

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 187	.4	.6	.7	.6	.7	.7	.8
Adults 65 and older1	(¹)	.1	(¹)	.1	(¹)	.1	(¹)
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	(¹)	1	(¹)	1	1	(¹)	(¹)	(¹)
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	² 20	² 8	² 35	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	² 29	² 24	² 69	² 75	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	² 52	² 123	² 57	² 32	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	² 9	² 5	² 2	² 10	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	² 16	² 18	² 37	² 43	² 56	² 48	55
Footwear	498	² 178	283	396	² 174	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	² 990	1,240	2,736	2,719	3,350	5,155	7,261
Cars and trucks, new	2,158	² 399	² 185	² 1,141	² 811	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	⁽³⁾	² 7	⁽³⁾	⁽³⁾	² 7	² 97	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	² 32	² 86	² 140	² 62	123	155	196
Other entertainment supplies, equipment, and services	617	85	² 105	² 97	516	197	308	1,174
Personal care products and services	976	291	418	521	619	731	907	1,451
Reading	92	² 34	² 40	² 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	² -63	184	409	² 148	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	² 358	644	646	642
Other income	275	407	333	² 156	² 161	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	² 25	² 11	² 34	² 29	² 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	² 284	² 210	² 621	² 167	² 686	² 205	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	² 30	63	64	62	271
Alcoholic beverages	20	⁽¹⁾	² 1	² 1	² 8	² 3	11	42
Housing	364	179	97	149	125	219	266	611
Housekeeping supplies	45	² 33	² 7	² 60	17	39	29	65
Household textiles	17	² 30	² 2	² 4	² 9	² 42	² 3	20
Appliances and miscellaneous housewares	25	² 21	² 12	² 2	² 9	² 4	² 32	40
Major appliances	14	² 10	² 1	⁽¹⁾	⁽³⁾	⁽³⁾	² 19	24
Small appliances and miscellaneous housewares	12	² 11	² 11	² 2	² 9	² 4	² 13	16
Miscellaneous household equipment	44	² 27	² 4	² 19	² 32	28	38	70
Other housing	231	68	72	² 65	² 57	105	163	416
Apparel and services	271	² 29	238	117	103	247	207	406
Males, 2 and over	78	² 4	87	² 9	14	80	58	118
Females, 2 and over	104	² 19	80	72	43	87	72	156
Children under 2	36	² 6	² 15	² 17	² 31	² 50	² 39	44
Other apparel products and services	54	⁽¹⁾	² 56	² 19	² 16	² 30	² 39	88
Jewelry and watches	9	⁽¹⁾	² 1	² 2	² 6	² 4	² 1	11
All other apparel products and services	45	⁽³⁾	² 54	² 17	² 9	² 27	² 17	77
Transportation	179	9	7	25	16	319	98	291
Healthcare	37	⁽³⁾	⁽¹⁾	² 1	² 22	² 8	² 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	² 29	² 21	² 29	² 79	97	201	207
Toys, games, arts and crafts, and tricycles.....	33	² 8	² 16	² 5	² 19	² 39	² 28	49
Other entertainment.....	109	² 22	² 5	² 24	² 61	58	173	159
Personal care products and services.....	19	² 13	(¹)	² 67	² 6	² 16	² 3	24
Reading.....	5	² 5	(³)	² 1	² 3	² 4	² 5	6
Education.....	769	² 6	² 48	² 93	² 65	331	379	1,580
All other gifts.....	88	63	² 7	45	16	38	61	153

¹ Value is too small to display.

² Data are likely to have large sampling errors.

³ No data reported.

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