	² 38	² 27	² 1	² 25	² 18	92	² 33	103	189
Toys, games, arts and crafts, and tricycles.....	61	² 7	(³)	(³)	(¹)	² 10	² 67	² 8	² 70	85
Other entertainment.....	66	² 31	² 27	² 1	² 24	8	25	25	33	104
Personal care products and services.....	12	(³)	(³)	² 20	² 9	² 6	² 5	² 11	² 3	16
Reading.....	3	(³)	² 1	² 4	(³)	(¹)	² 1	² 1	² 1	5
Education.....	754	² 9	² 2	² 1	² 56	² 239	² 111	² 114	² 109	1,317
All other gifts.....	137	² 74	² 7	² 1	² 37	51	69	25	90	207

¹ Value is too small to display.

² Data are likely to have large sampling errors.

³ No data reported.