

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006

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)	24,544	654	844	903	974	2,072	2,538	2,274	3,917	10,368
Consumer unit characteristics:										
Income before taxes	\$76,160	-\$4,325	\$7,869	\$12,468	\$17,399	\$25,280	\$34,745	\$44,675	\$59,519	\$131,361
Income after taxes	72,569	-4,556	7,918	12,711	17,515	24,997	33,645	43,539	57,475	124,186
Age of reference person	49.3	49.2	49.5	49.7	49.2	49.3	49.1	49.2	49.6	49.3
Average number in consumer unit:										
Persons	2.7	1.8	1.7	2.1	2.3	2.2	2.3	2.5	2.7	3.1
Children under 186	.4	.4	.5	.6	.5	.5	.6	.5	.7
Persons 65 and over	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
Earners	1.7	.6	.5	.8	1.0	1.3	1.4	1.6	1.9	2.2
Vehicles	2.4	1.0	.8	1.0	1.3	1.6	1.8	2.0	2.5	3.1
Percent distribution:										
Sex of reference person:										
Male	48	33	28	43	40	39	44	43	49	54
Female	52	67	72	57	60	61	56	57	51	46
Housing tenure:										
Homeowner	75	43	28	38	44	57	63	71	81	92
With mortgage	58	19	13	15	25	38	45	55	63	77
Without mortgage	17	24	15	23	19	18	18	16	18	16
Renter	25	57	72	62	56	43	37	29	19	8
Race of reference person:										
Black or African-American	13	28	28	23	22	18	19	15	11	7
White, Asian, and all other races	87	72	72	77	78	82	81	85	89	93
Hispanic or Latino origin of reference person:										
Hispanic or Latino	10	13	12	14	17	16	12	9	9	7
Not Hispanic or Latino	90	87	88	86	83	84	88	91	91	93
Education of reference person:										
Elementary (1-8)	4	9	11	13	8	7	6	3	3	1
High school (9-12)	34	42	52	44	55	49	44	39	35	22
College	62	48	36	43	36	44	50	58	62	77
Never attended and other	(²)	1	(²)	1	(²)	1	(²)	(³)	(²)	(²)
At least one vehicle owned or leased	91	62	56	66	76	85	90	95	96	98
Average annual expenditures	\$56,729	\$25,701	\$17,188	\$19,746	\$23,269	\$28,069	\$33,551	\$38,965	\$49,753	\$85,910
Food	7,155	4,150	3,211	3,236	3,473	4,099	4,589	5,111	6,809	10,012
Food at home	3,922	2,672	2,363	2,303	2,252	2,689	2,801	3,024	3,940	5,055
Cereals and bakery products	505	356	305	292	275	340	364	383	493	659
Cereals and cereal products	161	111	110	101	95	109	120	132	144	210
Bakery products	344	244	195	190	180	231	244	251	350	449
Meats, poultry, fish, and eggs	945	696	624	633	558	696	638	744	995	1,180
Beef	295	169	169	226	164	213	186	227	350	361
Pork	186	159	136	132	101	146	133	135	213	222
Other meats	124	106	75	84	69	83	95	107	115	159
Poultry	161	122	137	95	96	121	109	126	162	201
Fish and seafood	141	115	76	60	99	102	82	115	117	193
Eggs	38	25	32	36	29	31	34	34	37	43
Dairy products	426	285	214	251	254	283	316	335	428	550
Fresh milk and cream	155	111	100	125	105	116	126	134	155	187
Other dairy products	271	174	114	126	149	168	189	201	273	363
Fruits and vegetables	649	381	353	377	358	450	432	498	611	867
Fresh fruits	213	137	97	107	114	144	123	152	199	294
Fresh vegetables	218	124	109	131	116	154	138	166	196	297
Processed fruits	116	65	63	63	64	79	92	91	115	150
Processed vegetables	102	55	84	77	64	73	79	90	101	126

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, 2005-2006 — 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	\$1,397	\$954	\$868	\$751	\$808	\$919	\$1,051	\$1,064	\$1,413	\$1,800
Sugar and other sweets	149	77	82	78	72	85	111	96	158	199
Fats and oils	98	60	72	64	91	73	66	86	94	122
Miscellaneous foods	710	488	463	334	368	474	524	542	702	927
Nonalcoholic beverages	389	299	237	268	259	270	317	317	417	471
Food prepared by consumer unit on out-of-town trips	50	430	415	47	418	18	33	24	42	81
Food away from home	3,233	1,477	847	933	1,222	1,410	1,788	2,088	2,869	4,957
Alcoholic beverages	535	229	140	148	242	274	275	357	482	808
Housing	17,837	9,839	7,469	7,767	9,154	10,436	11,574	13,817	15,668	25,552
Shelter	10,606	6,016	4,566	4,617	5,321	6,158	6,938	8,111	9,060	15,322
Owned dwellings	7,871	2,514	1,069	1,263	1,941	3,139	3,880	5,461	6,949	12,696
Mortgage interest and charges	4,672	1,444	485	627	1,125	1,709	2,285	3,237	4,211	7,567
Property taxes	1,987	922	382	354	541	788	960	1,454	1,713	3,173
Maintenance, repairs, insurance, other expenses	1,213	147	202	281	275	642	635	770	1,026	1,956
Rented dwellings	1,946	3,287	3,440	3,299	3,293	2,921	2,882	2,444	1,743	1,038
Other lodging	788	4216	458	454	88	98	177	206	369	1,588
Utilities, fuels, and public services	3,803	2,415	2,047	2,217	2,500	2,879	2,968	3,367	3,730	4,807
Natural gas	567	369	339	240	332	426	402	488	574	733
Electricity	1,389	949	841	956	1,035	1,105	1,131	1,245	1,351	1,698
Fuel oil and other fuels	161	498	417	482	89	120	101	109	140	233
Telephone services	1,249	770	626	700	804	919	1,013	1,143	1,217	1,579
Water and other public services	437	228	224	238	239	310	322	383	449	564
Household operations	731	249	166	184	220	277	343	370	615	1,210
Personal services	162	463	453	423	417	465	111	70	160	256
Other household expenses	569	186	113	161	203	211	233	301	455	954
Housekeeping supplies	722	357	314	282	440	344	440	484	675	1,039
Laundry and cleaning supplies	157	129	149	92	111	89	138	131	167	188
Other household products	379	186	127	131	290	184	191	244	337	560
Postage and stationery	186	42	38	59	39	71	111	109	171	290
Household furnishings and equipment	1,975	802	376	468	673	779	884	1,484	1,587	3,174
Household textiles	167	74	27	66	77	68	88	104	127	266
Furniture	496	259	132	76	146	174	199	291	359	845
Floor coverings	69	43	49	42	42	7	8	29	57	132
Major appliances	262	480	56	447	52	120	88	202	256	414
Small appliances, miscellaneous housewares	136	49	38	21	40	38	58	78	144	213
Miscellaneous household equipment	843	337	114	256	357	373	443	781	645	1,304
Apparel and services	2,247	1,204	973	1,088	888	1,062	1,357	1,469	1,903	3,358
Men and boys	555	144	163	325	136	248	291	415	544	818
Men, 16 and over	458	4109	4103	299	92	165	211	340	452	690
Boys, 2 to 15	97	35	60	25	44	83	79	75	92	129
Women and girls	934	670	325	374	444	386	593	614	791	1,392
Women, 16 and over	801	558	263	349	384	332	524	531	686	1,185
Girls, 2 to 15	133	112	63	25	59	54	70	83	105	207
Children under 2	62	469	429	427	445	42	41	53	51	84
Footwear	356	4212	341	257	4143	259	292	225	275	484
Other apparel products and services	339	109	114	106	119	127	140	162	243	579
Transportation	9,954	4,208	2,338	2,909	3,560	4,510	6,311	6,757	9,411	15,035
Vehicle purchases (net outlay)	3,964	41,608	4718	4615	4799	1,184	2,322	2,071	3,708	6,436
Cars and trucks, new	2,123	4964	4106	442	4170	4468	4580	778	1,686	3,894
Cars and trucks, used	1,768	4584	608	573	629	716	1,700	1,293	1,974	2,400
Other vehicles	74	460	44	(3)	(3)	(3)	442	(3)	449	141
Gasoline and motor oil	2,559	1,268	766	1,180	1,445	1,649	1,970	2,253	2,581	3,396

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, 2005-2006 — 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	\$2,835	\$1,095	\$659	\$933	\$1,158	\$1,449	\$1,811	\$2,222	\$2,769	\$4,128
Vehicle finance charges	333	104	57	52	85	152	211	270	343	493
Maintenance and repairs	838	411	191	393	413	364	536	651	777	1,228
Vehicle insurance	1,132	443	314	375	384	709	824	999	1,164	1,555
Vehicle rental, leases, licenses, and other charges	532	137	97	113	277	224	240	302	486	852
Public transportation	596	237	195	180	157	229	207	212	353	1,074
Healthcare	2,715	1,421	531	1,275	1,259	1,810	1,845	2,345	2,594	3,753
Health insurance	1,296	551	225	469	555	788	891	1,206	1,352	1,772
Medical services	784	530	91	475	343	518	489	632	631	1,141
Drugs	497	255	173	282	314	444	371	423	499	629
Medical supplies	137	486	442	49	46	61	95	85	112	210
Entertainment	2,901	921	754	836	937	1,147	1,641	1,759	2,430	4,639
Fees and admissions	755	205	105	63	121	183	236	320	483	1,401
Audio and visual equipment and services	1,033	482	446	520	537	582	737	784	932	1,462
Pets, toys, hobbies, and playground equipment	518	182	140	232	228	208	312	380	527	753
Other entertainment supplies, equipment, and services	596	53	62	20	51	174	357	275	488	1,023
Personal care products and services	662	270	223	198	288	331	434	483	595	977
Reading	138	44	22	25	38	64	71	107	113	220
Education	1,752	438	207	126	455	366	322	422	1,023	3,416
Tobacco products and smoking supplies	430	329	475	457	512	447	501	465	509	365
Miscellaneous	960	881	272	563	572	586	655	576	1,025	1,292
Cash contributions	2,097	807	295	406	745	849	809	1,110	1,337	3,667
Personal insurance and pensions	7,347	959	277	712	1,145	2,088	3,167	4,186	5,852	12,817
Life and other personal insurance	443	101	69	69	132	172	195	278	348	743
Pensions and Social Security	6,904	858	208	643	1,014	1,915	2,972	3,908	5,504	12,074
Sources of income and personal taxes:										
Money income before taxes	76,160	-4,325	7,869	12,468	17,399	25,280	34,745	44,675	59,519	131,361
Wages and salaries	66,263	5,207	2,510	6,118	11,591	20,507	29,564	39,267	53,337	114,608
Self-employment income	5,169	-10,821	4,555	4,419	4,354	789	1,961	2,115	2,773	10,704
Social Security, private and government retirement	2,051	282	2,139	3,439	3,280	2,314	2,014	2,048	2,026	1,886
Interest, dividends, rental income, other property income	1,312	153	79	105	140	192	180	201	267	2,840
Unemployment and workers' compensation, veterans' benefits	300	497	4,319	4,299	353	399	239	276	430	257
Public assistance, supplemental security income, food stamps	340	511	2,367	1,544	1,147	415	335	207	151	70
Regular contributions for support	458	462	298	284	350	529	326	454	384	569
Other income	268	4,183	4,211	4,261	4,182	135	127	107	151	427
Personal taxes	3,591	231	-49	-243	-116	283	1,100	1,136	2,044	7,175
Federal income taxes	2,594	168	-134	-289	-228	66	671	691	1,398	5,330
State and local income taxes	775	420	30	16	52	153	314	307	467	1,473
Other taxes	222	443	55	31	60	64	115	137	179	372
Income after taxes	72,569	-4,556	7,918	12,711	17,515	24,997	33,645	43,539	57,475	124,186

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, 2005-2006 — 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
Addenda:										
Net change in total assets and liabilities	- \$9,161	- \$3,125	\$714	\$2,302	- \$6,239	\$633	- \$8,830	- \$2,770	- \$13,785	- \$13,311
Net change in total assets	9,155	-856	5,202	3,524	-1,945	9,351	1,929	5,586	6,376	15,204
Net change in total liabilities	18,316	2,269	4,489	1,221	4,294	8,718	10,759	8,356	20,162	28,515
Other financial information:										
Other money receipts	577	4614	4316	4214	430	302	170	230	621	893
Mortgage principal paid on owned property	-3,011	-733	-350	-494	-1,177	-847	-1,303	-1,508	-2,335	-5,199
Estimated market value of owned home	208,085	115,003	40,673	40,159	67,442	83,557	95,830	149,175	171,842	334,401
Estimated monthly rental value of owned home	992	484	233	270	351	471	576	735	923	1,497
Gifts of goods and services	1,834	749	325	355	421	516	746	621	1,187	3,319
Food	207	428	431	27	415	35	76	61	112	399
Alcoholic beverages	14	41	45	(3)	43	410	42	48	14	21
Housing	351	213	133	125	121	99	167	128	253	597
Housekeeping supplies	37	414	48	416	466	8	25	24	32	53
Household textiles	16	44	44	445	42	47	49	46	26	18
Appliances and miscellaneous housewares	31	420	411	41	45	415	411	47	22	55
Major appliances	12	46	42	(3)	(3)	411	43	41	44	23
Small appliances and miscellaneous housewares	19	414	49	41	45	44	48	46	18	32
Miscellaneous household equipment	75	460	49	414	433	16	81	47	75	107
Other housing	191	4115	101	449	414	53	41	45	98	363
Apparel and services	259	187	117	135	68	100	210	198	261	357
Males, 2 and over	62	444	410	47	414	19	44	62	90	74
Females, 2 and over	107	453	454	36	428	35	94	71	87	160
Children under 2	45	462	415	25	412	24	30	40	38	64
Other apparel products and services	45	427	438	427	414	422	42	425	47	60
Jewelry and watches	21	411	45	42	47	413	410	412	21	32
All other apparel products and services ...	24	416	433	425	46	49	432	413	26	28
Transportation	85	(3)	(3)	48	5	24	74	31	36	158
Health care	45	428	(2)	41	418	413	414	415	41	78
Entertainment	93	421	415	423	418	37	48	57	81	151
Toys, games, arts and crafts, and tricycles	28	415	411	412	415	16	18	24	39	34
Other entertainment	65	46	44	411	43	20	30	33	42	118
Personal care products and services	20	41	47	43	48	41	16	26	5	33
Reading	1	41	(2)	(3)	(2)	41	41	(2)	1	1
Education	639	4111	412	432	4135	438	63	49	300	1,343
All other gifts	120	4159	46	41	30	159	74	47	83	180

1 Value less than 0.05.

2 Value less than or equal to 0.5.

3 No data reported.

4 Data are likely to have large sampling errors.
n.a. Not applicable.