

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000-2001

Item	Complete reporting of income									
	Total complete reporting	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 over
Number of consumer units (in thousands)	16,686	453	761	873	832	1,813	1,983	1,812	2,979	5,182
Consumer unit characteristics:										
Income before taxes ¹	\$60,050	-\$393	\$7,627	\$12,280	\$17,099	\$24,666	\$34,408	\$44,168	\$58,679	\$116,501
Income after taxes ¹	55,387	-922	7,619	12,198	16,625	23,907	32,523	41,604	54,743	105,768
Age of reference person	49.4	49.7	49.5	49.7	49.6	49.2	49.2	49.3	49.4	49.4
Average number in consumer unit:										
Persons	2.6	2.2	1.9	2.2	2.3	2.4	2.3	2.5	2.8	3.1
Children under 186	.5	.4	.6	.5	.5	.5	.5	.6	.7
Persons 65 and over	(²)	(²)	(²)	.1	(²)	(²)	(²)	(²)	(²)	(²)
Earners	1.8	1.0	.8	1.1	1.2	1.4	1.6	1.7	2.0	2.3
Vehicles	2.4	1.4	1.1	1.4	1.7	1.8	2.0	2.2	2.7	3.2
Percent distribution:										
Sex of reference person:										
Male	55	42	42	44	43	48	51	54	58	64
Female	45	58	58	56	57	52	49	46	42	36
Housing tenure:										
Homeowner	75	49	44	45	53	61	68	74	85	93
With mortgage	55	31	18	21	25	36	47	54	65	76
Without mortgage	20	18	26	24	28	25	20	19	20	16
Renter	25	51	56	55	47	39	32	26	15	7
Race of reference person:										
Black	12	21	27	26	15	14	14	15	9	6
White and other	88	79	73	74	85	86	86	85	91	94
Education of reference person:										
Elementary (1-8)	4	11	14	10	11	7	5	4	2	1
High school (9-12)	34	42	53	53	51	42	39	36	36	19
College	61	47	32	37	38	51	56	60	62	80
Never attended and other	(³)	(⁴)	2	(³)	1	1	1	(³)	(³)	(³)
At least one vehicle owned or leased	92	67	58	71	83	91	94	96	98	98
Average annual expenditures	\$49,711	\$25,220	\$18,065	\$22,236	\$24,542	\$29,079	\$36,209	\$42,115	\$50,236	\$79,532
Food	6,715	3,868	3,148	3,485	3,450	4,422	5,300	6,250	6,889	9,779
Food at home	3,872	2,463	2,440	2,488	2,587	2,839	3,379	3,797	3,772	5,176
Cereals and bakery products	576	296	371	322	368	420	489	536	567	797
Cereals and cereal products	188	89	168	111	145	146	154	165	196	247
Bakery products	388	207	203	211	223	275	334	371	371	550
Meats, poultry, fish, and eggs	1,033	746	737	681	778	874	935	1,053	968	1,300
Beef	319	225	248	182	230	274	275	336	288	410
Pork	218	185	169	156	198	188	242	209	207	249
Other meats	129	91	82	92	95	108	124	130	128	158
Poultry	185	97	123	157	141	158	151	193	183	230
Fish and seafood	141	119	80	63	80	105	98	141	122	209
Eggs	42	30	36	31	35	41	46	45	39	45
Dairy products	408	251	256	257	273	301	345	401	396	550
Fresh milk and cream	163	116	119	130	135	139	152	155	144	206
Other dairy products	245	135	137	127	138	162	193	247	253	344
Fruits and vegetables	645	367	392	420	429	491	585	607	615	871
Fresh fruits	194	120	133	142	120	149	178	181	180	260
Fresh vegetables	206	109	107	125	133	153	194	198	200	279
Processed fruits	136	62	79	80	93	104	118	126	127	189
Processed vegetables	110	75	72	73	83	84	96	103	108	143

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, 2000-2001 — Continued

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Other food at home	\$1,210	\$804	\$683	\$808	\$737	\$752	\$1,025	\$1,200	\$1,226	\$1,658
Sugar and other sweets	146	96	80	86	99	100	105	156	141	204
Fats and oils	107	70	81	66	73	83	89	108	107	139
Miscellaneous foods	575	398	284	395	339	314	485	570	580	808
Nonalcoholic beverages	330	196	217	240	205	222	314	328	343	423
Food prepared by consumer unit on out-of-town trips	52	⁵ 44	⁵ 21	20	21	33	33	38	55	84
Food away from home	2,843	1,405	708	997	863	1,583	1,922	2,453	3,117	4,603
Alcoholic beverages	444	351	221	219	155	239	384	295	418	719
Housing	14,776	9,645	6,290	7,826	8,136	9,344	11,164	12,578	14,384	22,928
Shelter	8,628	5,796	3,527	4,728	4,860	5,397	6,675	7,146	8,218	13,518
Owned dwellings	6,272	3,343	1,513	1,727	2,115	2,877	4,212	4,801	6,308	11,128
Mortgage interest and charges	3,801	2,238	795	898	1,028	1,599	2,425	3,058	3,809	6,865
Property taxes	1,442	757	445	447	555	709	1,072	973	1,471	2,504
Maintenance, repairs, insurance, other expenses	1,028	348	273	383	532	569	714	769	1,028	1,759
Rented dwellings	1,673	2,107	1,922	2,803	2,543	2,341	2,252	2,033	1,301	900
Other lodging	684	345	91	198	202	180	211	313	608	1,490
Utilities, fuels, and public services	3,026	2,272	1,733	2,105	2,271	2,413	2,638	2,917	3,135	3,895
Natural gas	403	278	202	276	280	308	351	373	400	549
Electricity	1,078	857	701	802	880	915	957	1,055	1,105	1,326
Fuel oil and other fuels	124	160	65	92	104	113	72	108	128	166
Telephone services	1,057	752	593	747	762	799	948	1,050	1,109	1,355
Water and other public services	364	225	173	187	246	278	309	331	394	498
Household operations	585	259	210	190	166	316	295	425	494	1,118
Personal services	140	⁵ 39	⁵ 91	⁵ 4	⁵ 2	76	72	121	133	261
Other household expenses	445	220	119	186	164	240	222	304	361	857
Housekeeping supplies	645	375	265	210	236	363	434	613	758	963
Laundry and cleaning supplies	163	96	135	88	79	110	126	168	192	208
Other household products	319	217	92	87	123	162	204	289	401	482
Postage and stationery	163	62	37	35	35	91	104	156	165	274
Household furnishings and equipment	1,892	943	555	593	603	855	1,121	1,476	1,779	3,434
Household textiles	145	125	28	65	46	39	74	100	136	274
Furniture	483	302	79	226	178	197	240	328	338	983
Floor coverings	58	⁵ 10	⁵ 38	⁵ 2	⁵ 5	6	22	60	40	125
Major appliances	218	⁵ 120	113	70	99	143	126	164	234	354
Small appliances, miscellaneous housewares	121	87	97	29	54	64	55	99	133	197
Miscellaneous household equipment	866	299	200	201	220	406	604	726	898	1,500
Apparel and services	2,431	1,070	915	809	1,226	1,308	1,600	2,140	2,429	3,971
Men and boys	639	214	145	180	304	272	355	434	712	1,127
Men, 16 and over	534	174	93	139	243	220	275	360	613	952
Boys, 2 to 15	105	40	52	41	61	52	80	74	99	175
Women and girls	957	221	306	273	421	553	646	1,019	1,008	1,484
Women, 16 and over	829	187	259	217	336	457	598	898	883	1,276
Girls, 2 to 15	127	34	47	56	85	96	48	121	124	207
Children under 2	68	⁵ 69	38	⁵ 30	47	29	67	69	74	90
Footwear	436	⁵ 403	318	⁵ 182	268	277	352	425	385	629
Other apparel products and services	332	163	107	144	187	177	180	195	250	641
Transportation	9,358	4,316	3,122	4,571	5,635	5,953	7,802	8,128	10,014	13,951
Vehicle purchases (net outlay)	4,240	⁵ 1,506	1,443	2,280	2,804	2,772	3,976	3,620	4,541	6,108
Cars and trucks, new	1,822	⁵ 665	⁵ 549	⁵ 600	(⁴)	801	1,641	1,096	2,042	3,162
Cars and trucks, used	2,370	⁵ 736	878	1,653	2,804	1,951	2,265	2,524	2,386	2,905
Other vehicles	48	⁵ 105	⁵ 16	⁵ 27	(⁴)	⁵ 20	⁵ 71	(⁴)	114	⁵ 40
Gasoline and motor oil	1,609	934	608	891	1,013	1,142	1,355	1,558	1,789	2,205

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, 2000-2001 — Continued

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	Total complete reporting	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 over
Other vehicle expenses	\$3,038	\$1,661	\$921	\$1,219	\$1,552	\$1,809	\$2,234	\$2,711	\$3,246	\$4,742
Vehicle finance charges	422	176	91	135	206	246	339	418	492	628
Maintenance and repairs	876	456	341	437	524	585	647	790	878	1,336
Vehicle insurance	1,046	716	342	428	575	719	914	1,017	1,160	1,467
Vehicle rental, leases, licenses, other charges	695	313	147	219	247	259	334	485	716	1,311
Public transportation	471	215	150	181	265	230	236	239	438	896
Health care	2,285	1,303	1,044	1,524	1,227	1,636	1,998	2,391	2,352	3,111
Health insurance	1,000	658	512	565	496	770	848	1,047	1,076	1,334
Medical services	716	307	258	377	369	348	550	773	679	1,124
Drugs	443	311	232	503	312	432	486	453	474	463
Medical supplies	126	528	42	79	50	85	113	118	123	190
Entertainment	2,288	1,249	730	878	898	1,113	1,353	1,742	2,499	3,892
Fees and admissions	654	315	123	173	198	224	284	358	564	1,364
Television, radios, sound equipment	765	410	351	496	411	525	599	736	799	1,097
Pets, toys, and playground equipment	423	255	183	150	203	266	306	376	454	646
Other entertainment supplies, equipment, and services	445	269	73	59	86	99	164	272	682	786
Personal care products and services	661	428	373	337	325	433	480	591	690	977
Reading	185	78	59	70	74	112	139	153	185	305
Education	1,109	541	275	258	368	341	460	506	911	2,379
Tobacco products and smoking supplies	398	431	421	410	428	446	394	430	420	345
Miscellaneous	1,024	511	755	419	341	658	882	1,027	1,109	1,449
Cash contributions	1,706	927	327	314	698	671	842	1,085	1,668	3,305
Personal insurance and pensions	6,332	502	386	1,117	1,582	2,404	3,411	4,798	6,265	12,422
Life and other personal insurance	543	258	108	351	212	264	300	403	525	966
Pensions and Social Security	5,789	244	277	766	1,370	2,139	3,112	4,396	5,740	11,455
Sources of income and personal taxes: ¹										
Money income before taxes	60,050	-393	7,627	12,280	17,099	24,666	34,408	44,168	58,679	116,501
Wages and salaries	52,473	1,629	2,429	6,679	12,357	19,332	30,213	38,998	54,103	102,302
Self-employment income	3,574	-3,183	114	402	653	1,269	1,401	2,335	1,756	8,793
Social Security, private and government retirement	1,859	313	2,840	3,144	2,609	2,427	1,302	1,627	1,397	1,872
Interest, dividends, rental income, other property income	1,043	42	5101	409	270	219	586	408	558	2,462
Unemployment and workers' compensation, veterans' benefits	223	5145	315	181	104	426	194	300	196	173
Public assistance, supplemental security income, food stamps	372	479	1,550	1,102	680	497	214	137	244	191
Regular contributions for support	350	563	5161	161	319	393	425	256	286	465
Other income	156	5118	5117	203	5107	102	72	107	140	242
Personal taxes	4,663	529	8	82	474	759	1,884	2,564	3,936	10,733
Federal income taxes	3,618	381	-65	-7	299	525	1,368	1,890	2,962	8,510
State and local income taxes	868	142	17	47	73	169	398	518	810	1,902
Other taxes	177	55	57	43	102	65	118	155	165	321
Income after taxes	55,387	-922	7,619	12,198	16,625	23,907	32,523	41,604	54,743	105,768

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, 2000-2001 — Continued

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Addenda:										
Net change in total assets and liabilities	\$512	\$85,772	\$6,581	\$1,091	-\$2,677	-\$1,739	-\$873	-\$1,684	-\$4,551	-\$2,420
Net change in total assets	8,006	86,177	9,005	4,291	-590	3,950	4,919	3,913	3,355	9,738
Net change in total liabilities	7,494	405	2,424	3,201	2,087	5,689	5,792	5,598	7,905	12,158
Other financial information:										
Other money receipts	530	5429	5896	5118	5527	490	207	750	395	692
Mortgage principal paid on owned property	-2,023	-1,022	-402	-419	-504	-733	-1,178	-1,395	-1,915	-3,919
Estimated market value of owned home ...	115,418	71,674	49,169	47,445	46,478	56,678	75,874	83,032	113,199	199,764
Estimated monthly rental value of owned home	795	449	285	349	399	454	587	636	794	1,293
Gifts of goods and services	1,778	640	509	674	685	760	945	1,116	1,660	3,379
Food	149	518	514	528	550	57	71	57	116	328
Alcoholic beverages	18	559	510	517	(3)	7	20	56	11	29
Housing	414	139	85	123	158	183	250	272	477	727
Housekeeping supplies	51	541	53	515	513	33	52	35	64	75
Household textiles	22	51	51	515	52	57	9	510	24	45
Appliances and miscellaneous housewares	41	55	525	58	512	15	13	39	51	68
Major appliances	14	54	(4)	52	54	54	7	10	10	30
Small appliances and miscellaneous housewares	26	51	525	56	58	511	55	29	40	38
Miscellaneous household equipment	87	517	24	21	18	25	107	77	109	126
Other housing	213	576	32	65	114	103	70	111	229	412
Apparel and services	353	117	147	129	202	143	211	278	344	610
Males, 2 and over	99	541	518	530	86	61	61	82	93	163
Females, 2 and over	150	521	522	516	62	35	73	108	148	293
Children under 2	55	525	26	528	42	23	49	50	59	79
Other apparel products and services	50	530	580	556	512	24	29	37	45	75
Jewelry and watches	16	511	51	58	59	8	16	13	17	23
All other apparel products and services	34	519	579	548	53	516	512	523	28	52
Transportation	105	16	11	7	19	161	17	154	54	184
Health care	43	515	54	531	510	525	516	20	29	94
Entertainment	110	554	523	545	48	69	92	111	108	170
Toys, games, hobbies, and tricycles	36	54	514	511	523	32	36	36	45	43
Other entertainment	74	50	58	534	25	36	56	74	63	127
Personal care products and services	27	515	518	570	510	9	5	25	40	34
Reading	2	(3)	52	51	(3)	1	2	2	3	3
Education	447	5174	533	5170	5157	49	175	123	356	1,032
All other gifts	110	33	162	52	31	56	84	69	121	169

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.05.

³ Value less than 0.5.

⁴ No data reported.

⁵ Data are likely to have large sampling errors.

n.a. Not applicable.