

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008

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)	25,430	567	700	779	914	2,138	2,423	2,415	4,140	11,353
Consumer unit characteristics:										
Income before taxes	\$81,207	-\$2,708	\$7,988	\$12,645	\$17,199	\$25,042	\$34,661	\$44,713	\$59,977	\$135,790
Income after taxes	77,811	-2,759	7,985	12,961	17,404	25,047	34,325	44,046	58,293	128,977
Age of reference person	49.4	49.4	49.6	49.7	49.3	49.3	49.4	49.3	49.6	49.4
Average number in consumer unit:										
Persons	2.7	1.8	1.7	2.0	2.0	2.2	2.4	2.4	2.7	3.1
Children under 186	.4	.3	.5	.4	.4	.5	.5	.6	.7
Persons 65 and older	(¹)	(²)	(¹)	(¹)	(¹)	.1	(¹)	(¹)	(¹)	(¹)
Earners	1.7	.5	.4	.7	.9	1.2	1.3	1.5	1.8	2.2
Vehicles	2.3	.9	.7	1.0	1.4	1.5	1.6	1.9	2.4	3.0
Percent distribution:										
Sex of reference person:										
Male	48	47	33	33	39	39	43	47	43	55
Female	52	53	67	67	61	61	57	53	57	45
Housing tenure:										
Homeowner	75	40	32	37	51	50	61	71	79	92
With mortgage	58	22	16	21	24	31	42	53	59	76
Without mortgage	18	18	16	16	27	19	19	18	20	16
Renter	25	60	68	63	49	50	39	29	21	8
Race of reference person:										
Black or African-American	13	30	28	22	20	22	20	15	11	6
White, Asian, and all other races	87	70	72	78	80	78	80	85	89	94
Hispanic or Latino origin of reference person:										
Hispanic or Latino	11	8	14	16	19	17	16	14	12	6
Not Hispanic or Latino	89	92	86	84	81	83	84	86	88	94
Education of reference person:										
Elementary (1-8)	4	10	15	9	9	6	6	6	3	2
High school (9-12)	34	52	49	52	56	51	41	39	37	23
College	61	37	34	38	33	42	53	55	60	75
Never attended and other	(³)	1	2	1	1	1	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	91	58	50	65	79	85	90	93	96	98
Average annual expenditures	\$59,765	\$24,786	\$20,286	\$23,563	\$24,688	\$29,065	\$35,028	\$39,530	\$49,931	\$88,320
Food	7,441	4,279	3,503	4,158	3,529	4,170	4,688	5,560	6,274	10,458
Food at home	4,229	3,025	2,655	2,658	2,536	2,799	2,948	3,447	3,752	5,540
Cereals and bakery products	561	452	361	389	331	359	357	438	510	739
Cereals and cereal products	182	160	134	134	120	122	142	137	166	231
Bakery products	379	291	227	255	211	237	215	302	343	508
Meats, poultry, fish, and eggs	963	652	616	642	602	672	771	852	843	1,220
Beef	266	144	174	171	157	180	226	238	212	347
Pork	180	115	116	160	142	134	147	163	178	211
Other meats	129	110	60	63	73	79	92	113	107	172
Poultry	184	128	153	116	104	140	160	142	158	234
Fish and seafood	152	115	84	86	81	93	107	147	144	194
Eggs	52	39	29	45	46	46	39	49	44	62
Dairy products	475	349	282	305	281	318	328	372	405	631
Fresh milk and cream	182	132	127	147	113	139	140	154	152	230
Other dairy products	293	217	155	158	169	179	188	219	254	401
Fruits and vegetables	732	585	500	414	379	500	544	610	641	952
Fresh fruits	247	196	193	141	115	169	192	208	202	325
Fresh vegetables	233	172	152	131	133	160	168	188	199	308
Processed fruits	131	112	86	70	58	77	80	114	128	172
Processed vegetables	120	105	70	72	73	94	105	100	113	147

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, 2007-2008 — 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	\$1,498	\$987	\$897	\$908	\$943	\$950	\$948	\$1,174	\$1,352	\$1,997
Sugar and other sweets	149	104	85	95	70	98	83	110	146	199
Fats and oils	115	86	86	87	85	78	81	95	115	142
Miscellaneous foods	763	533	433	454	454	464	454	622	684	1,026
Nonalcoholic beverages	418	251	286	261	309	292	307	331	366	542
Food prepared by consumer unit on out-of-town trips	54	412	47	411	424	18	23	16	42	89
Food away from home	3,212	1,254	847	1,500	993	1,372	1,740	2,114	2,522	4,917
Alcoholic beverages	502	304	239	169	356	242	271	425	393	722
Housing	19,379	9,922	8,630	9,664	10,349	11,166	12,887	14,279	16,199	27,099
Shelter	11,623	6,058	4,789	5,318	6,311	6,722	7,817	8,541	9,435	16,372
Owned dwellings	8,616	3,221	1,940	1,888	2,887	3,047	4,572	5,728	6,921	13,365
Mortgage interest and charges	5,017	1,612	1,038	1,105	1,404	1,814	2,909	3,455	4,090	7,716
Property taxes	2,182	935	461	576	754	752	1,116	1,409	1,740	3,398
Maintenance, repairs, insurance, other expenses	1,417	674	441	207	730	481	547	864	1,090	2,251
Rented dwellings	2,046	2,730	2,826	3,343	3,331	3,548	3,057	2,552	2,058	1,160
Other lodging	961	4107	423	487	493	127	188	260	456	1,847
Utilities, fuels, and public services	4,151	2,509	2,379	2,797	2,824	2,967	3,302	3,580	4,022	5,114
Natural gas	581	324	316	309	302	363	461	529	516	753
Electricity	1,521	1,032	1,020	1,186	1,199	1,181	1,283	1,328	1,476	1,798
Fuel oil and other fuels	203	484	482	4107	468	95	135	151	195	282
Telephone services	1,346	746	692	855	921	993	1,029	1,137	1,363	1,656
Water and other public services	500	323	270	341	334	336	394	436	471	625
Household operations	916	222	216	367	386	354	391	408	636	1,502
Personal services	222	48	412	466	472	4117	477	457	168	374
Other household expenses	694	214	204	301	315	237	314	351	468	1,128
Housekeeping supplies	745	460	347	520	375	426	553	482	568	1,058
Laundry and cleaning supplies	164	100	98	166	81	123	125	129	150	205
Other household products	402	200	196	275	157	198	191	253	284	616
Postage and stationery	179	161	52	79	137	105	238	99	135	236
Household furnishings and equipment	1,945	673	899	662	452	696	824	1,269	1,538	3,053
Household textiles	156	4152	472	44	39	61	49	108	141	236
Furniture	438	198	251	77	168	147	146	173	329	722
Floor coverings	52	42	464	42	431	44	17	13	29	92
Major appliances	256	4106	233	76	98	106	159	124	183	394
Small appliances, miscellaneous housewares	123	33	39	26	35	28	76	69	116	188
Miscellaneous household equipment	920	184	239	436	82	350	377	782	739	1,420
Apparel and services	2,209	1,463	1,339	1,389	752	976	1,184	1,362	1,748	3,288
Men and boys	501	197	633	368	71	237	271	310	382	738
Men, 16 and over	414	453	574	335	457	174	209	261	298	625
Boys, 2 to 15	87	143	58	34	14	64	62	49	84	114
Women and girls	965	491	279	490	465	348	499	605	778	1,472
Women, 16 and over	822	402	249	408	359	294	418	515	660	1,260
Girls, 2 to 15	143	489	429	82	106	54	80	90	118	211
Children under 2	55	4169	451	446	424	37	40	38	50	65
Footwear	397	4460	229	374	487	234	250	232	344	549
Other apparel products and services	292	147	147	111	105	119	125	177	193	464
Transportation	10,320	3,781	2,619	3,132	3,939	5,038	6,560	6,529	9,773	14,939
Vehicle purchases (net outlay)	3,288	4194	4948	4686	4980	1,331	1,837	1,706	3,304	4,959
Cars and trucks, new	1,616	(²)	4508	4311	4153	4423	667	802	1,233	2,712
Cars and trucks, used	1,520	4194	4343	4374	811	846	1,087	905	2,011	1,966
Other vehicles	152	(²)	498	(²)	416	462	482	(²)	460	281
Gasoline and motor oil	3,074	1,130	934	1,247	1,563	1,950	2,332	2,499	3,051	4,051

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, 2007-2008 — 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	\$3,314	\$2,285	\$545	\$1,069	\$1,214	\$1,537	\$2,094	\$2,104	\$2,997	\$4,836
Vehicle finance charges	351	⁴ 57	⁴ 69	52	101	149	184	282	393	496
Maintenance and repairs	966	345	248	267	463	485	543	575	851	1,436
Vehicle insurance	1,448	⁴ 1,675	⁴ 148	⁴ 574	⁴ 528	⁴ 683	1,147	956	1,373	1,999
Vehicle rental, leases, licenses, and other charges	550	207	81	177	121	221	219	291	379	904
Public transportation	644	173	191	130	183	220	298	220	422	1,093
Healthcare	2,861	1,283	1,168	789	1,325	1,685	1,896	2,239	2,814	3,890
Health insurance	1,455	708	392	688	620	801	1,038	1,139	1,479	1,949
Medical services	805	247	208	413	276	505	473	544	754	1,141
Drugs	464	218	273	-376	400	319	310	477	478	606
Medical supplies	137	⁴ 110	⁴ 295	64	⁴ 29	60	75	79	104	194
Entertainment	3,231	1,458	1,098	1,109	1,002	1,448	1,454	1,693	2,553	5,078
Fees and admissions	814	238	35	141	77	149	234	274	446	1,497
Audio and visual equipment and services	1,150	687	574	499	619	680	731	851	1,053	1,575
Pets, toys, hobbies, and playground equipment	749	468	210	313	224	401	358	460	607	1,136
Other entertainment supplies, equipment, and services	518	⁴ 64	⁴ 278	156	⁴ 82	219	132	108	448	869
Personal care products and services	711	289	236	246	247	349	379	513	578	1,065
Reading	131	65	32	33	42	45	51	70	107	208
Education	1,851	⁴ 102	⁴ 268	305	209	346	368	844	951	3,417
Tobacco products and smoking supplies	413	498	428	573	427	474	403	383	485	366
Miscellaneous	982	181	290	817	771	369	1,047	593	780	1,355
Cash contributions	2,062	536	178	392	657	755	873	1,099	1,378	3,437
Personal insurance and pensions	7,672	624	258	787	1,082	2,000	2,968	3,940	5,896	12,998
Life and other personal insurance	398	⁴ 62	63	150	89	127	148	218	265	669
Pensions and Social Security	7,274	562	195	637	993	1,874	2,820	3,722	5,631	12,330
Sources of income and personal taxes:										
Money income before taxes	81,207	-2,708	7,988	12,645	17,199	25,042	34,661	44,713	59,977	135,790
Wages and salaries	71,353	3,666	2,140	5,036	10,820	19,610	28,924	39,125	53,997	120,413
Self-employment income	4,592	-7,654	⁴ 115	⁴ 503	⁴ 754	1,008	1,628	1,640	2,438	8,790
Social Security, private and government retirement	2,388	⁴ 292	2,355	3,916	3,667	2,811	2,105	2,517	2,004	2,381
Interest, dividends, rental income, other property income	1,382	83	⁴ 76	125	163	236	219	229	528	2,734
Unemployment and workers' compensation, veterans' benefits	280	⁴ 18	⁴ 245	⁴ 600	349	409	392	208	298	228
Public assistance, supplemental security income, food stamps	379	483	2,515	1,848	1,010	559	633	231	167	112
Regular contributions for support	665	⁴ 130	⁴ 258	⁴ 416	⁴ 246	277	626	661	402	946
Other income	167	⁴ 276	⁴ 283	⁴ 201	⁴ 189	⁴ 132	135	103	143	187
Personal taxes	3,395	52	3	-316	-205	-6	336	668	1,685	6,813
Federal income taxes	2,738	129	-89	-251	-145	106	389	634	1,385	5,418
2008 Tax stimulus (new UCC Q20082)	-412	⁴ 196	⁴ 56	⁴ 159	⁴ 209	-310	-322	-430	-439	-503
State and local income taxes	800	25	⁴ 39	8	64	134	146	280	500	1,485
Other taxes	269	94	⁴ 109	87	85	64	124	184	239	413

See footnotes at end of table.

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Income after taxes	77,811	-2,759	7,985	12,961	17,404	25,047	34,325	44,046	58,293	128,977
Addenda:										
Net change in total assets and liabilities	-\$5,014	-\$582	\$1,757	-\$5,086	\$2,155	-\$2,945	-\$2,451	-\$8,583	-\$7,986	-\$5,319
Net change in total assets	7,709	4,928	3,061	237	782	1,902	4,314	1,480	1,764	14,515
Net change in total liabilities	12,723	5,510	1,304	5,323	-1,373	4,847	6,765	10,064	9,750	19,834
Other financial information:										
Other money receipts	788	⁴ 457	⁴ 415	⁴ 120	⁴ 304	330	141	123	391	1,423
Mortgage principal paid on owned property	-3,536	-810	-379	-512	-558	-801	-1,492	-1,680	-2,645	-5,986
Estimated market value of owned home	212,209	80,216	55,549	68,303	74,345	72,515	113,799	123,906	180,913	326,952
Estimated monthly rental value of owned home	1,047	452	276	380	436	441	638	726	914	1,538
Gifts of goods and services	1,943	721	872	494	267	570	703	1,058	1,227	3,285
Food	148	⁴ 20	71	⁴ 11	⁴ 8	29	42	48	84	270
Alcoholic beverages	14	⁴ 3	⁴ 11	(²)	(²)	⁴ 3	⁴ 5	⁴ 2	7	27
Housing	390	81	⁴ 60	192	90	155	211	129	211	669
Housekeeping supplies	40	⁴ 5	⁴ 4	⁴ 39	⁴ 1	⁴ 9	15	9	37	66
Household textiles	23	(²)	(²)	⁴ 7	⁴ 5	⁴ 10	⁴ 7	⁴ 3	5	45
Appliances and miscellaneous housewares	30	⁴ 16	⁴ 8	⁴ 7	⁴ 7	⁴ 8	⁴ 6	⁴ 18	15	52
Major appliances	9	⁴ 16	(²)	(²)	(²)	⁴ 3	⁴ 2	⁴ 2	⁴ 2	17
Small appliances and miscellaneous housewares	21	(²)	⁴ 8	⁴ 7	⁴ 7	⁴ 6	⁴ 4	⁴ 16	14	36
Miscellaneous household equipment	107	⁴ 8	⁴ 15	⁴ 78	⁴ 2	⁴ 45	⁴ 28	31	48	196
Other housing	190	⁴ 52	⁴ 33	⁴ 61	⁴ 76	82	155	68	106	309
Apparel and services	297	⁴ 68	⁴ 15	218	54	147	189	248	253	387
Males, 2 and over	67	⁴ 51	⁴ 246	⁴ 29	⁴ 8	26	59	19	47	94
Females, 2 and over	129	175	⁴ 2	⁴ 69	⁴ 21	56	71	136	111	179
Children under 2	45	⁴ 141	⁴ 51	⁴ 42	21	28	30	29	40	53
Other apparel products and services	56	⁴ 100	⁴ 116	⁴ 77	⁴ 4	⁴ 36	⁴ 28	⁴ 64	54	61
Jewelry and watches	19	⁴ 22	⁴ 16	⁴ 2	⁴ 2	⁴ 10	⁴ 11	⁴ 38	25	19
All other apparel products and services ...	37	⁴ 78	⁴ 101	⁴ 75	⁴ 2	⁴ 26	⁴ 18	⁴ 26	29	42
Transportation	125	⁴ 2	248	13	6	35	38	92	129	183
Healthcare	31	⁴ 41	⁴ 3	⁴ 1	⁴ 12	⁴ 7	⁴ 23	⁴ 15	18	50
Entertainment	117	⁴ 45	⁴ 13	⁴ 8	⁴ 16	⁴ 45	⁴ 3	65	68	202
Toys, games, arts and crafts, and tricycles	36	(²)	⁴ 7	⁴ 3	⁴ 12	⁴ 38	⁴ 10	⁴ 25	38	51
Other entertainment	81	⁴ 45	⁴ 6	⁴ 5	⁴ 4	⁴ 7	33	40	29	151
Personal care products and services	19	⁴ 5	⁴ 7	⁴ 3	⁴ 2	14	8	5	12	33
Reading	1	(²)	(²)	(²)	(²)	(³)	(³)	⁴ 1	1	1
Education	701	⁴ 40	⁴ 22	⁴ 37	⁴ 51	⁴ 122	107	413	348	1,301
All other gifts	99	⁴ 14	⁴ 21	⁴ 13	27	13	38	41	97	162

¹ Value is less than or equal to 0.05.

² No data reported.

³ Value is less than or equal to 0.5.

⁴ Data are likely to have large sampling errors.