

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010-2011

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)	24,938	749	811	1,163	991	2,133	2,236	2,188	3,764	10,902
Consumer unit characteristics:										
Income before taxes	\$79,056	-\$16,012	\$8,014	\$12,586	\$17,691	\$24,950	\$34,728	\$44,814	\$59,678	\$136,781
Income after taxes	75,753	-15,707	8,209	12,893	17,910	25,263	34,514	44,127	58,246	129,751
Age of reference person	49.5	49.9	49.6	50.0	49.6	49.4	49.5	49.6	49.5	49.5
Average number in consumer unit:										
Persons	2.8	1.9	1.7	1.8	2.3	2.5	2.5	2.5	2.8	3.2
Children under 186	.4	.3	.3	.5	.6	.5	.5	.6	.8
Persons 65 and older1	(¹)	(¹)	(¹)	2.1	.1	.1	.1	.1	.1
Earners	1.6	.6	.6	.5	.9	1.1	1.4	1.5	1.8	2.1
Vehicles	2.3	1.3	1.0	1.1	1.3	1.5	1.7	2.1	2.3	3.0
Percent distribution:										
Sex of reference person:										
Male	47	44	48	44	39	43	40	46	42	53
Female	53	56	52	56	61	57	60	54	58	47
Housing tenure:										
Homeowner	72	41	37	35	43	50	60	68	77	90
With mortgage	54	25	18	15	22	30	42	49	60	73
Without mortgage	18	16	18	20	20	21	19	19	17	17
Renter	28	59	63	65	57	50	40	32	23	10
Race of reference person:										
Black or African-American	13	25	24	22	22	17	16	15	14	8
White, Asian, and all other races	87	75	76	78	78	83	84	85	86	92
Hispanic or Latino origin of reference person:										
Hispanic or Latino	12	13	15	15	18	21	18	15	12	8
Not Hispanic or Latino	88	87	85	85	82	79	82	85	88	92
Education of reference person:										
Elementary (1-8)	4	4	8	4	10	7	7	5	3	1
High school (9-12)	35	50	51	55	56	54	42	40	37	22
College	61	45	39	40	33	39	52	55	60	77
Never attended and other	(³)	1	2	1	1	(³)	(⁴)	(⁴)	(³)	(³)
At least one vehicle owned or leased	91	67	65	69	79	84	90	95	95	98
Average annual expenditures	\$57,919	\$28,186	\$20,316	\$20,366	\$24,735	\$28,940	\$34,913	\$41,163	\$49,364	\$86,670
Food										
Food at home	4,395	2,518	2,450	2,575	2,777	3,050	3,218	3,274	4,010	5,922
Cereals and bakery products	605	356	389	319	370	423	457	462	525	820
Cereals and cereal products	200	115	130	105	151	146	154	147	178	265
Bakery products	405	241	259	214	219	277	302	315	347	554
Meats, poultry, fish, and eggs	966	535	498	669	626	672	727	780	896	1,271
Beef	265	147	130	194	184	188	188	239	247	343
Pork	180	121	87	134	108	143	155	143	178	224
Other meats	152	80	96	93	80	85	94	108	153	211
Poultry	178	71	61	142	115	123	154	155	150	235
Fish and seafood	135	76	89	60	91	86	86	91	118	190
Eggs	55	41	34	44	48	48	50	44	49	67
Dairy products	464	287	253	282	276	323	337	329	420	630
Fresh milk and cream	168	117	99	124	122	133	130	133	157	212
Other dairy products	296	170	154	158	155	190	207	197	262	418
Fruits and vegetables	811	508	466	449	473	562	599	548	708	1,118
Fresh fruits	274	150	166	122	157	198	198	171	220	390
Fresh vegetables	254	152	112	152	141	171	190	183	222	351
Processed fruits	131	91	87	73	86	86	87	76	119	183
Processed vegetables	152	115	100	101	88	108	124	119	148	194

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, 2010-2011 — 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	\$1,549	\$832	\$845	\$856	\$1,032	\$1,071	\$1,098	\$1,155	\$1,461	\$2,083
Sugar and other sweets	163	79	88	84	96	111	123	119	150	222
Fats and oils	124	86	65	70	90	93	91	105	123	158
Miscellaneous foods	779	429	421	428	511	520	551	521	759	1,058
Nonalcoholic beverages	430	226	266	274	322	332	307	387	378	557
Food prepared by consumer unit on out-of-town trips	53	211	25	21	214	14	26	24	50	88
Food away from home	2,931	1,162	806	842	1,190	1,375	1,609	2,080	2,568	4,499
Alcoholic beverages	453	221	257	164	140	135	294	268	366	731
Housing	18,840	11,273	9,007	8,809	10,137	11,316	12,610	14,619	16,769	26,285
Shelter	11,315	7,653	5,594	5,384	5,625	6,700	7,447	8,624	9,934	15,855
Owned dwellings	7,969	3,584	2,077	1,652	1,817	2,781	3,945	5,182	7,005	12,675
Mortgage interest and charges	4,453	2,377	1,340	860	999	1,394	2,256	2,987	4,149	6,972
Property taxes	2,297	882	515	420	546	956	1,068	1,367	1,857	3,740
Maintenance, repairs, insurance, other expenses	1,219	325	222	372	273	431	621	828	998	1,963
Rented dwellings	2,537	3,650	3,251	3,705	3,704	3,751	3,378	3,134	2,505	1,658
Other lodging	809	2419	2265	228	2103	168	124	308	424	1,522
Utilities, fuels, and public services	4,265	2,582	2,334	2,435	3,020	3,237	3,540	3,706	4,206	5,316
Natural gas	494	277	225	187	317	315	391	408	442	668
Electricity	1,590	1,106	991	1,095	1,295	1,382	1,376	1,445	1,597	1,858
Fuel oil and other fuels	162	282	284	282	239	68	83	97	165	240
Telephone services	1,465	798	718	790	1,011	1,097	1,225	1,298	1,470	1,832
Water and other public services	555	320	316	280	358	375	464	458	532	718
Household operations	964	348	313	249	340	369	468	621	689	1,570
Personal services	190	219	2109	25	211	244	249	290	84	357
Other household expenses	774	329	204	244	328	325	419	531	605	1,213
Housekeeping supplies	670	273	332	312	567	436	362	450	552	969
Laundry and cleaning supplies	166	97	97	133	122	135	109	135	152	213
Other household products	356	119	173	133	241	222	191	223	292	533
Postage and stationery	148	257	261	47	204	79	62	92	108	222
Household furnishings and equipment	1,626	416	434	429	585	575	793	1,218	1,388	2,575
Household textiles	108	84	11	21	78	59	65	73	56	174
Furniture	326	83	57	93	212	101	154	206	216	540
Floor coverings	29	217	25	21	23	8	10	44	13	47
Major appliances	215	77	86	78	77	82	116	168	179	329
Small appliances, miscellaneous housewares	105	36	23	38	53	48	64	79	93	158
Miscellaneous household equipment	842	119	252	199	162	276	385	647	830	1,327
Apparel and services	1,974	853	1,111	429	1,061	1,313	1,344	1,270	1,473	2,957
Men and boys	451	85	306	43	227	278	311	266	322	699
Men, 16 and over	372	263	2257	214	193	240	257	220	252	582
Boys, 2 to 15	79	23	49	29	34	38	54	47	70	117
Women and girls	861	266	362	181	410	496	609	571	649	1,320
Women, 16 and over	728	241	345	129	303	408	548	468	535	1,123
Girls, 2 to 15	134	225	217	51	107	88	61	103	114	198
Children under 2	52	218	220	229	229	41	52	39	51	66
Footwear	376	2332	2293	279	262	351	268	261	303	505
Other apparel products and services	234	152	130	97	132	146	103	133	148	367
Transportation	9,379	4,273	3,218	2,775	3,969	4,431	6,170	7,553	8,530	13,687
Vehicle purchases (net outlay)	2,834	2977	2,137	2374	1,019	525	2,119	2,232	2,517	4,343
Cars and trucks, new	1,300	2731	(4)	(4)	2395	296	2685	2594	905	2,297
Cars and trucks, used	1,487	2246	1,137	374	624	426	1,402	1,534	1,528	1,996
Other vehicles	47	(4)	(4)	(4)	(4)	23	232	2104	284	50
Gasoline and motor oil	2,921	1,329	1,259	1,340	1,491	2,081	2,187	2,638	2,983	3,802

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, 2010-2011 — 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	\$3,004	\$1,817	\$690	\$883	\$1,304	\$1,627	\$1,653	\$2,420	\$2,684	\$4,428
Vehicle finance charges	284	272	261	53	60	112	179	257	257	430
Maintenance and repairs	962	291	364	337	484	460	624	820	801	1,416
Vehicle insurance	1,232	2,128	2,184	2,391	2,599	851	2,632	1,078	1,290	1,675
Vehicle rental, leases, licenses, and other charges	527	171	81	102	161	204	218	264	336	908
Public and other transportation	621	151	131	178	156	198	211	263	346	1,113
Health care	3,336	1,397	658	1,449	1,439	1,979	2,327	2,601	3,310	4,673
Health insurance	1,774	822	406	618	700	957	1,257	1,423	1,746	2,508
Medical services	911	266	94	277	364	558	596	639	1,036	1,278
Drugs	506	263	141	530	343	371	371	438	434	657
Medical supplies	145	246	216	224	33	93	103	101	95	230
Entertainment	3,130	1,581	927	916	1,101	1,428	1,565	2,060	2,775	4,827
Fees and admissions	793	419	93	57	94	133	230	340	436	1,477
Audio and visual equipment and services	1,073	583	494	545	622	662	880	928	989	1,427
Pets, toys, hobbies, and playground equipment	740	377	277	272	311	496	383	591	686	1,064
Other entertainment supplies, equipment, and services	523	2,202	263	242	273	137	71	202	663	858
Personal care products and services	691	252	234	224	284	319	387	475	567	1,070
Reading	108	90	23	25	40	39	55	64	79	175
Education	1,987	953	502	117	162	225	485	572	824	3,874
Tobacco products and smoking supplies	457	480	450	547	578	535	530	521	515	372
Miscellaneous	942	1,443	245	396	411	366	640	639	827	1,345
Cash contributions	1,734	951	269	617	416	683	929	1,148	1,218	2,804
Personal insurance and pensions	7,561	740	359	483	1,029	1,745	2,751	4,019	5,533	13,450
Life and other personal insurance	421	209	264	83	126	109	186	246	297	712
Pensions and Social Security	7,140	530	295	401	903	1,637	2,565	3,772	5,235	12,738
Sources of income and personal taxes:										
Money income before taxes	79,056	-16,012	8,014	12,586	17,691	24,950	34,728	44,814	59,678	136,781
Wages and salaries	70,236	3,180	3,229	4,228	9,861	17,209	28,619	37,993	53,156	123,634
Self-employment income	3,428	-20,921	2,268	2,272	708	1,300	990	1,916	2,450	7,518
Social Security, private and government retirement	2,448	237	1,459	4,145	4,108	3,469	2,528	2,580	1,913	2,284
Interest, dividends, rental income, other property income	1,019	86	2106	2142	276	198	183	343	522	1,970
Unemployment and workers' compensation, veterans' benefits	845	2192	2396	989	887	1,088	1,146	1,211	835	724
Public assistance, supplemental security income, food stamps	560	755	2,446	2,260	1,594	1,215	614	464	277	108
Regular contributions for support	330	2196	2337	2177	2184	315	524	197	364	346
Other income	191	2262	2308	374	2275	154	124	2109	162	198
Personal taxes (missing values not imputed)	3,304	-305	-195	-307	-219	-313	214	687	1,432	7,030
Federal income taxes	2,358	-414	-236	-310	-254	-393	8	322	955	5,176
State and local income taxes	789	34	25	-16	-17	39	142	277	387	1,578
Other taxes	157	275	216	19	53	41	64	88	91	276
Income after taxes	75,753	-15,707	8,209	12,893	17,910	25,263	34,514	44,127	58,246	129,751

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, 2010-2011 — 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	- \$6,290	\$1,933	\$3,560	\$2,225	\$4,719	\$231	- \$5,174	\$1,432	- \$7,441	- \$12,155
Net change in total assets	2,824	33	3,386	1,645	5,466	654	760	1,640	3,194	3,817
Net change in total liabilities	9,114	-1,900	-174	-580	747	423	5,934	208	10,635	15,971
Other financial information:										
Other money receipts	949	29,475	21,870	294	284	616	301	317	344	1,000
Mortgage principal paid on owned property	-2,921	-1,103	-1,133	-432	-815	-769	-1,255	-1,908	-2,558	-4,728
Estimated market value of owned home	188,317	79,772	64,822	37,155	44,024	72,705	96,906	109,746	154,556	302,995
Estimated monthly rental value of owned home	1,007	457	436	273	321	459	606	700	891	1,518
Gifts of goods and services	1,590	1,257	181	217	402	313	614	687	931	2,838
Food	148	288	26	222	218	30	31	65	104	267
Alcoholic beverages	19	22	(3)	210	(3)	26	(3)	210	7	37
Housing	244	2235	254	234	113	71	60	110	166	418
Housekeeping supplies	29	25	211	213	256	25	29	10	22	47
Household textiles	11	(4)	21	(4)	(3)	23	22	26	25	21
Appliances and miscellaneous housewares	21	22	22	25	212	211	23	25	35	30
Major appliances	7	21	22	(4)	29	24	21	(3)	10	10
Small appliances and miscellaneous housewares	14	21	(4)	25	23	26	23	25	25	21
Miscellaneous household equipment	44	26	218	25	26	10	18	28	26	78
Other housing	139	2221	223	212	239	43	28	61	78	242
Apparel and services	212	242	61	60	104	93	309	187	188	280
Males, 2 and over	47	218	221	27	215	13	63	36	33	70
Females, 2 and over	83	210	222	210	243	30	168	82	65	104
Children under 2	36	213	216	229	27	28	37	20	40	47
Other apparel products and services	46	(4)	22	214	239	222	240	249	50	59
Jewelry and watches	17	(4)	22	21	22	22	24	228	219	24
All other apparel products and services	29	(4)	(4)	213	237	220	236	221	230	35
Transportation	133	5	21	33	26	14	71	75	121	224
Health care	30	29	23	23	213	22	210	27	34	52
Entertainment	109	216	242	210	217	237	34	78	62	194
Toys, games, arts and crafts, and tricycles	28	(4)	238	25	26	216	28	25	213	52
Other entertainment	81	216	24	25	211	221	26	74	49	142
Personal care products and services	16	211	(4)	210	22	22	5	24	9	30
Reading	2	(4)	(3)	(3)	21	21	(3)	21	23	3
Education	580	2764	23	216	210	27	241	83	185	1,177
All other gifts	97	284	211	19	98	31	52	66	53	157

1 Value is less than or equal to 0.05.
2 Data are likely to have large sampling errors.
3 Value is less than or equal to 0.5.
4 No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2012