

**Table 3234. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022**

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) <sup>1</sup> .....	22,481	1,533	1,622	1,383	1,440	2,337	3,562	10,605
Consumer unit characteristics:								
Income before taxes .....	\$124,498	\$6,506	\$22,636	\$35,034	\$44,493	\$59,472	\$84,245	\$207,510
Income after taxes .....	106,907	9,675	26,136	37,475	46,340	58,615	78,637	170,728
Age of reference person .....	49.6	49.7	50.1	49.3	49.5	49.6	49.8	49.5
Average number in consumer unit:								
People .....	2.9	2.0	2.2	2.3	2.5	2.6	2.8	3.4
Children under 18 .....	.7	.4	.5	.6	.6	.6	.6	.9
Adults 65 and older .....	.1	( <sup>2</sup> )	<sup>3</sup> .1	<sup>3</sup> .1	<sup>3</sup> .1	.1	.1	.1
Earners .....	1.8	.6	.9	1.3	1.4	1.6	1.9	2.3
Vehicles .....	2.2	1.1	1.2	1.4	1.6	1.7	2.1	2.7
Percent distribution:								
Reference person:								
Men .....	49	45	34	39	42	47	49	55
Women .....	51	55	66	61	58	53	51	45
Housing tenure:								
Homeowner .....	70	36	42	54	52	60	72	85
With mortgage .....	51	13	14	28	33	43	52	70
Without mortgage .....	19	24	28	26	18	18	21	15
Renter .....	30	64	58	46	48	40	28	15
Race of reference person:								
Black or African-American .....	14	25	22	21	18	18	17	9
White, Asian, and all other races, not including Black or African-American .....	86	75	78	79	82	82	83	91
Hispanic or Latino origin of reference person:								
Hispanic or Latino .....	18	16	29	28	29	21	19	12
Not Hispanic or Latino .....	82	84	71	72	71	79	81	88
Education of reference person:								
Elementary (1-8) .....	3	5	8	8	7	3	2	1
High school (9-12) .....	24	49	37	48	37	28	28	12
College .....	72	46	54	44	56	69	69	86
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	92	68	80	90	90	90	95	97
Average annual expenditures .....	\$87,595	\$33,274	\$36,576	\$41,405	\$49,108	\$56,901	\$70,455	\$127,342
Food .....								
Food at home .....	6,788	4,678	4,088	4,054	3,904	5,343	6,245	8,855
Cereals and bakery products .....	886	550	579	547	466	730	772	1,167
Cereals and cereal products .....	282	210	191	198	172	235	250	356
Bakery products .....	605	341	388	349	294	494	522	811
Meats, poultry, fish, and eggs .....	1,405	1,047	933	982	912	1,132	1,435	1,719
Beef .....	367	305	236	230	231	317	401	437
Pork .....	279	246	206	176	201	207	283	340
Other meats .....	199	111	130	160	103	152	233	242
Poultry .....	258	188	143	172	215	245	240	313
Fish and seafood .....	207	127	140	177	106	137	198	270
Eggs .....	94	70	78	67	55	74	81	118
Dairy products .....	616	424	371	375	371	497	547	805
Fresh milk and cream .....	199	154	114	120	126	177	176	252
Other dairy products .....	418	270	257	255	245	320	370	553
Fruits and vegetables .....	1,318	936	705	828	816	1,054	1,183	1,723
Fresh fruits .....	474	313	222	282	305	354	410	641
Fresh vegetables .....	417	289	225	284	292	355	386	527
Processed fruits .....	174	112	100	118	86	134	162	228
Processed vegetables .....	254	222	158	144	132	211	224	327
Other food at home .....	2,562	1,720	1,500	1,322	1,339	1,930	2,309	3,441
Sugar and other sweets .....	231	127	125	139	109	181	213	312
Fats and oils .....	182	116	101	100	105	164	173	234
Miscellaneous foods .....	1,358	949	816	627	686	978	1,206	1,850

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, 2021-2022 — 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 .....	690	502	435	423	404	551	641	887
Food prepared by consumer unit on out of town trips .....	100	<sup>3</sup> 26	<sup>3</sup> 23	<sup>3</sup> 34	<sup>3</sup> 35	56	76	157
Food away from home .....	4,435	1,675	1,586	1,899	2,086	2,923	3,049	6,782
Alcoholic beverages .....	696	137	229	269	274	447	528	1,078
Housing .....	27,403	13,513	15,275	15,512	19,074	20,201	23,280	36,974
Shelter .....	16,206	7,674	8,840	8,664	11,648	12,027	13,362	22,043
Owned dwellings .....	10,168	2,178	2,392	3,062	4,775	6,146	8,077	15,761
Mortgage interest and charges .....	4,348	736	720	1,379	2,122	2,565	3,351	6,842
Property taxes .....	3,088	802	900	1,094	1,484	1,677	2,538	4,727
Maintenance, repairs, insurance, and other expenses .....	2,732	640	772	589	1,168	1,904	2,187	4,192
Rented dwellings .....	4,381	5,304	6,134	5,354	6,626	5,462	4,426	3,295
Other lodging .....	1,656	<sup>3</sup> 192	314	249	247	419	859	2,988
Utilities, fuels, and public services .....	5,254	3,152	3,591	3,906	4,095	4,594	5,191	6,312
Natural gas .....	571	285	327	405	449	455	535	726
Electricity .....	1,867	1,421	1,537	1,660	1,520	1,735	1,824	2,100
Fuel oil and other fuels .....	142	<sup>3</sup> 50	<sup>3</sup> 37	<sup>3</sup> 63	<sup>3</sup> 65	<sup>3</sup> 61	129	215
Telephone services .....	1,830	964	1,154	1,198	1,467	1,633	1,875	2,220
Residential phone service, VOIP, and phone cards .....	128	67	105	74	67	102	132	161
Cellular phone service .....	1,702	897	1,049	1,125	1,400	1,531	1,743	2,059
Water and other public services .....	843	432	535	580	594	710	828	1,052
Household operations .....	1,682	869	757	935	1,069	1,085	1,308	2,382
Personal services .....	201	<sup>3</sup> 62	<sup>3</sup> 55	<sup>3</sup> 145	<sup>3</sup> 112	<sup>3</sup> 65	<sup>3</sup> 82	334
Other household expenses .....	1,481	807	702	790	956	1,020	1,227	2,048
Housekeeping supplies .....	903	545	775	716	591	599	832	1,152
Laundry and cleaning supplies .....	219	202	190	235	207	234	246	213
Other household products .....	567	296	529	463	315	298	475	767
Postage and stationery .....	117	47	55	<sup>3</sup> 18	69	67	111	172
Household furnishings and equipment .....	3,357	1,273	1,312	1,290	1,671	1,896	2,586	5,085
Household textiles .....	197	46	90	126	112	131	116	301
Furniture .....	1,038	415	426	217	388	574	723	1,625
Floor coverings .....	43	<sup>3</sup> 7	<sup>3</sup> 7	<sup>3</sup> 6	<sup>3</sup> 12	16	24	75
Major appliances .....	491	187	202	160	433	228	429	709
Small appliances and miscellaneous housewares .....	154	127	69	85	132	109	133	202
Miscellaneous household equipment .....	1,434	491	518	695	594	838	1,162	2,173
Apparel and services .....	2,426	1,208	799	1,064	1,696	1,756	1,875	3,495
Men and boys .....	612	374	253	285	523	336	470	881
Men, 16 and over .....	441	<sup>3</sup> 181	207	<sup>3</sup> 195	348	269	345	638
Boys, 2 to 15 .....	171	<sup>3</sup> 193	<sup>3</sup> 46	<sup>3</sup> 91	<sup>3</sup> 175	67	125	243
Women and girls .....	982	518	312	434	424	790	843	1,401
Women, 16 and over .....	815	373	296	414	276	677	746	1,147
Girls, 2 to 15 .....	167	<sup>3</sup> 146	<sup>3</sup> 16	<sup>3</sup> 20	<sup>3</sup> 148	<sup>3</sup> 113	98	253
Children under 2 .....	39	<sup>3</sup> 30	( <sup>4</sup> )	<sup>3</sup> 37	<sup>3</sup> 14	<sup>3</sup> 24	<sup>3</sup> 17	62
Footwear .....	461	169	122	<sup>3</sup> 175	606	387	332	634
Other apparel products and services .....	333	116	112	133	130	220	212	517
Transportation .....	14,772	5,536	7,362	8,568	9,583	10,363	12,841	20,379
Vehicle purchases (net outlay) .....	5,711	<sup>3</sup> 1,924	<sup>3</sup> 2,603	<sup>3</sup> 2,931	3,658	3,284	4,395	8,351
Cars and trucks, new .....	2,487	<sup>3</sup> 1,093	<sup>3</sup> 721	<sup>3</sup> 1,006	<sup>3</sup> 502	<sup>3</sup> 1,276	1,386	4,059
Cars and trucks, used .....	3,120	794	1,824	1,759	3,139	2,008	2,930	4,137
Other vehicles .....	104	<sup>3</sup> 38	<sup>3</sup> 58	<sup>3</sup> 165	<sup>3</sup> 18	( <sup>4</sup> )	<sup>3</sup> 79	155
Gasoline, other fuels, and motor oil .....	3,416	1,649	2,150	2,385	2,474	2,944	3,368	4,247
Other vehicle expenses .....	4,732	1,705	2,377	3,033	3,201	3,607	4,492	6,292
Vehicle finance charges .....	382	64	148	166	254	275	360	541
Maintenance and repairs .....	1,334	492	633	798	808	1,058	1,290	1,785
Vehicle rental, leases, licenses, and other charges .....	994	206	355	625	441	590	713	1,512
Vehicle insurance .....	2,022	942	1,242	1,445	1,697	1,685	2,130	2,454
Public and other transportation .....	914	258	231	220	249	527	586	1,489
Healthcare .....	5,870	1,980	2,167	2,304	3,197	4,191	5,587	8,298
Health insurance .....	3,827	1,134	1,281	1,521	2,234	2,703	3,816	5,373
Medical services .....	1,285	563	448	393	478	897	1,129	1,881
Drugs .....	533	218	376	286	382	416	451	712
Medical supplies .....	226	65	62	104	103	175	191	332
Entertainment .....	4,587	1,442	1,248	1,815	1,972	2,234	2,885	7,388
Fees and admissions .....	1,067	99	136	283	464	349	540	1,872
Audio and visual equipment and services .....	1,150	674	638	656	781	824	1,168	1,482
Pets, toys, hobbies, and playground equipment .....	1,036	466	353	574	475	703	748	1,546

See footnotes at end of table.

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Pets .....	851	339	280	548	418	596	563	1,275
Toys, hobbies, and playground equipment.....	185	<sup>3</sup> 127	<sup>3</sup> 72	<sup>3</sup> 26	<sup>3</sup> 58	108	185	271
Other entertainment supplies, equipment, and services .....	1,334	203	121	<sup>3</sup> 303	252	358	429	2,487
Personal care products and services .....	1,006	454	471	667	618	645	818	1,419
Reading .....	104	<sup>3</sup> 57	<sup>3</sup> 55	<sup>3</sup> 41	<sup>3</sup> 46	48	82	157
Education.....	2,621	453	315	254	483	670	1,366	4,740
Tobacco products and smoking supplies.....	399	561	383	584	463	454	421	324
Miscellaneous .....	1,324	518	634	654	598	764	1,062	1,952
Cash contributions.....	2,706	562	561	656	1,015	1,145	1,886	4,461
Personal insurance and pensions .....	12,458	499	1,403	3,063	4,099	5,718	8,531	21,041
Life and other personal insurance.....	621	175	129	219	219	350	388	1,006
Pensions and Social Security .....	11,836	323	1,273	2,844	3,879	5,368	8,144	20,035
Sources of income and personal taxes:								
Income before taxes.....	\$124,498	\$6,506	\$22,636	\$35,034	\$44,493	\$59,472	\$84,245	\$207,510
Wages and salaries.....	107,917	2,695	13,736	28,961	37,145	51,756	75,000	180,867
Self-employment income.....	10,163	-426	870	2,275	2,944	3,343	5,189	18,298
Social Security, private and government retirement.....	2,175	1,425	4,181	2,143	2,192	1,965	1,541	2,239
Interest, dividends, rental income, and other property income.....	2,175	<sup>3</sup> 110	224	<sup>3</sup> 57	<sup>3</sup> 66	153	652	4,292
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	568	2,126	1,952	929	839	508	340	138
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	1,038	426	1,355	630	1,014	1,367	1,118	1,034
Other income.....	461	<sup>3</sup> 150	<sup>3</sup> 318	<sup>3</sup> 40	<sup>3</sup> 292	<sup>3</sup> 380	404	642
Personal taxes (contains some imputed values) .....	17,592	-3,170	-3,499	-2,441	-1,846	857	5,607	36,783
Federal income taxes.....	14,624	-1,699	-2,233	-1,542	-615	1,326	4,508	30,066
Stimulus payment (new UCC Q20202)#.....	-1,368	-1,423	-1,287	-1,339	-1,915	-1,710	-1,147	-1,300
State and local income taxes .....	4,260	-64	-1	413	663	1,191	2,200	7,895
Other taxes.....	75	<sup>3</sup> 17	<sup>3</sup> 21	<sup>3</sup> 28	<sup>3</sup> 20	<sup>3</sup> 50	<sup>3</sup> 46	121
Income after taxes .....	106,907	9,675	26,136	37,475	46,340	58,615	78,637	170,728
Addenda:								
Net change in total assets and liabilities .....	-\$536	-\$388	\$7,631	\$3,641	\$7,947	\$953	-\$27,764	\$5,315
Net change in total assets.....	26,443	10,836	7,508	11,706	18,079	13,793	-1,283	46,752
Net change in total liabilities.....	26,979	11,224	-123	8,066	10,131	12,841	26,481	41,437
Other financial information:								
Other money receipts.....	1,119	<sup>3</sup> 425	<sup>3</sup> 354	<sup>3</sup> 69	<sup>3</sup> 150	<sup>3</sup> 450	<sup>3</sup> 475	1,969
Mortgage principal paid on owned property.....	-4,162	-610	-799	-1,003	-1,610	-2,215	-2,881	-6,807
Estimated market value of owned home.....	319,460	114,757	96,573	106,054	134,668	190,577	249,177	488,060
Estimated monthly rental value of owned home.....	1,557	533	574	707	802	1,004	1,308	2,274

<sup>1</sup> Data are rounded to the nearest thousands.

<sup>2</sup> Value is too small to display.

<sup>3</sup> Data are likely to have large sampling errors.

<sup>4</sup> 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.