

**Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009**

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) .....	25,527	630	705	810	865	2,081	2,308	2,371	4,209	11,549
Consumer unit characteristics:										
Income before taxes .....	\$81,411	-\$4,592	\$8,105	\$12,598	\$17,488	\$25,057	\$34,740	\$45,017	\$59,460	\$135,143
Income after taxes .....	78,001	-5,239	8,323	12,975	17,785	25,187	34,336	44,318	57,914	128,342
Age of reference person .....	49.4	49.8	49.6	49.8	49.3	49.3	49.3	49.2	49.5	49.5
Average number in consumer unit:										
Persons .....	2.7	2.0	1.7	2.1	2.2	2.4	2.5	2.5	2.7	3.1
Children under 18 .....	.6	.5	.4	.4	.5	.5	.5	.6	.6	.7
Persons 65 and older .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.1	.1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Earners .....	1.7	.5	.4	.7	.9	1.2	1.3	1.5	1.7	2.2
Vehicles .....	2.4	1.0	.7	1.1	1.2	1.6	1.7	2.0	2.4	3.1
Percent distribution:										
Sex of reference person:										
Male .....	48	50	34	33	40	40	40	50	44	54
Female .....	52	50	66	67	60	60	60	50	56	46
Housing tenure:										
Homeowner .....	75	40	30	37	48	53	61	71	76	91
With mortgage .....	56	21	16	19	21	33	42	52	56	73
Without mortgage .....	19	19	14	18	27	19	19	19	21	19
Renter .....	25	60	70	63	52	47	39	29	24	9
Race of reference person:										
Black or African-American .....	13	23	33	24	24	21	17	14	12	7
White, Asian, and all other races .....	87	77	67	76	76	79	83	86	88	93
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	11	10	13	18	16	17	17	13	12	7
Not Hispanic or Latino .....	89	90	87	82	84	83	83	87	88	93
Education of reference person:										
Elementary (1-8) .....	4	9	11	9	8	8	5	5	2	1
High school (9-12) .....	35	42	52	52	55	53	43	39	39	23
College .....	61	49	36	38	37	38	52	55	58	75
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	92	60	48	68	78	86	90	96	96	98
Average annual expenditures .....	\$59,953	\$26,947	\$18,645	\$24,078	\$24,907	\$30,419	\$35,605	\$39,160	\$48,941	\$88,155
Food .....	7,573	4,509	3,060	4,317	3,945	4,741	4,809	5,241	6,245	10,662
Food at home .....	4,399	3,106	2,310	2,952	2,977	3,296	3,063	3,342	3,764	5,784
Cereals and bakery products .....	593	469	345	417	372	421	377	455	522	781
Cereals and cereal products .....	196	179	135	149	127	137	138	155	171	251
Bakery products .....	397	290	210	268	245	285	239	300	351	530
Meats, poultry, fish, and eggs .....	998	677	528	678	811	753	813	802	848	1,272
Beef .....	277	169	153	166	249	217	207	222	218	363
Pork .....	191	148	131	164	205	153	170	160	172	225
Other meats .....	131	101	55	82	113	85	88	103	115	172
Poultry .....	186	117	97	119	108	142	150	140	162	242
Fish and seafood .....	162	108	62	109	91	108	156	128	133	210
Eggs .....	52	35	30	38	46	49	42	50	48	60
Dairy products .....	486	349	277	324	327	359	329	368	402	647
Fresh milk and cream .....	174	118	109	131	145	133	132	146	144	221
Other dairy products .....	312	231	168	193	182	227	197	222	259	426
Fruits and vegetables .....	765	576	394	481	460	566	528	546	656	1,020
Fresh fruits .....	256	186	125	149	152	182	180	186	209	347
Fresh vegetables .....	248	174	139	147	154	189	170	167	211	334
Processed fruits .....	138	118	75	96	72	90	81	100	121	187
Processed vegetables .....	123	98	54	89	82	105	97	94	116	153

See footnotes at end of table.

**Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — 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 .....	\$1,557	\$1,034	\$766	\$1,051	\$1,007	\$1,197	\$1,017	\$1,171	\$1,335	\$2,065
Sugar and other sweets .....	159	94	73	110	84	131	101	112	136	215
Fats and oils .....	120	90	69	77	103	101	90	97	107	150
Miscellaneous foods .....	803	571	383	542	489	578	493	625	675	1,082
Nonalcoholic beverages .....	415	256	235	308	313	367	307	311	370	522
Food prepared by consumer unit on out-of-town trips .....	60	423	47	414	417	20	26	26	48	96
Food away from home .....	3,174	1,403	750	1,366	968	1,445	1,746	1,899	2,481	4,877
Alcoholic beverages .....	503	402	403	227	156	259	302	332	368	742
Housing .....	19,285	11,471	8,382	9,699	10,129	11,735	13,177	14,249	16,314	26,469
Shelter .....	11,493	7,576	4,827	5,557	5,654	6,775	7,813	8,512	9,587	15,860
Owned dwellings .....	8,350	4,373	1,707	1,994	2,354	3,340	4,593	5,612	6,615	12,716
Mortgage interest and charges .....	4,811	2,588	973	1,141	1,052	2,061	2,759	3,415	3,804	7,264
Property taxes .....	2,240	1,000	431	642	613	856	1,230	1,473	1,770	3,433
Maintenance, repairs, insurance, other expenses .....	1,299	785	303	210	688	423	604	724	1,041	2,019
Rented dwellings .....	2,203	2,886	3,095	3,471	3,262	3,294	3,014	2,633	2,522	1,379
Other lodging .....	940	4317	425	492	438	141	206	267	450	1,765
Utilities, fuels, and public services .....	4,261	2,683	2,440	2,769	2,848	3,290	3,497	3,689	4,094	5,175
Natural gas .....	588	401	300	342	285	415	466	548	509	748
Electricity .....	1,570	1,158	1,050	1,216	1,276	1,303	1,366	1,376	1,513	1,820
Fuel oil and other fuels .....	196	483	460	473	460	90	121	132	209	272
Telephone services .....	1,379	673	735	859	896	1,090	1,122	1,189	1,371	1,675
Water and other public services .....	528	367	295	279	332	392	423	444	490	660
Household operations .....	964	397	233	307	387	431	429	503	637	1,546
Personal services .....	252	415	429	444	442	4140	496	106	150	428
Other household expenses .....	712	382	204	263	345	290	333	397	487	1,119
Housekeeping supplies .....	735	317	346	515	498	477	411	408	561	1,071
Laundry and cleaning supplies .....	169	99	121	149	98	150	109	118	146	218
Other household products .....	410	160	176	253	233	238	218	204	285	629
Postage and stationery .....	156	58	449	112	167	90	83	87	130	224
Household furnishings and equipment .....	1,832	498	536	551	742	763	1,028	1,137	1,434	2,817
Household textiles .....	163	4131	66	38	37	55	70	76	151	253
Furniture .....	395	4121	98	60	333	216	213	221	281	605
Floor coverings .....	45	42	463	41	43	46	12	11	20	81
Major appliances .....	213	488	109	44	158	99	168	137	168	304
Small appliances, miscellaneous housewares .....	117	25	28	32	47	45	53	65	122	174
Miscellaneous household equipment .....	899	131	172	376	164	342	512	628	692	1,399
Apparel and services .....	2,059	845	1,061	1,275	958	1,032	1,248	1,165	1,545	3,076
Men and boys .....	465	164	370	301	177	203	320	260	346	691
Men, 16 and over .....	381	463	320	279	147	143	278	215	273	570
Boys, 2 to 15 .....	85	100	50	21	31	61	42	46	72	121
Women and girls .....	876	241	328	423	446	461	479	448	639	1,358
Women, 16 and over .....	738	196	309	361	274	407	400	355	526	1,157
Girls, 2 to 15 .....	138	445	419	463	171	54	79	93	113	201
Children under 2 .....	53	434	440	461	429	48	30	45	58	60
Footwear .....	382	4232	185	359	192	205	260	263	338	518
Other apparel products and services .....	283	175	138	131	114	115	159	149	165	448
Transportation .....	10,052	3,202	2,400	3,518	3,945	4,813	6,225	6,610	8,963	14,641
Vehicle purchases (net outlay) .....	3,292	4735	4595	41,018	4865	1,175	1,761	1,793	2,614	5,180
Cars and trucks, new .....	1,603	4463	4504	4132	4181	4218	4458	4424	816	2,949
Cars and trucks, used .....	1,583	4272	491	4886	683	957	1,264	1,297	1,729	2,044
Other vehicles .....	106	(3)	(3)	(3)	(3)	(3)	439	471	468	187
Gasoline and motor oil .....	2,850	1,162	840	1,301	1,413	1,916	2,151	2,324	2,777	3,723

See footnotes at end of table.

**Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — 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 vehicle expenses .....	\$3,307	\$978	\$793	\$1,097	\$1,528	\$1,558	\$2,046	\$2,307	\$3,172	\$4,717
Vehicle finance charges .....	349	<sup>4</sup> 59	<sup>4</sup> 75	63	87	182	189	312	373	483
Maintenance and repairs .....	953	288	312	316	421	528	609	666	817	1,369
Vehicle insurance .....	1,460	<sup>4</sup> 413	<sup>4</sup> 318	<sup>4</sup> 591	<sup>4</sup> 840	<sup>4</sup> 666	979	1,006	1,602	1,994
Vehicle rental, leases, licenses, and other charges .....	544	217	88	127	179	182	269	324	380	871
Public transportation .....	603	327	173	103	140	164	269	186	401	1,020
Healthcare .....	3,051	1,523	803	1,296	1,351	1,762	2,033	2,262	2,924	4,168
Health insurance .....	1,605	705	316	825	605	883	1,157	1,209	1,593	2,168
Medical services .....	850	463	149	804	290	479	429	558	748	1,205
Drugs .....	458	291	212	-399	426	356	359	419	440	601
Medical supplies .....	138	<sup>4</sup> 64	<sup>4</sup> 127	65	<sup>4</sup> 30	44	88	75	144	195
Entertainment .....	3,237	1,642	1,056	1,050	1,261	1,685	1,561	1,739	2,409	5,012
Fees and admissions .....	808	400	62	155	146	123	239	255	436	1,462
Audio and visual equipment and services .....	1,120	559	512	508	663	748	783	825	1,016	1,501
Pets, toys, hobbies, and playground equipment .....	820	510	178	282	398	544	413	543	593	1,234
Other entertainment supplies, equipment, and services .....	489	<sup>4</sup> 172	<sup>4</sup> 304	106	<sup>4</sup> 55	270	125	115	364	815
Personal care products and services .....	702	286	183	246	270	413	406	457	593	1,029
Reading .....	122	57	28	28	49	44	60	75	92	190
Education .....	2,033	<sup>4</sup> 565	<sup>4</sup> 144	326	115	273	624	780	890	3,768
Tobacco products and smoking supplies .....	475	626	428	672	434	594	478	501	544	407
Miscellaneous .....	1,003	292	293	358	351	390	790	764	876	1,433
Cash contributions .....	2,104	752	169	480	803	775	912	1,006	1,474	3,439
Personal insurance and pensions .....	7,753	775	235	586	1,140	1,903	2,979	3,981	5,705	13,120
Life and other personal insurance .....	411	<sup>4</sup> 181	69	83	140	139	173	208	281	673
Pensions and Social Security .....	7,343	595	166	503	1,000	1,764	2,806	3,773	5,423	12,448
Sources of income and personal taxes:										
Money income before taxes .....	81,411	-4,592	8,105	12,598	17,488	25,057	34,740	45,017	59,460	135,143
Wages and salaries .....	72,505	3,744	1,991	5,208	10,390	19,722	28,538	39,188	53,331	122,056
Self-employment income .....	3,726	-9,983	<sup>4</sup> 96	<sup>4</sup> 287	1,108	670	1,433	1,737	2,378	7,052
Social Security, private and government retirement .....	2,335	351	2,215	3,900	3,443	2,727	2,439	2,417	2,098	2,235
Interest, dividends, rental income, other property income .....	1,179	235	<sup>4</sup> 33	<sup>4</sup> 71	253	138	225	299	576	2,227
Unemployment and workers' compensation, veterans' benefits .....	437	<sup>4</sup> 87	<sup>4</sup> 466	<sup>4</sup> 762	535	673	600	450	510	319
Public assistance, supplemental security income, food stamps .....	433	571	2,976	1,763	1,261	663	728	272	182	139
Regular contributions for support .....	573	<sup>4</sup> 84	<sup>4</sup> 195	402	<sup>4</sup> 223	304	637	508	240	831
Other income .....	225	<sup>4</sup> 319	<sup>4</sup> 324	<sup>4</sup> 206	<sup>4</sup> 276	160	140	147	146	285
Personal taxes .....	3,411	647	-218	-377	-297	-130	404	700	1,546	6,801
Federal income taxes .....	2,747	649	-231	-280	-167	-25	404	673	1,315	5,389
2008 Tax stimulus (new UCC Q20082) (thru Q20091) .....	-411	<sup>4</sup> 176	<sup>4</sup> 55	<sup>4</sup> 153	<sup>4</sup> 221	-321	-339	-438	-432	-496
State and local income taxes .....	813	59	20	-6	41	137	210	301	464	1,492
Other taxes .....	262	115	<sup>4</sup> 49	62	51	79	128	163	199	416

See footnotes at end of table.

**Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — 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
Income after taxes .....	78,001	-5,239	8,323	12,975	17,785	25,187	34,336	44,318	57,914	128,342
Addenda:										
Net change in total assets and liabilities .....	-\$6,885	-\$11,300	\$1,979	-\$1,574	-\$4,630	\$1,513	-\$3,850	-\$5,148	-\$6,147	-\$10,471
Net change in total assets .....	6,003	-4,599	3,052	-484	-3,844	4,310	1,535	2,518	2,904	10,996
Net change in total liabilities .....	12,887	6,700	1,073	1,090	785	2,797	5,385	7,666	9,051	21,467
Other financial information:										
Other money receipts .....	553	<sup>4</sup> 534	<sup>4</sup> 318	<sup>4</sup> 414	<sup>4</sup> 69	306	267	396	293	842
Mortgage principal paid on owned property .....	-3,321	-1,327	-390	-501	-552	-1,025	-1,527	-1,835	-2,400	-5,426
Estimated market value of owned home .....	197,975	96,735	45,298	57,220	66,517	75,069	101,910	121,219	162,323	302,630
Estimated monthly rental value of owned home .....	1,025	519	242	356	393	469	647	736	877	1,484
Gifts of goods and services .....	1,846	507	527	606	201	538	575	880	1,107	3,179
Food .....	149	<sup>4</sup> 19	<sup>4</sup> 11	<sup>4</sup> 9	<sup>4</sup> 6	39	56	57	70	274
Alcoholic beverages .....	10	<sup>4</sup> 3	<sup>4</sup> 11	( <sup>3</sup> )	( <sup>2</sup> )	<sup>4</sup> 3	<sup>4</sup> 5	<sup>4</sup> 2	5	18
Housing .....	342	107	<sup>4</sup> 41	<sup>4</sup> 238	<sup>4</sup> 65	179	134	151	198	567
Housekeeping supplies .....	36	<sup>4</sup> 7	<sup>4</sup> 2	<sup>4</sup> 63	<sup>4</sup> 7	<sup>4</sup> 8	14	13	29	58
Household textiles .....	22	( <sup>3</sup> )	<sup>4</sup> 1	<sup>4</sup> 14	( <sup>2</sup> )	<sup>4</sup> 9	<sup>4</sup> 3	<sup>4</sup> 3	<sup>4</sup> 5	44
Appliances and miscellaneous housewares .....	28	( <sup>3</sup> )	( <sup>3</sup> )	<sup>4</sup> 8	<sup>4</sup> 1	<sup>4</sup> 12	<sup>4</sup> 8	<sup>4</sup> 17	17	48
Major appliances .....	7	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	<sup>4</sup> 5	<sup>4</sup> 4	( <sup>3</sup> )	<sup>4</sup> 5	12
Small appliances and miscellaneous housewares .....	21	( <sup>3</sup> )	( <sup>3</sup> )	<sup>4</sup> 8	<sup>4</sup> 1	<sup>4</sup> 7	<sup>4</sup> 4	<sup>4</sup> 17	<sup>4</sup> 13	36
Miscellaneous household equipment .....	78	( <sup>3</sup> )	<sup>4</sup> 5	<sup>4</sup> 78	<sup>4</sup> 2	<sup>4</sup> 37	<sup>4</sup> 19	<sup>4</sup> 31	<sup>4</sup> 5	134
Other housing .....	178	101	<sup>4</sup> 33	75	<sup>4</sup> 55	113	91	86	102	283
Apparel and services .....	289	125	<sup>4</sup> 140	228	74	137	169	164	271	414
Males, 2 and over .....	63	<sup>4</sup> 25	<sup>4</sup> 64	<sup>4</sup> 10	<sup>4</sup> 12	30	34	34	55	95
Females, 2 and over .....	127	<sup>4</sup> 44	<sup>4</sup> 1	<sup>4</sup> 82	<sup>4</sup> 34	45	79	54	120	193
Children under 2 .....	44	<sup>4</sup> 11	<sup>4</sup> 39	<sup>4</sup> 60	<sup>4</sup> 26	34	25	40	49	51
Other apparel products and services .....	55	<sup>4</sup> 45	<sup>4</sup> 35	<sup>4</sup> 76	<sup>4</sup> 2	<sup>4</sup> 28	<sup>4</sup> 32	<sup>4</sup> 36	<sup>4</sup> 47	75
Jewelry and watches .....	12	<sup>4</sup> 24	( <sup>3</sup> )	<sup>4</sup> 9	( <sup>2</sup> )	<sup>4</sup> 10	<sup>4</sup> 4	<sup>4</sup> 2	<sup>4</sup> 14	17
All other apparel products and services ...	42	<sup>4</sup> 21	<sup>4</sup> 35	<sup>4</sup> 68	<sup>4</sup> 2	<sup>4</sup> 18	<sup>4</sup> 28	<sup>4</sup> 34	32	58
Transportation .....	124	20	<sup>4</sup> 238	8	12	37	19	87	93	194
Healthcare .....	38	<sup>4</sup> 38	<sup>4</sup> 8	<sup>4</sup> 1	<sup>4</sup> 6	<sup>4</sup> 19	<sup>4</sup> 15	<sup>4</sup> 54	22	56
Entertainment .....	87	<sup>4</sup> 32	<sup>4</sup> 28	<sup>4</sup> 11	<sup>4</sup> 16	<sup>4</sup> 52	34	75	53	139
Toys, games, arts and crafts, and tricycles	25	( <sup>3</sup> )	<sup>4</sup> 7	( <sup>3</sup> )	<sup>4</sup> 14	<sup>4</sup> 41	<sup>4</sup> 7	<sup>4</sup> 30	<sup>4</sup> 22	32
Other entertainment .....	62	<sup>4</sup> 32	<sup>4</sup> 20	<sup>4</sup> 11	<sup>4</sup> 1	11	27	46	32	106
Personal care products and services .....	13	<sup>4</sup> 1	( <sup>3</sup> )	<sup>4</sup> 3	( <sup>3</sup> )	10	14	<sup>4</sup> 2	<sup>4</sup> 3	23
Reading .....	1	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	<sup>4</sup> 1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1
Education .....	698	<sup>4</sup> 126	<sup>4</sup> 33	<sup>4</sup> 64	<sup>4</sup> 6	<sup>4</sup> 48	<sup>4</sup> 100	247	313	1,336
All other gifts .....	95	<sup>4</sup> 35	<sup>4</sup> 18	44	<sup>4</sup> 16	14	28	41	79	158

<sup>1</sup> Value is less than or equal to 0.05.

<sup>2</sup> Value is less than or equal to 0.5.

<sup>3</sup> No data reported.

<sup>4</sup> Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, October, 2010