

Table 3234. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020

Item	Total 45-54 years	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 and more
Number of consumer units (in thousands) ¹	22,444	1,762	1,748	1,505	1,516	2,638	3,481	9,793
Consumer unit characteristics:								
Income before taxes.....	\$111,677	\$6,181	\$22,353	\$34,826	\$44,778	\$59,360	\$83,725	\$192,801
Income after taxes.....	95,828	6,951	24,464	35,479	44,092	56,183	77,002	159,215
Age of reference person.....	49.7	49.6	49.5	49.5	49.5	49.6	49.7	49.7
Average number in consumer unit:								
People.....	2.9	1.9	2.3	2.4	2.5	2.6	2.9	3.4
Children under 18.....	.7	.3	.6	.5	.6	.7	.7	.9
Adults 65 and older.....	.1	(²)	³ .1	³ .1	³ .1	(²)	.1	(²)
Earners.....	1.8	.6	1.0	1.3	1.4	1.6	1.9	2.3
Vehicles.....	2.2	1.1	1.2	1.6	1.7	1.9	2.3	2.9
Percent distribution:								
Reference person:								
Men.....	47	37	32	44	43	47	49	52
Women.....	53	63	68	56	57	53	51	48
Housing tenure:								
Homeowner.....	70	39	43	51	51	61	74	88
With mortgage.....	53	20	21	32	32	43	59	72
Without mortgage.....	17	18	22	19	19	17	14	15
Renter.....	30	61	57	49	49	39	26	12
Race of reference person:								
Black or African-American.....	14	25	22	20	17	16	15	9
White, Asian, and all other races.....	86	75	78	80	83	84	85	91
Hispanic or Latino origin of reference person:								
Hispanic or Latino.....	16	17	27	23	27	19	17	11
Not Hispanic or Latino.....	84	83	73	77	73	81	83	89
Education of reference person:								
Elementary (1-8).....	3	5	5	4	5	3	2	1
High school (9-12).....	26	49	45	40	36	31	29	13
College.....	71	46	49	55	58	66	69	85
Never attended and other.....	(²)	(²)	1	1	(²)	1	(²)	(²)
At least one vehicle owned or leased.....	92	65	79	86	94	93	97	98
Average annual expenditures.....	\$76,075	\$28,756	\$33,088	\$38,631	\$44,700	\$50,796	\$66,891	\$112,908
Food.....	9,431	4,959	4,582	5,367	6,427	6,255	8,621	13,326
Food at home.....	5,720	3,700	3,057	3,574	4,100	4,057	5,505	7,671
Cereals and bakery products.....	723	528	417	416	547	539	673	960
Cereals and cereal products.....	236	181	121	141	161	205	209	311
Bakery products.....	487	347	295	275	385	335	464	649
Meats, poultry, fish, and eggs.....	1,236	913	681	887	948	924	1,096	1,626
Beef.....	335	273	161	208	307	246	289	444
Pork.....	242	192	170	160	201	194	225	303
Other meats.....	162	96	84	100	115	129	149	218
Poultry.....	238	199	172	168	149	156	207	316
Fish and seafood.....	187	82	53	205	128	145	163	251
Eggs.....	72	71	42	46	48	53	64	94
Dairy products.....	550	337	289	341	405	386	541	738
Fresh milk and cream.....	170	129	126	117	145	128	154	216
Other dairy products.....	380	207	163	224	260	258	387	522
Fruits and vegetables.....	1,093	716	651	724	665	830	965	1,476
Fresh fruits.....	400	276	218	270	219	314	344	545
Fresh vegetables.....	356	172	236	234	228	263	311	488
Processed fruits.....	133	107	77	72	70	88	114	187
Processed vegetables.....	204	162	120	147	148	165	196	257
Other food at home.....	2,118	1,206	1,019	1,206	1,536	1,379	2,231	2,872
Sugar and other sweets.....	195	125	97	105	121	118	186	277
Fats and oils.....	155	108	91	109	129	124	136	202
Miscellaneous foods.....	1,145	614	475	632	814	695	1,249	1,576
Nonalcoholic beverages.....	554	336	347	332	453	409	601	702

See footnotes at end of table.

Table 3234. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020 — Continued

Item	Total 45-54 years	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 and more
Food prepared by consumer unit on out-of-town trips	69	³ 24	³ 9	³ 28	³ 20	34	59	115
Food away from home	3,711	1,259	1,525	1,794	2,327	2,198	3,116	5,655
Alcoholic beverages	635	147	104	308	291	411	552	1,000
Housing	24,154	12,392	13,394	14,935	15,602	17,896	21,933	33,401
Shelter	14,350	7,578	8,403	8,989	9,148	10,926	12,554	19,821
Owned dwellings	9,350	2,779	2,976	3,643	3,542	5,228	8,015	15,031
Mortgage interest and charges	4,383	1,160	1,114	1,594	1,558	2,540	3,831	7,106
Property taxes	2,805	810	954	1,338	1,051	1,534	2,169	4,560
Maintenance, repairs, insurance, other expenses	2,162	810	909	711	933	1,154	2,015	3,365
Rented dwellings	3,946	4,601	5,264	5,209	5,355	5,313	4,103	2,757
Other lodging	1,055	³ 198	164	137	³ 252	385	435	2,034
Utilities, fuels, and public services	4,899	2,960	3,116	3,579	3,859	4,046	4,939	6,147
Natural gas	478	290	323	358	324	390	445	618
Electricity	1,685	1,184	1,308	1,442	1,396	1,455	1,696	1,983
Fuel oil and other fuels	120	³ 52	³ 24	³ 47	³ 93	³ 66	104	184
Telephone services	1,843	974	1,034	1,231	1,505	1,541	1,921	2,343
Residential phone service, VOIP, and phone cards	175	128	84	151	152	119	161	227
Cellular phone service	1,667	846	950	1,080	1,354	1,422	1,760	2,115
Water and other public services	773	459	427	501	539	595	773	1,018
Household operations	1,511	507	772	814	799	982	1,189	2,297
Personal services	247	³ 20	³ 149	³ 48	³ 42	³ 137	³ 145	432
Other household expenses	1,264	488	623	766	757	846	1,043	1,865
Housekeeping supplies	959	465	327	447	601	667	1,000	1,357
Laundry and cleaning supplies	217	157	119	160	129	182	254	263
Other household products	601	180	164	240	430	374	609	892
Postage and stationery	141	128	³ 45	47	42	111	136	202
Household furnishings and equipment	2,434	882	776	1,105	1,195	1,275	2,252	3,778
Household textiles	151	121	40	108	47	133	127	210
Furniture	596	239	283	298	195	288	497	943
Floor coverings	28	³ 6	³ 9	³ 5	³ 12	12	10	53
Major appliances	360	181	153	234	267	180	386	501
Small appliances, miscellaneous housewares	151	49	72	80	65	83	130	232
Miscellaneous household equipment	1,148	286	219	381	609	579	1,101	1,839
Apparel and services	2,134	1,027	1,326	948	992	1,388	1,529	3,253
Men and boys	574	189	361	209	286	391	371	901
Men, 16 and over	450	³ 143	288	116	212	303	275	724
Boys, 2 to 15	124	46	72	93	74	88	96	177
Women and girls	839	556	395	358	456	590	555	1,275
Women, 16 and over	700	504	344	280	389	512	441	1,059
Girls, 2 to 15	139	³ 52	50	78	66	78	114	216
Children under 2	44	³ 2	³ 22	³ 8	³ 24	³ 54	³ 45	60
Footwear	435	³ 196	441	245	³ 121	220	423	619
Other apparel products and services	241	84	107	128	106	133	135	398
Transportation	12,825	4,609	5,954	6,814	9,517	9,941	11,688	18,146
Vehicle purchases (net outlay)	5,512	³ 1,453	2,175	2,298	4,511	4,150	4,558	8,192
Cars and trucks, new	2,311	³ 483	³ 1,252	³ 931	³ 1,330	1,812	2,320	3,323
Cars and trucks, used	3,108	970	924	1,357	3,165	2,066	2,219	4,739
Other vehicles	93	⁽⁴⁾	⁽⁴⁾	³ 10	³ 16	³ 273	³ 19	130
Gasoline, other fuels, and motor oil	2,330	1,053	1,426	1,557	1,881	2,099	2,402	2,946
Other vehicle expenses	4,380	1,830	2,093	2,738	2,992	3,372	4,359	5,994
Vehicle finance charges	344	113	127	160	200	243	350	499
Maintenance and repairs	1,099	423	647	609	833	820	1,116	1,487
Vehicle rental, leases, licenses, and other charges	982	452	289	420	446	646	860	1,504
Vehicle insurance	1,956	842	1,031	1,549	1,513	1,662	2,033	2,504
Public and other transportation	603	273	258	222	133	320	369	1,014
Healthcare	5,405	1,503	2,076	2,528	3,291	3,969	5,951	7,668
Health insurance	3,702	915	1,335	1,835	2,192	2,693	3,892	5,352
Medical services	1,051	233	409	408	600	852	1,317	1,439
Drugs	454	250	217	208	373	335	476	610
Medical supplies	198	105	115	77	126	90	265	267
Entertainment	3,520	1,236	1,307	1,830	1,448	1,909	2,770	5,597
Fees and admissions	837	145	184	214	121	238	509	1,562
Audio and visual equipment and services	1,174	551	755	833	702	860	1,145	1,583
Pets, toys, hobbies, and playground equipment	896	375	240	619	524	601	671	1,355
Pets	736	328	196	501	476	464	539	1,120

See footnotes at end of table.

Table 3234. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020 — Continued

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Toys, hobbies, and playground equipment	159	³ 47	³ 44	³ 118	³ 48	136	132	235
Other entertainment supplies, equipment, and services	614	165	³ 128	163	³ 100	210	445	1,097
Personal care products and services	918	260	432	406	519	660	837	1,354
Reading	99	³ 30	³ 37	³ 107	³ 31	74	58	151
Education.....	2,654	355	289	325	366	763	1,503	5,121
Tobacco products and smoking supplies.....	391	367	506	595	654	491	430	262
Miscellaneous.....	1,095	471	780	805	730	532	985	1,556
Cash contributions.....	2,133	871	750	841	898	965	1,657	3,481
Personal insurance and pensions	10,681	529	1,553	2,823	3,935	5,543	8,379	18,592
Life and other personal insurance	658	123	134	155	272	361	522	1,113
Pensions and Social Security	10,024	406	1,419	2,668	3,663	5,182	7,857	17,480
Sources of income and personal taxes:								
Income before taxes.....	\$111,677	\$6,181	\$22,353	\$34,826	\$44,778	\$59,360	\$83,725	\$192,801
Wages and salaries.....	97,768	3,014	14,476	28,593	37,519	52,265	75,391	169,856
Self-employment income	8,033	-1,032	1,203	1,284	3,285	2,950	4,699	15,211
Social Security, private and government retirement.....	2,761	1,925	3,809	2,846	2,191	1,876	1,887	3,348
Interest, dividends, rental income, other property income.....	1,487	³ -62	³ 150	374	³ 213	490	550	2,975
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	493	1,643	1,632	613	726	442	319	103
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	822	320	809	850	565	1,107	715	912
Other income.....	312	373	273	³ 266	³ 280	229	164	396
Personal taxes (contains some imputed values)	15,849	-770	-2,112	-653	686	3,177	6,724	33,586
Federal income taxes.....	13,205	-220	-1,298	-162	878	2,875	5,736	27,610
Stimulus payment (new UCC Q20202)#	-1,020	-511	-834	-955	-967	-988	-1,160	-1,122
State and local income taxes	3,569	-88	5	426	721	1,244	2,110	6,931
Other taxes.....	96	³ 49	³ 15	³ 38	³ 54	³ 47	38	168
Income after taxes.....	95,828	6,951	24,464	35,479	44,092	56,183	77,002	159,215
Addenda:								
Net change in total assets and liabilities	\$8,464	\$8,597	\$1,440	\$351	-\$557	\$401	-\$4,400	\$19,081
Net change in total assets.....	27,755	10,058	3,626	6,394	5,289	5,228	18,385	51,406
Net change in total liabilities	19,291	1,461	2,185	6,043	5,846	4,827	22,784	32,325
Other financial information:								
Other money receipts.....	584	³ 421	³ 236	³ 581	³ 19	³ 999	377	726
Mortgage principal paid on owned property	-3,521	-858	-860	-1,363	-1,105	-1,822	-2,796	-5,896
Estimated market value of owned home.....	249,858	75,480	75,044	104,824	101,828	157,698	198,943	400,571
Estimated monthly rental value of owned home.....	1,326	479	549	669	632	849	1,171	2,008

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

³ Data are likely to have large sampling errors.

⁴ 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.