

Table 3234. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021

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	22,440	1,573	1,718	1,520	1,575	2,529	3,614	9,912
Consumer unit characteristics:								
Income before taxes.....	\$118,050	\$5,683	\$22,581	\$34,718	\$44,537	\$59,469	\$84,110	\$204,208
Income after taxes.....	101,841	8,361	26,367	37,076	45,816	58,183	78,333	168,300
Age of reference person.....	49.6	49.8	49.6	49.3	49.4	49.5	49.8	49.6
Average number in consumer unit:								
People.....	2.9	2.0	2.3	2.4	2.5	2.6	2.8	3.4
Children under 18.....	.7	.4	.6	.5	.6	.6	.6	.9
Adults 65 and older.....	.1	(²)	(²)	.3	.1	.1	.1	.1
Earners.....	1.8	.6	1.0	1.4	1.4	1.6	1.9	2.3
Vehicles.....	2.2	1.2	1.2	1.5	1.7	1.8	2.2	2.8
Percent distribution:								
Reference person:								
Men.....	48	42	32	44	40	47	50	53
Women.....	52	58	68	56	60	53	50	47
Housing tenure:								
Homeowner.....	70	43	44	51	54	60	73	86
With mortgage.....	52	18	18	29	33	44	56	71
Without mortgage.....	18	25	26	23	21	16	17	15
Renter.....	30	57	56	49	46	40	27	14
Race of reference person:								
Black or African-American.....	14	26	20	20	17	19	16	8
White, Asian, and all other races, not including Black or African-American.....	86	74	80	80	83	81	84	92
Hispanic or Latino origin of reference person:								
Hispanic or Latino.....	18	18	31	29	28	21	18	11
Not Hispanic or Latino.....	82	82	69	71	72	79	82	89
Education of reference person:								
Elementary (1-8).....	3	5	7	5	3	2	2	1
High school (9-12).....	26	51	39	42	37	31	29	12
College.....	71	44	53	52	60	66	69	86
Never attended and other.....	(²)	(²)	1	1	(²)	1	(²)	(⁴)
At least one vehicle owned or leased.....	92	65	80	87	94	92	96	97
Average annual expenditures.....	\$79,421	\$31,843	\$32,980	\$38,686	\$48,844	\$53,081	\$67,237	\$117,487
Food.....								
Food at home.....	6,204	4,602	3,137	3,668	4,429	4,504	6,084	8,225
Cereals and bakery products.....	805	614	473	446	556	622	729	1,073
Cereals and cereal products.....	263	208	158	156	187	209	237	345
Bakery products.....	542	406	315	289	369	413	492	728
Meats, poultry, fish, and eggs.....	1,330	1,102	732	920	1,025	1,005	1,377	1,665
Beef.....	362	316	179	245	303	283	412	434
Pork.....	261	282	161	157	233	217	271	307
Other meats.....	173	110	84	97	113	120	209	224
Poultry.....	244	210	133	162	201	189	226	311
Fish and seafood.....	213	110	123	202	127	141	192	288
Eggs.....	78	74	52	55	48	55	68	101
Dairy products.....	571	423	281	332	420	411	535	767
Fresh milk and cream.....	179	156	105	121	139	146	168	226
Other dairy products.....	391	268	175	211	281	265	367	541
Fruits and vegetables.....	1,231	894	601	810	878	897	1,168	1,636
Fresh fruits.....	439	294	200	276	316	305	398	603
Fresh vegetables.....	395	252	167	288	298	320	388	512
Processed fruits.....	153	127	95	97	89	93	151	206
Processed vegetables.....	243	221	139	149	174	179	231	315
Other food at home.....	2,266	1,568	1,050	1,160	1,550	1,569	2,274	3,083
Sugar and other sweets.....	207	142	103	112	124	141	198	287
Fats and oils.....	164	121	82	111	145	129	160	208
Miscellaneous foods.....	1,218	848	557	544	822	771	1,236	1,692

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, 2020-2021 — 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
Nonalcoholic beverages	602	433	295	364	431	486	623	774
Food prepared by consumer unit on out of town trips	74	³ 24	³ 13	³ 28	³ 28	42	57	122
Food away from home	3,503	1,426	1,212	1,596	2,032	2,482	2,911	5,249
Alcoholic beverages	579	161	112	210	217	458	431	922
Housing	25,516	13,501	14,503	15,370	17,379	18,696	22,694	34,987
Shelter	15,052	7,693	8,663	9,042	10,113	11,147	12,942	20,798
Owned dwellings	9,688	3,121	2,590	3,329	4,299	5,538	8,128	15,418
Mortgage interest and charges	4,365	1,045	919	1,614	1,873	2,578	3,641	7,026
Property taxes	2,887	1,053	987	1,095	1,251	1,554	2,299	4,596
Maintenance, repairs, insurance, and other expenses	2,436	1,022	684	621	1,175	1,406	2,189	3,796
Rented dwellings	4,151	4,387	5,884	5,563	5,493	5,204	4,170	3,108
Other lodging	1,213	³ 185	189	³ 149	322	405	644	2,272
Utilities, fuels, and public services	5,023	3,221	3,326	3,729	4,049	4,211	5,000	6,172
Natural gas	485	312	345	335	350	386	441	623
Electricity	1,761	1,342	1,422	1,558	1,478	1,556	1,713	2,032
Fuel oil and other fuels	126	³ 73	³ 31	³ 46	³ 104	³ 64	125	183
Telephone services	1,844	1,030	1,067	1,268	1,537	1,542	1,921	2,295
Residential phone service, VOIP, and phone cards	155	113	77	104	137	104	147	202
Cellular phone service	1,689	917	991	1,163	1,400	1,438	1,774	2,093
Water and other public services	807	464	460	522	581	663	800	1,039
Household operations	1,561	809	731	914	972	1,011	1,191	2,294
Personal services	200	³ 72	³ 70	³ 88	³ 68	³ 49	³ 93	357
Other household expenses	1,362	737	662	826	905	961	1,098	1,937
Housekeeping supplies	959	524	680	419	716	676	974	1,283
Laundry and cleaning supplies	211	175	151	186	188	219	236	223
Other household products	622	273	500	205	477	357	597	880
Postage and stationery	126	³ 76	³ 29	27	52	100	141	180
Household furnishings and equipment	2,920	1,254	1,102	1,266	1,527	1,651	2,587	4,438
Household textiles	141	113	55	109	94	112	131	183
Furniture	806	430	439	293	310	480	639	1,231
Floor coverings	33	³ 8	³ 11	³ 4	12	19	22	56
Major appliances	454	236	196	233	389	206	450	643
Small appliances and miscellaneous housewares	158	88	59	75	98	104	144	227
Miscellaneous household equipment	1,329	379	343	551	625	730	1,202	2,098
Apparel and services	2,078	1,282	970	762	1,759	1,538	1,592	2,991
Men and boys	497	280	208	212	441	294	371	741
Men, 16 and over	382	³ 198	186	140	322	196	235	601
Boys, 2 to 15	115	³ 82	³ 22	³ 73	³ 119	97	137	140
Women and girls	881	687	344	295	561	783	690	1,247
Women, 16 and over	707	531	336	258	373	702	592	965
Girls, 2 to 15	174	³ 156	³ 8	³ 37	³ 188	³ 81	97	282
Children under 2	40	³ 19	³ 5	³ 30	³ 17	³ 28	³ 32	59
Footwear	410	³ 208	306	³ 112	629	274	347	541
Other apparel products and services	251	88	108	112	111	159	153	403
Transportation	13,090	4,707	6,143	7,576	10,457	9,978	11,036	18,431
Vehicle purchases (net outlay)	5,744	³ 1,530	³ 2,098	2,634	5,306	4,136	3,821	8,703
Cars and trucks, new	2,566	³ 634	³ 1,207	³ 820	³ 1,223	1,820	1,847	4,042
Cars and trucks, used	3,100	881	891	1,804	4,051	2,032	1,959	4,571
Other vehicles	78	³ 15	(⁴)	³ 10	³ 31	³ 284	³ 16	90
Gasoline, other fuels, and motor oil	2,390	1,119	1,509	1,726	1,912	2,169	2,430	2,965
Other vehicle expenses	4,483	1,891	2,345	3,076	3,140	3,361	4,466	5,985
Vehicle finance charges	363	115	134	157	222	270	369	517
Maintenance and repairs	1,152	416	707	659	815	846	1,221	1,527
Vehicle rental, leases, licenses, and other charges	973	443	298	635	476	614	768	1,470
Vehicle insurance	1,995	917	1,205	1,625	1,627	1,631	2,108	2,471
Public and other transportation	473	167	192	140	98	312	318	778
Healthcare	5,560	1,747	1,906	2,249	3,115	3,899	5,960	7,981
Health insurance	3,803	1,030	1,236	1,638	2,165	2,612	3,827	5,575
Medical services	1,100	392	409	323	443	856	1,427	1,500
Drugs	473	217	197	245	397	341	497	640
Medical supplies	184	108	63	42	109	90	210	267
Entertainment	3,984	1,397	1,225	1,531	1,972	2,099	2,877	6,468
Fees and admissions	734	103	149	173	387	215	384	1,342
Audio and visual equipment and services	1,170	661	672	731	814	894	1,205	1,519
Pets, toys, hobbies, and playground equipment	911	366	288	509	530	602	649	1,406

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, 2020-2021 — 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
Pets.....	716	274	246	475	500	415	501	1,098
Toys, hobbies, and playground equipment	195	³ 92	³ 42	³ 33	³ 30	187	148	308
Other entertainment supplies, equipment, and services	1,170	267	115	118	241	388	639	2,202
Personal care products and services.....	897	317	369	464	574	610	787	1,315
Reading	110	³ 33	³ 17	³ 104	³ 44	61	60	177
Education.....	2,595	481	211	216	365	748	1,658	4,879
Tobacco products and smoking supplies.....	389	396	377	658	588	446	452	279
Miscellaneous.....	1,264	394	683	628	817	762	1,059	1,881
Cash contributions.....	2,329	920	655	728	1,118	1,165	1,422	3,909
Personal insurance and pensions.....	11,323	480	1,459	2,926	3,979	5,635	8,214	19,792
Life and other personal insurance	640	110	104	186	239	301	493	1,090
Pensions and Social Security	10,683	370	1,356	2,740	3,740	5,334	7,721	18,702
Sources of income and personal taxes:								
Income before taxes.....	\$118,050	\$5,683	\$22,581	\$34,718	\$44,537	\$59,469	\$84,110	\$204,208
Wages and salaries.....	101,823	2,973	13,862	28,653	36,332	51,463	76,293	176,537
Self-employment income	9,288	-1,421	1,312	1,798	3,377	3,386	4,032	17,881
Social Security, private and government retirement.....	2,744	1,558	3,704	2,436	2,270	1,994	1,605	3,496
Interest, dividends, rental income, and other property income	2,114	³ 78	79	³ 37	³ 182	293	599	4,431
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	560	1,787	1,984	731	859	519	301	149
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	1,098	403	1,436	893	1,169	1,369	1,127	1,089
Other income.....	424	³ 005	³ 204	³ 171	³ 349	444	154	625
Personal taxes (contains some imputed values).....	16,209	-2,677	-3,786	-2,358	-1,279	1,287	5,778	35,908
Federal income taxes.....	14,554	-648	-1,693	-606	633	2,596	5,777	30,569
Stimulus payment (new UCC Q20202)#	-2,391	-1,959	-2,063	-2,165	-2,683	-2,612	-2,248	-2,500
State and local income taxes	3,971	-102	-50	391	739	1,237	2,195	7,723
Other taxes.....	75	³ 32	³ 20	³ 22	³ 32	³ 65	³ 54	116
Income after taxes.....	101,841	8,361	26,367	37,076	45,816	58,183	78,333	168,300
Addenda:								
Net change in total assets and liabilities.....	\$2,886	\$10,826	\$3,686	\$375	\$5,089	-\$2,760	-\$21,819	\$11,970
Net change in total assets.....	33,576	13,251	5,207	9,717	14,228	8,318	12,271	62,662
Net change in total liabilities	30,690	2,425	1,522	9,342	9,140	11,078	34,090	50,691
Other financial information:								
Other money receipts.....	1,068	³ 482	³ 363	³ 53	³ 81	³ 947	355	1,886
Mortgage principal paid on owned property	-3,770	-873	-921	-1,329	-1,335	-2,163	-3,011	-6,172
Estimated market value of owned home.....	282,517	121,976	85,843	109,948	121,066	166,416	225,273	444,686
Estimated monthly rental value of owned home.....	1,409	588	578	688	735	898	1,228	2,098

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.