

**Table 3234. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019**

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) .....	22,666	2,007	1,933	1,437	1,498	2,721	3,706	9,365
Consumer unit characteristics:								
Income before taxes .....	\$108,249	\$6,425	\$22,507	\$34,830	\$44,634	\$59,513	\$83,623	\$193,106
Income after taxes .....	91,293	6,689	23,398	34,725	43,142	55,203	75,459	156,565
Age of reference person .....	49.6	49.7	49.7	49.7	49.5	49.5	49.7	49.6
Average number in consumer unit:								
People .....	2.9	1.9	2.3	2.4	2.6	2.7	2.9	3.3
Children under 18 .....	.7	.4	.6	.7	.6	.7	.7	.8
Adults 65 and older .....	.1	( <sup>1</sup> )	.1	( <sup>1</sup> )	.1	( <sup>1</sup> )	.1	( <sup>1</sup> )
Earners .....	1.8	.5	1.0	1.3	1.5	1.7	1.9	2.3
Vehicles .....	2.2	.9	1.2	1.5	1.8	2.0	2.3	3.0
Percent distribution:								
Reference person:								
Men .....	47	35	38	39	44	47	48	52
Women .....	53	65	62	61	56	53	52	48
Housing tenure:								
Homeowner .....	69	33	37	48	49	60	74	89
With mortgage .....	52	18	15	30	35	42	61	73
Without mortgage .....	16	16	22	19	14	18	13	16
Renter .....	31	67	63	52	51	40	26	11
Race of reference person:								
Black or African-American .....	15	24	28	19	19	15	13	9
White, Asian, and all other races .....	85	76	72	81	81	85	87	91
Hispanic or Latino origin of reference person:								
Hispanic or Latino .....	16	18	22	24	26	19	17	10
Not Hispanic or Latino .....	84	82	78	76	74	81	83	90
Education of reference person:								
Elementary (1-8) .....	3	5	6	7	4	3	2	1
High school (9-12) .....	28	53	48	41	37	31	28	14
College .....	69	42	46	52	57	66	70	85
Never attended and other .....	( <sup>1</sup> )	1	( <sup>1</sup> )	1	1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	91	62	78	87	92	94	95	98
Average annual expenditures .....	\$76,724	\$26,688	\$31,791	\$39,440	\$43,953	\$53,062	\$68,238	\$117,702
Food .....	9,800	4,555	5,164	5,286	6,059	7,054	8,588	14,338
Food at home .....	5,394	3,086	3,294	3,335	3,812	4,215	4,909	7,371
Cereals and bakery products .....	690	447	432	389	459	546	599	951
Cereals and cereal products .....	223	146	147	130	142	199	189	301
Bakery products .....	466	301	285	260	317	347	410	650
Meats, poultry, fish, and eggs .....	1,153	644	703	794	929	912	992	1,566
Beef .....	308	151	174	174	264	246	245	436
Pork .....	220	137	171	162	178	184	198	282
Other meats .....	160	87	80	103	179	147	131	212
Poultry .....	226	143	165	175	142	164	204	302
Fish and seafood .....	169	88	68	130	117	117	150	241
Eggs .....	70	39	46	50	49	54	64	94
Dairy products .....	532	305	289	359	375	407	494	728
Fresh milk and cream .....	171	115	134	119	134	137	152	220
Other dairy products .....	361	190	155	240	240	270	342	508
Fruits and vegetables .....	1,019	546	659	560	695	858	885	1,406
Fresh fruits .....	375	198	215	198	219	322	335	523
Fresh vegetables .....	349	151	253	180	281	281	297	483
Processed fruits .....	124	88	69	69	68	101	100	175
Processed vegetables .....	172	109	122	113	127	153	152	223
Other food at home .....	1,999	1,144	1,211	1,233	1,355	1,491	1,940	2,720
Sugar and other sweets .....	184	106	98	103	99	122	165	270
Fats and oils .....	142	82	89	86	120	127	120	190
Miscellaneous foods .....	1,061	566	594	636	674	798	1,062	1,454
Nonalcoholic beverages .....	535	369	422	373	441	402	536	671

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 Survey, 2018-2019 — 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
Food prepared by consumer unit on out-of-town trips .....	76	<sup>20</sup>	<sup>28</sup>	<sup>235</sup>	21	41	57	135
Food away from home .....	4,406	1,469	1,870	1,951	2,246	2,839	3,679	6,967
Alcoholic beverages .....	688	259	227	373	364	383	565	1,104
Housing .....	23,719	11,822	12,627	14,526	15,471	18,127	21,478	33,793
Shelter .....	13,927	6,967	7,812	8,526	9,248	10,782	12,575	19,707
Owned dwellings .....	8,943	1,889	2,148	3,239	3,430	4,944	7,889	15,192
Mortgage interest and charges .....	4,166	924	741	1,262	1,567	2,305	3,821	7,105
Property taxes .....	2,864	568	642	1,166	1,104	1,540	2,289	4,969
Maintenance, repairs, insurance, other expenses .....	1,913	397	764	810	759	1,098	1,779	3,118
Rented dwellings .....	3,819	4,909	5,520	5,090	5,640	5,280	4,101	2,212
Other lodging .....	1,166	169	144	197	178	559	585	2,303
Utilities, fuels, and public services .....	4,838	2,657	3,027	3,614	3,817	4,177	4,946	6,180
Natural gas .....	480	270	259	411	335	369	458	645
Electricity .....	1,671	1,144	1,310	1,409	1,371	1,486	1,668	2,003
Fuel oil and other fuels .....	132	<sup>29</sup>	<sup>24</sup>	<sup>69</sup>	<sup>75</sup>	85	121	214
Telephone services .....	1,822	813	985	1,235	1,466	1,625	1,950	2,365
Residential phone service, VOIP, and phone cards .....	192	135	107	171	140	145	178	252
Cellular phone service .....	1,630	678	878	1,064	1,326	1,480	1,772	2,113
Water and other public services .....	732	402	449	491	570	613	749	951
Household operations .....	1,535	499	659	740	758	986	1,096	2,515
Personal services .....	298	<sup>52</sup>	<sup>123</sup>	<sup>57</sup>	<sup>32</sup>	158	137	571
Other household expenses .....	1,236	447	536	683	726	828	958	1,944
Housekeeping supplies .....	920	832	402	524	597	649	857	1,269
Laundry and cleaning supplies .....	218	111	152	129	156	195	215	283
Other household products .....	554	628	178	306	384	363	511	766
Postage and stationery .....	148	93	71	89	57	92	132	220
Household furnishings and equipment .....	2,499	867	727	1,122	1,051	1,532	2,003	4,122
Household textiles .....	153	64	37	108	61	144	104	237
Furniture .....	589	181	276	389	218	367	436	956
Floor coverings .....	31	<sup>9</sup>	<sup>5</sup>	<sup>2</sup>	<sup>10</sup>	13	14	62
Major appliances .....	376	96	101	208	220	175	339	617
Small appliances, miscellaneous housewares .....	139	54	59	80	66	98	138	205
Miscellaneous household equipment .....	1,209	463	249	334	475	735	972	2,045
Apparel and services .....	2,357	825	1,105	1,377	1,272	1,617	1,985	3,591
Men and boys .....	586	150	283	273	314	510	469	889
Men, 16 and over .....	440	117	220	169	209	374	347	681
Boys, 2 to 15 .....	146	33	63	103	104	136	122	209
Women and girls .....	970	383	411	526	624	603	727	1,525
Women, 16 and over .....	794	335	334	433	580	510	604	1,225
Girls, 2 to 15 .....	176	48	77	93	44	93	123	300
Children under 2 .....	46	<sup>16</sup>	<sup>18</sup>	<sup>37</sup>	<sup>43</sup>	<sup>56</sup>	<sup>48</sup>	55
Footwear .....	498	<sup>178</sup>	283	396	<sup>174</sup>	306	535	709
Other apparel products and services .....	257	99	111	145	119	142	206	413
Transportation .....	12,783	3,991	4,832	7,369	8,004	9,659	12,785	18,809
Vehicle purchases (net outlay) .....	4,792	<sup>990</sup>	1,240	2,736	2,719	3,350	5,155	7,261
Cars and trucks, new .....	2,158	<sup>399</sup>	<sup>185</sup>	<sup>1,141</sup>	<sup>811</sup>	1,564	2,301	3,429
Cars and trucks, used .....	2,564	591	1,048	1,595	1,907	1,780	2,757	3,703
Other vehicles .....	70	<sup>(3)</sup>	<sup>27</sup>	<sup>(3)</sup>	<sup>(3)</sup>	<sup>27</sup>	<sup>97</sup>	129
Gasoline, other fuels, and motor oil .....	2,649	1,114	1,461	1,810	2,026	2,275	2,690	3,545
Other vehicle expenses .....	4,335	1,499	1,867	2,411	2,974	3,430	4,286	6,248
Vehicle finance charges .....	314	84	113	130	187	242	345	462
Maintenance and repairs .....	1,063	402	498	641	776	860	1,004	1,513
Vehicle rental, leases, licenses, and other charges .....	1,017	312	270	362	440	647	912	1,665
Vehicle insurance .....	1,941	701	985	1,277	1,570	1,681	2,024	2,608
Public and other transportation .....	1,007	388	264	412	286	603	654	1,755
Healthcare .....	5,240	1,494	2,238	2,806	3,494	3,779	5,589	7,596
Health insurance .....	3,557	971	1,378	1,861	2,299	2,595	3,964	5,140
Medical services .....	1,002	223	473	528	711	690	890	1,533
Drugs .....	480	254	280	336	392	375	493	628
Medical supplies .....	201	45	107	82	92	119	242	296
Entertainment .....	3,905	1,143	1,298	1,741	2,141	2,284	3,209	6,369
Fees and admissions .....	1,063	155	176	228	184	383	700	2,046
Audio and visual equipment and services .....	1,204	550	735	844	804	853	1,194	1,667
Pets, toys, hobbies, and playground equipment .....	1,021	354	282	571	636	850	1,008	1,482
Pets .....	874	322	196	431	574	727	852	1,286

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 Survey, 2018-2019 — 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
Toys, hobbies, and playground equipment .....	147	<sup>2</sup> 32	<sup>2</sup> 86	<sup>2</sup> 140	<sup>2</sup> 62	123	155	196
Other entertainment supplies, equipment, and services .....	617	85	<sup>2</sup> 105	<sup>2</sup> 97	516	197	308	1,174
Personal care products and services .....	976	291	418	521	619	731	907	1,451
Reading .....	92	<sup>2</sup> 34	<sup>2</sup> 40	<sup>2</sup> 37	63	57	84	141
Education.....	2,754	225	226	437	521	1,219	1,533	5,459
Tobacco products and smoking supplies.....	406	410	593	565	584	520	436	269
Miscellaneous.....	1,139	668	701	674	521	834	1,134	1,590
Cash contributions.....	2,174	473	772	805	856	1,191	1,603	3,760
Personal insurance and pensions .....	10,691	500	1,549	2,924	3,984	5,608	8,341	19,433
Life and other personal insurance .....	639	130	168	169	249	340	469	1,133
Pensions and Social Security .....	10,053	370	1,381	2,755	3,734	5,268	7,873	18,300
Sources of income and personal taxes:								
Money income before taxes .....	\$108,249	\$6,425	\$22,507	\$34,830	\$44,634	\$59,513	\$83,623	\$193,106
Wages and salaries.....	94,974	2,455	14,936	28,864	38,875	52,869	75,027	170,557
Self-employment income .....	8,125	-244	883	1,293	1,947	3,243	5,079	16,071
Social Security, private and government retirement.....	2,089	1,925	4,065	2,479	2,534	1,412	1,956	1,836
Interest, dividends, rental income, other property income.....	1,698	<sup>2</sup> -63	184	409	<sup>2</sup> 148	635	550	3,596
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	514	1,711	1,621	991	612	383	233	90
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	574	234	485	638	<sup>2</sup> 358	644	646	642
Other income.....	275	407	333	<sup>2</sup> 156	<sup>2</sup> 161	326	131	312
Personal taxes (contains some imputed values) .....	16,956	-264	-891	105	1,492	4,311	8,164	36,541
Federal income taxes.....	13,220	-214	-966	-350	858	3,060	6,006	28,892
State and local income taxes.....	3,583	-75	64	421	604	1,226	2,116	7,320
Other taxes.....	153	<sup>2</sup> 25	<sup>2</sup> 11	<sup>2</sup> 34	<sup>2</sup> 29	<sup>2</sup> 24	42	330
Income after taxes .....	91,293	6,689	23,398	34,725	43,142	55,203	75,459	156,565
Addenda:								
Net change in total assets and liabilities .....	\$16,623	\$3,584	\$276	-\$419	-\$528	\$1,566	\$4,995	\$37,123
Net change in total assets.....	27,945	4,285	430	3,171	5,766	5,774	15,013	57,601
Net change in total liabilities .....	11,323	701	154	3,590	6,294	4,208	10,018	20,478
Other financial information:								
Other money receipts.....	453	<sup>2</sup> 284	<sup>2</sup> 210	<sup>2</sup> 621	<sup>2</sup> 167	<sup>2</sup> 686	<sup>2</sup> 205	590
Mortgage principal paid on owned property .....	-3,414	-721	-602	-1,062	-1,178	-1,705	-2,683	-6,075
Estimated market value of owned home.....	247,754	60,007	54,019	89,417	106,088	151,718	190,202	425,592
Estimated monthly rental value of owned home.....	1,286	390	407	588	634	820	1,130	2,068
Gifts of goods and services, total .....	2,039	373	492	556	505	1,347	1,339	3,656
Food .....	146	40	74	<sup>2</sup> 30	63	64	62	271
Alcoholic beverages .....	20	( <sup>1</sup> )	<sup>2</sup> 1	<sup>2</sup> 1	<sup>2</sup> 8	<sup>2</sup> 3	11	42
Housing .....	364	179	97	149	125	219	266	611
Housekeeping supplies.....	45	<sup>2</sup> 33	<sup>2</sup> 7	<sup>2</sup> 60	17	39	29	65
Household textiles.....	17	<sup>2</sup> 30	<sup>2</sup> 2	<sup>2</sup> 4	<sup>2</sup> 9	<sup>2</sup> 42	<sup>2</sup> 3	20
Appliances and miscellaneous housewares.....	25	<sup>2</sup> 21	<sup>2</sup> 12	<sup>2</sup> 2	<sup>2</sup> 9	<sup>2</sup> 4	<sup>2</sup> 32	40
Major appliances.....	14	<sup>2</sup> 10	<sup>2</sup> 1	( <sup>1</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	<sup>2</sup> 19	24
Small appliances and miscellaneous housewares.....	12	<sup>2</sup> 11	<sup>2</sup> 11	<sup>2</sup> 2	<sup>2</sup> 9	<sup>2</sup> 4	<sup>2</sup> 13	16
Miscellaneous household equipment .....	44	<sup>2</sup> 27	<sup>2</sup> 4	<sup>2</sup> 19	<sup>2</sup> 32	28	38	70
Other housing .....	231	68	72	<sup>2</sup> 65	<sup>2</sup> 57	105	163	416
Apparel and services .....	271	<sup>2</sup> 29	238	117	103	247	207	406
Males, 2 and over .....	78	<sup>2</sup> 4	87	<sup>2</sup> 9	14	80	58	118
Females, 2 and over .....	104	<sup>2</sup> 19	80	72	43	87	72	156
Children under 2 .....	36	<sup>2</sup> 6	<sup>2</sup> 15	<sup>2</sup> 17	<sup>2</sup> 31	<sup>2</sup> 50	<sup>2</sup> 39	44
Other apparel products and services.....	54	( <sup>1</sup> )	<sup>2</sup> 56	<sup>2</sup> 19	<sup>2</sup> 16	<sup>2</sup> 30	<sup>2</sup> 39	88
Jewelry and watches .....	9	( <sup>1</sup> )	<sup>2</sup> 1	<sup>2</sup> 2	<sup>2</sup> 6	<sup>2</sup> 4	<sup>2</sup> 1	11
All other apparel products and services.....	45	( <sup>3</sup> )	<sup>2</sup> 54	<sup>2</sup> 17	<sup>2</sup> 9	<sup>2</sup> 27	<sup>2</sup> 17	77
Transportation .....	179	9	7	25	16	319	98	291
Healthcare.....	37	( <sup>3</sup> )	( <sup>1</sup> )	<sup>2</sup> 1	<sup>2</sup> 22	<sup>2</sup> 8	<sup>2</sup> 46	66

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 Survey, 2018-2019 — 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
Entertainment.....	142	<sup>2</sup> 29	<sup>2</sup> 21	<sup>2</sup> 29	<sup>2</sup> 79	97	201	207
Toys, games, arts and crafts, and tricycles.....	33	<sup>2</sup> 8	<sup>2</sup> 16	<sup>2</sup> 5	<sup>2</sup> 19	<sup>2</sup> 39	<sup>2</sup> 28	49
Other entertainment.....	109	<sup>2</sup> 22	<sup>2</sup> 5	<sup>2</sup> 24	<sup>2</sup> 61	58	173	159
Personal care products and services.....	19	<sup>2</sup> 13	( <sup>1</sup> )	<sup>2</sup> 67	<sup>2</sup> 6	<sup>2</sup> 16	<sup>2</sup> 3	24
Reading.....	5	<sup>2</sup> 5	( <sup>3</sup> )	<sup>2</sup> 1	<sup>2</sup> 3	<sup>2</sup> 4	<sup>2</sup> 5	6
Education.....	769	<sup>2</sup> 6	<sup>2</sup> 48	<sup>2</sup> 93	<sup>2</sup> 65	331	379	1,580
All other gifts.....	88	63	<sup>2</sup> 7	45	16	38	61	153

<sup>1</sup> Value is too small to display.

<sup>2</sup> Data are likely to have large sampling errors.

<sup>3</sup> No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2020