

Table 3234. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2017-2018

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)	23,315	2,087	2,231	1,677	1,607	2,779	4,085	8,849
Consumer unit characteristics:								
Income before taxes	\$104,737	\$6,749	\$22,297	\$34,764	\$44,561	\$59,933	\$83,723	\$196,589
Income after taxes	87,010	7,233	23,283	34,630	42,398	54,962	74,532	155,742
Age of reference person	49.6	50.0	50.0	49.7	49.4	49.5	49.7	49.5
Average number in consumer unit:								
People	2.8	1.9	2.1	2.5	2.5	2.8	2.9	3.3
Children under 187	.4	.5	.6	.6	.7	.7	.9
Adults 65 and older1	(¹)	.1	.1	2.1	(¹)	.1	.1
Earners	1.7	.5	1.0	1.3	1.5	1.7	2.0	2.3
Vehicles	2.2	.9	1.3	1.6	1.8	2.0	2.3	3.0
Percent distribution:								
Reference person:								
Men	47	34	45	40	43	45	48	54
Women	53	66	55	60	57	55	52	46
Housing tenure:								
Homeowner	69	33	42	48	53	61	75	90
With mortgage	52	17	17	27	37	42	60	75
Without mortgage	17	17	25	21	16	19	15	15
Renter	31	67	58	52	47	39	25	10
Race of reference person:								
Black or African-American	14	24	24	18	19	14	11	10
White, Asian, and all other races	86	76	76	82	81	86	89	90
Hispanic or Latino origin of reference person:								
Hispanic or Latino	16	22	21	27	23	21	17	9
Not Hispanic or Latino	84	78	79	73	77	79	83	91
Education of reference person:								
Elementary (1-8)	3	6	7	6	3	4	2	1
High school (9-12)	28	51	48	39	39	29	26	14
College	69	42	45	55	57	66	71	85
Never attended and other	(¹)	1	(¹)	1	1	1	(¹)	(¹)
At least one vehicle owned or leased	91	60	81	91	92	95	96	98
Average annual expenditures	\$74,573	\$25,743	\$30,542	\$38,710	\$43,635	\$53,221	\$67,448	\$119,540
Food	9,400	4,219	5,114	5,703	6,268	7,455	8,618	13,906
Food at home	5,124	2,882	3,210	3,702	3,700	4,379	4,795	7,030
Cereals and bakery products	648	368	396	446	440	552	581	913
Cereals and cereal products	209	116	139	167	128	168	185	294
Bakery products	439	252	257	279	312	385	395	618
Meats, poultry, fish, and eggs	1,117	617	769	835	941	958	1,060	1,479
Beef	297	153	210	187	223	304	304	380
Pork	215	141	166	147	160	190	211	277
Other meats	153	72	110	100	215	129	142	191
Poultry	222	126	170	207	163	176	199	294
Fish and seafood	164	88	70	143	131	102	141	244
Eggs	67	37	42	52	48	57	63	93
Dairy products	520	305	304	347	326	446	479	734
Fresh milk and cream	174	112	121	123	119	163	163	230
Other dairy products	346	193	183	224	207	283	316	504
Fruits and vegetables	967	470	562	702	679	860	890	1,353
Fresh fruits	367	178	205	253	212	301	342	533
Fresh vegetables	327	139	195	235	256	286	289	462
Processed fruits	119	66	62	96	88	113	118	157
Processed vegetables	155	87	100	118	123	159	140	201
Other food at home	1,872	1,121	1,179	1,372	1,315	1,562	1,786	2,552
Sugar and other sweets	179	98	106	140	100	143	176	249
Fats and oils	134	79	93	107	117	121	120	175
Miscellaneous foods	978	552	582	635	657	845	933	1,362
Nonalcoholic beverages	506	373	384	450	416	410	507	623

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 Survey, 2017-2018 — 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	76	² 19	² 14	40	26	44	50	143
Food away from home	4,276	1,337	1,904	2,000	2,568	3,076	3,823	6,876
Alcoholic beverages	645	241	210	266	269	418	467	1,142
Housing	23,358	11,442	12,061	14,567	15,859	17,828	21,898	34,459
Shelter	13,961	6,722	7,327	8,690	9,506	10,442	12,975	20,709
Owned dwellings	9,112	2,004	2,052	3,497	4,001	4,959	8,379	16,202
Mortgage interest and charges	4,661	891	849	1,533	1,825	2,477	4,302	8,471
Property taxes	2,808	640	597	1,008	1,220	1,523	2,545	5,030
Maintenance, repairs, insurance, other expenses	1,643	473	607	955	956	959	1,532	2,701
Rented dwellings	3,708	4,605	5,177	4,958	5,282	5,005	3,820	2,144
Other lodging	1,142	113	98	234	223	477	777	2,363
Utilities, fuels, and public services	4,711	2,606	3,022	3,614	3,762	4,290	4,876	6,070
Natural gas	453	239	260	338	327	342	452	633
Electricity	1,662	1,181	1,286	1,414	1,389	1,552	1,662	2,001
Fuel oil and other fuels	122	² 40	43	² 65	² 75	90	122	190
Telephone services	1,768	785	977	1,309	1,391	1,673	1,887	2,331
Residential phone service, VOIP, and phone cards	219	166	140	183	163	165	217	287
Cellular phone service	1,549	619	838	1,126	1,227	1,508	1,670	2,044
Water and other public services	706	361	456	488	580	633	754	915
Household operations	1,466	528	521	671	755	871	1,085	2,569
Personal services	294	² 80	² 7	² 22	² 45	² 101	110	660
Other household expenses	1,172	448	514	649	710	770	975	1,909
Housekeeping supplies	855	690	447	542	554	648	824	1,194
Laundry and cleaning supplies	200	82	148	158	161	161	206	265
Other household products	496	540	226	312	319	343	478	683
Postage and stationery	158	68	73	72	74	143	139	245
Household furnishings and equipment	2,364	896	744	1,050	1,282	1,579	2,137	3,917
Household textiles	118	39	56	72	67	76	135	176
Furniture	562	200	186	359	230	426	456	933
Floor coverings	30	² 5	² 3	² 9	² 7	14	17	61
Major appliances	395	138	113	211	243	232	372	652
Small appliances, miscellaneous housewares	158	57	67	79	82	117	150	250
Miscellaneous household equipment	1,101	458	320	321	653	713	1,007	1,845
Apparel and services	2,316	888	1,192	1,467	1,439	1,503	2,047	3,626
Men and boys	570	232	271	354	279	423	445	922
Men, 16 and over	441	183	171	281	198	313	353	723
Boys, 2 to 15	130	49	100	74	81	110	92	199
Women and girls	947	351	454	568	668	578	875	1,478
Women, 16 and over	755	284	327	466	581	474	728	1,155
Girls, 2 to 15	192	66	128	102	87	104	147	322
Children under 2	56	² 24	² 51	² 62	² 29	² 36	² 58	73
Footwear	478	² 178	297	350	259	349	473	698
Other apparel products and services	265	104	119	133	203	116	196	454
Transportation	11,639	3,797	4,216	6,469	6,232	9,184	11,536	18,137
Vehicle purchases (net outlay)	4,646	² 916	1,161	2,322	1,598	3,582	4,961	7,586
Cars and trucks, new	2,063	² 616	² 158	² 763	² 255	1,416	2,353	3,528
Cars and trucks, used	2,527	300	997	1,543	1,342	2,152	2,525	3,957
Other vehicles	56	⁽³⁾	² 6	² 16	⁽³⁾	² 14	² 83	² 101
Gasoline, other fuels, and motor oil	2,560	1,086	1,405	1,948	1,915	2,258	2,637	3,492
Other vehicle expenses	3,471	1,531	1,349	1,855	2,430	2,741	3,250	5,286
Vehicle finance charges	295	98	97	176	196	224	326	439
Maintenance and repairs	1,078	343	413	660	784	913	981	1,645
Vehicle insurance	1,204	² 813	² 577	² 680	² 960	1,024	1,084	1,709
Vehicle rental, leases, licenses, and other charges	895	276	262	339	490	580	859	1,493
Public and other transportation	962	264	301	344	289	603	688	1,773
Healthcare	5,011	1,493	2,181	2,913	3,343	3,791	5,325	7,491
Health insurance	3,415	987	1,389	1,979	2,296	2,628	3,693	5,093
Medical services	957	242	398	412	669	653	974	1,510
Drugs	468	230	311	438	316	394	464	619
Medical supplies	171	34	84	84	63	117	194	268
Entertainment	4,008	1,141	1,279	1,468	2,595	2,676	3,314	6,843
Fees and admissions	1,052	187	181	210	296	394	681	2,149
Audio and visual equipment and services	1,184	507	648	794	918	929	1,108	1,715
Pets, toys, hobbies, and playground equipment	1,094	400	384	388	749	778	1,163	1,700
Pets	925	358	311	323	662	591	951	1,468

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 Survey, 2017-2018 — 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
Toys, hobbies, and playground equipment	169	² 42	² 73	² 66	² 88	187	212	232
Other entertainment supplies, equipment, and services	678	48	66	² 75	632	575	363	1,279
Personal care products and services	939	338	326	478	654	657	895	1,479
Reading	106	30	30	37	60	65	144	160
Education.....	3,013	183	595	477	754	1,253	1,814	6,287
Tobacco products and smoking supplies.....	424	490	577	562	582	460	444	294
Miscellaneous.....	1,192	565	536	598	599	1,020	1,100	1,821
Cash contributions.....	2,219	464	681	731	1,008	1,189	1,522	4,169
Personal insurance and pensions	10,304	451	1,546	2,975	3,973	5,721	8,324	19,728
Life and other personal insurance	553	113	179	197	216	299	455	1,005
Pensions and Social Security	9,751	338	1,366	2,778	3,757	5,422	7,869	18,723
Sources of income and personal taxes:								
Money income before taxes	\$104,737	\$6,749	\$22,297	\$34,764	\$44,561	\$59,933	\$83,723	\$196,589
Wages and salaries.....	91,251	2,346	15,020	28,802	38,832	52,222	75,114	172,496
Self-employment income	8,163	129	942	1,682	1,828	3,975	4,831	17,111
Social Security, private and government retirement.....	2,240	2,006	4,272	2,500	2,301	2,071	1,875	1,944
Interest, dividends, rental income, other property income.....	1,752	³ 31	106	172	377	570	748	3,958
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	503	1,648	1,310	897	600	301	331	79
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	485	182	390	591	494	409	710	479
Other income.....	342	406	258	² 119	² 130	385	113	522
Personal taxes (contains some imputed values)	17,727	-484	-986	133	2,163	4,971	9,190	40,848
Federal income taxes.....	14,059	-412	-1,049	-316	1,415	3,645	6,931	32,863
State and local income taxes	3,540	-85	45	429	734	1,288	2,214	7,693
Other taxes.....	128	² 13	² 18	² 21	² 13	² 39	44	292
Income after taxes	87,010	7,233	23,283	34,630	42,398	54,962	74,532	155,742
Addenda:								
Net change in total assets and liabilities	\$18,841	-\$3,625	\$731	\$9,684	\$2,977	\$4,787	\$4,196	\$44,495
Net change in total assets.....	28,497	-1,747	2,321	10,516	6,337	12,063	14,446	61,306
Net change in total liabilities	9,655	1,878	1,590	831	3,359	7,276	10,251	16,811
Other financial information:								
Other money receipts.....	397	² 150	² 171	² 88	² 317	² 349	² 142	720
Mortgage principal paid on owned property	-3,210	-596	-520	-908	-1,154	-1,544	-2,616	-6,112
Estimated market value of owned home.....	242,412	55,553	56,322	89,012	112,728	137,584	214,016	432,041
Estimated monthly rental value of owned home.....	1,257	379	411	586	675	801	1,233	2,065
Gifts of goods and services, total	1,968	405	385	685	457	1,133	1,598	3,685
Food	115	37	24	² 24	36	65	83	218
Alcoholic beverages	19	²	² 1	² 1	² 10	7	10	41
Housing	328	188	64	139	74	209	272	574
Housekeeping supplies.....	40	² 13	² 7	² 56	² 13	43	28	60
Household textiles.....	12	² 25	⁽³⁾	⁽¹⁾	² 2	² 1	² 17	17
Appliances and miscellaneous housewares.....	25	² 23	² 10	² 2	² 10	² 5	39	36
Major appliances.....	10	² 13	² 5	² 1	² 2	⁽¹⁾	² 16	14
Small appliances and miscellaneous housewares.....	15	² 9	² 6	⁽¹⁾	² 8	² 5	² 23	23
Miscellaneous household equipment	55	² 46	² 7	² 19	² 27	67	50	80
Other housing	197	81	² 40	62	² 23	91	138	380
Apparel and services	256	96	171	172	151	193	218	386
Males, 2 and over	63	² 19	44	² 15	51	57	41	101
Females, 2 and over	98	47	59	81	47	65	72	154
Children under 2	39	² 16	² 29	² 43	² 19	² 29	² 48	49
Other apparel products and services.....	56	² 14	² 39	² 32	² 33	² 43	57	82
Jewelry and watches	10	⁽¹⁾	² 2	² 2	² 5	² 2	² 30	11
All other apparel products and services.....	45	² 14	² 37	² 30	² 28	² 41	² 27	71
Transportation	167	4	93	137	24	201	102	274
Healthcare.....	35	² 3	⁽³⁾	² 4	² 11	² 18	² 47	61

See footnotes at end of table.

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Entertainment.....	140	² 30	² 17	² 35	² 54	159	204	197
Toys, games, arts and crafts, and tricycles.....	45	² 3	² 8	² 7	² 15	² 102	² 30	65
Other entertainment.....	95	27	9	28	39	57	174	132
Personal care products and services.....	16	17	² 1	² 9	² 4	² 14	10	27
Reading.....	4	² 1	(¹)	² 2	² 2	(¹)	5	7
Education.....	780	² 3	² 4	² 88	² 64	191	570	1,702
All other gifts.....	108	² 23	9	75	26	76	77	198

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, September, 2019