

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002

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)	17,889	470	820	835	886	1,881	2,024	1,881	3,109	5,984
Consumer unit characteristics:										
Income before taxes ¹	\$63,063	\$329	\$7,670	\$12,506	\$17,317	\$24,579	\$34,512	\$44,070	\$59,219	\$119,121
Income after taxes ¹	58,745	-293	7,669	12,247	17,102	23,935	33,136	41,899	55,922	109,392
Age of reference person	49.3	49.7	49.5	49.5	49.4	49.3	49.1	49.3	49.3	49.3
Average number in consumer unit:										
Persons	2.7	2.1	1.8	2.2	2.2	2.4	2.4	2.4	2.8	3.1
Children under 186	.4	.4	.6	.5	.6	.4	.5	.6	.7
Persons 65 and over	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Earners	1.8	1.0	.6	1.0	1.2	1.4	1.6	1.7	1.9	2.3
Vehicles	2.4	1.3	1.0	1.3	1.7	1.7	2.1	2.3	2.6	3.2
Percent distribution:										
Sex of reference person:										
Male	54	43	40	36	43	48	52	51	58	62
Female	46	57	60	64	57	52	48	49	42	38
Housing tenure:										
Homeowner	75	50	46	48	52	62	66	75	82	93
With mortgage	56	34	20	21	27	38	44	54	65	77
Without mortgage	20	16	26	27	25	24	22	21	18	16
Renter	25	50	54	52	48	38	34	25	18	7
Race of reference person:										
Black	11	20	23	20	20	15	12	14	9	6
White and other	89	80	77	80	80	85	88	86	91	94
Education of reference person:										
Elementary (1-8)	4	10	11	11	10	8	5	3	2	1
High school (9-12)	35	39	60	52	47	51	42	37	35	20
College	60	51	29	37	40	41	53	59	63	79
Never attended and other	(³)	(⁴)	1	(³)	2	(³)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	92	66	58	68	84	89	95	96	99	98
Average annual expenditures	\$50,936	\$26,495	\$16,080	\$22,791	\$26,794	\$28,296	\$36,817	\$40,679	\$50,117	\$80,663
Food	6,637	4,586	2,859	3,378	3,815	4,372	5,586	5,788	6,881	9,390
Food at home	3,752	2,946	2,124	2,268	2,758	2,852	3,622	3,456	3,854	4,763
Cereals and bakery products	539	363	294	308	391	409	509	487	571	692
Cereals and cereal products	181	132	118	103	148	140	177	167	194	223
Bakery products	357	231	176	205	243	269	332	320	377	469
Meats, poultry, fish, and eggs	999	961	626	623	844	827	1,027	931	1,025	1,185
Beef	305	249	197	185	254	246	308	290	300	373
Pork	211	250	150	143	211	197	243	179	223	224
Other meats	126	119	89	81	93	98	116	125	141	146
Poultry	181	155	101	130	146	145	179	186	183	216
Fish and seafood	136	150	59	54	103	101	137	110	138	181
Eggs	41	38	30	30	38	39	43	42	41	46
Dairy products	399	289	253	243	302	299	350	365	416	515
Fresh milk and cream	156	132	112	114	131	133	154	142	151	188
Other dairy products	244	157	141	129	171	166	196	223	265	327
Fruits and vegetables	628	490	315	382	420	498	614	547	635	817
Fresh fruits	194	134	116	104	121	150	177	171	198	257
Fresh vegetables	204	184	93	133	122	166	201	177	208	262
Processed fruits	131	101	54	84	79	105	133	117	129	170
Processed vegetables	100	70	51	62	98	77	103	82	100	128

See footnotes at end of table.

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Other food at home	\$1,186	\$845	\$636	\$711	\$801	\$820	\$1,121	\$1,126	\$1,208	\$1,555
Sugar and other sweets	138	111	63	88	78	111	121	151	130	179
Fats and oils	106	84	66	65	80	91	103	92	111	130
Miscellaneous foods	567	355	280	318	385	361	540	547	602	747
Nonalcoholic beverages	324	271	209	228	245	233	319	302	318	410
Food prepared by consumer unit on out-of-town trips	51	⁵ 24	⁵ 19	⁵ 12	⁵ 12	24	38	34	48	89
Food away from home	2,886	1,639	735	1,110	1,057	1,520	1,964	2,332	3,027	4,627
Alcoholic beverages	462	376	221	185	150	210	293	323	450	769
Housing	15,475	10,447	6,136	8,044	9,057	9,559	11,395	12,058	14,548	23,938
Shelter	9,103	6,376	3,562	4,642	5,364	5,558	6,591	7,082	8,326	14,255
Owned dwellings	6,694	3,895	1,598	1,725	2,561	3,062	3,978	4,696	6,119	11,904
Mortgage interest and charges	4,004	2,517	794	949	1,308	1,776	2,140	2,933	3,564	7,281
Property taxes	1,525	819	456	470	614	691	918	992	1,435	2,690
Maintenance, repairs, insurance, other expenses	1,165	559	347	306	639	596	920	772	1,120	1,933
Rented dwellings	1,735	2,161	1,895	2,743	2,656	2,328	2,430	2,082	1,656	912
Other lodging	674	320	⁵ 69	⁵ 174	147	167	184	304	550	1,439
Utilities, fuels, and public services	3,151	2,410	1,718	2,183	2,250	2,505	2,647	2,874	3,235	4,092
Natural gas	414	288	183	273	240	298	348	386	398	577
Electricity	1,131	903	754	870	876	985	980	1,042	1,163	1,384
Fuel oil and other fuels	117	⁵ 154	⁵ 46	54	126	107	84	82	109	164
Telephone services	1,106	808	558	766	759	833	929	1,020	1,158	1,450
Water and other public services	382	258	178	219	249	288	305	344	406	517
Household operations	613	222	140	211	230	266	347	410	485	1,151
Personal services	158	⁵ 39	⁵ 10	⁵ 5	⁵ 33	47	89	122	125	314
Other household expenses	455	182	130	205	197	219	259	287	360	837
Housekeeping supplies	679	605	250	389	331	410	566	518	761	962
Laundry and cleaning supplies	164	149	114	142	89	127	133	142	177	207
Other household products	352	306	97	196	191	198	309	257	393	508
Postage and stationery	163	150	39	51	50	85	124	119	191	248
Household furnishings and equipment	1,929	834	466	620	881	820	1,243	1,174	1,742	3,479
Household textiles	161	188	12	80	106	85	103	114	141	267
Furniture	472	117	127	140	132	217	221	290	345	933
Floor coverings	64	⁵ 13	⁵ 32	52	⁵ 6	18	29	28	38	141
Major appliances	230	⁵ 54	80	60	88	115	154	156	242	388
Small appliances, miscellaneous housewares	116	110	40	42	67	58	77	70	111	193
Miscellaneous household equipment	887	352	175	296	483	326	659	515	866	1,557
Apparel and services	2,274	2,015	686	875	1,640	1,165	1,397	1,970	2,380	3,485
Men and boys	579	330	153	146	475	190	313	413	598	993
Men, 16 and over	486	276	104	96	379	153	257	336	494	855
Boys, 2 to 15	93	54	49	51	96	36	56	77	104	139
Women and girls	924	852	232	413	617	499	567	908	1,032	1,337
Women, 16 and over	803	819	198	348	545	424	514	822	884	1,151
Girls, 2 to 15	120	⁵ 32	34	66	72	75	53	86	148	187
Children under 2	65	⁵ 40	⁵ 38	⁵ 17	32	40	65	65	69	87
Footwear	397	616	⁵ 160	⁵ 130	340	245	315	387	425	522
Other apparel products and services	309	177	103	168	176	191	137	197	257	546
Transportation	9,614	3,056	2,723	5,361	5,730	5,425	8,083	8,339	9,597	14,488
Vehicle purchases (net outlay)	4,453	⁵ 796	⁵ 1,115	3,260	2,938	2,412	4,194	3,975	4,070	6,666
Cars and trucks, new	2,001	⁵ 641	⁵ 362	⁵ 684	⁵ 552	⁵ 371	1,349	1,258	1,845	3,776
Cars and trucks, used	2,366	⁵ 53	753	2,576	2,385	1,924	2,778	2,639	2,086	2,795
Other vehicles	87	⁵ 101	⁽⁴⁾	⁽⁴⁾	⁽⁴⁾	⁵ 117	⁵ 66	⁵ 78	⁵ 139	⁵ 95
Gasoline and motor oil	1,560	832	614	726	942	1,073	1,369	1,454	1,711	2,127

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, 2001-2002 — Continued

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Other vehicle expenses	\$3,149	\$1,242	\$891	\$1,177	\$1,587	\$1,757	\$2,328	\$2,647	\$3,364	\$4,878
Vehicle finance charges	462	214	92	127	222	236	326	429	554	694
Maintenance and repairs	907	296	359	438	625	591	728	779	926	1,330
Vehicle insurance	1,117	465	328	411	561	692	919	1,044	1,204	1,636
Vehicle rental, leases, licenses, other charges	663	266	111	201	179	238	356	396	680	1,218
Public transportation	452	186	103	197	263	183	191	262	451	817
Health care	2,473	1,691	995	1,332	1,361	1,766	2,130	2,384	2,571	3,374
Health insurance	1,125	939	453	539	627	750	930	1,167	1,193	1,521
Medical services	744	325	236	324	412	413	581	655	775	1,126
Drugs	478	357	263	403	263	529	497	441	492	539
Medical supplies	126	69	43	65	59	74	122	121	111	188
Entertainment	2,499	1,150	622	857	1,099	1,159	1,391	1,782	2,407	4,371
Fees and admissions	676	259	110	181	236	207	266	374	554	1,364
Television, radios, sound equipment	815	447	364	484	416	533	643	688	875	1,166
Pets, toys, and playground equipment	463	290	107	149	357	310	302	381	501	695
Other entertainment supplies, equipment, and services	546	153	41	44	90	108	180	338	477	1,147
Personal care products and services	625	472	273	332	344	350	463	538	650	921
Reading	179	78	50	77	82	88	114	143	183	294
Education	1,145	386	218	352	622	257	323	514	849	2,431
Tobacco products and smoking supplies	418	393	421	371	411	478	488	452	486	338
Miscellaneous	1,040	682	206	443	492	641	801	809	1,122	1,581
Cash contributions	1,686	664	253	294	526	647	950	1,170	1,734	3,040
Personal insurance and pensions	6,407	499	416	890	1,462	2,179	3,405	4,410	6,259	12,243
Life and other personal insurance	571	312	98	253	223	235	303	390	537	1,023
Pensions and Social Security	5,836	187	318	637	1,239	1,944	3,102	4,020	5,721	11,220
Sources of income and personal taxes: ¹										
Money income before taxes	63,063	329	7,670	12,506	17,317	24,579	34,512	44,070	59,219	119,121
Wages and salaries	55,581	1,838	2,530	6,312	12,796	19,261	29,852	39,209	54,652	106,020
Self-employment income	3,391	-2,178	161	249	752	1,027	1,541	1,944	1,618	7,845
Social Security, private and government retirement	1,924	346	2,518	3,275	2,252	2,768	1,751	1,801	1,591	1,735
Interest, dividends, rental income, other property income	986	-360	⁵ 116	554	220	325	442	355	460	2,247
Unemployment and workers' compensation, veterans' benefits	250	⁵ 88	⁵ 147	⁵ 172	175	328	374	203	248	249
Public assistance, supplemental security income, food stamps	380	411	1,868	1,518	542	464	210	153	219	178
Regular contributions for support	440	⁵ 85	241	269	446	294	265	279	352	719
Other income	111	⁵ 99	⁵ 91	158	⁵ 134	113	77	126	79	126
Personal taxes	4,318	622	2	259	214	645	1,376	2,171	3,297	9,728
Federal income taxes	3,291	485	-58	162	87	430	883	1,583	2,474	7,557
State and local income taxes	841	⁵ 135	16	60	80	165	363	466	668	1,812
Other taxes	186	⁵ 2	44	37	47	50	130	121	155	359
Income after taxes	58,745	-293	7,669	12,247	17,102	23,935	33,136	41,899	55,922	109,392

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, 2001-2002 — Continued

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Addenda:										
Net change in total assets and liabilities	-\$7,714	\$260	\$630	\$2,027	-\$12,422	\$368	-\$2,237	\$143	-\$9,378	-\$16,143
Net change in total assets	4,840	202	4,725	4,647	-6,001	3,414	6,053	7,954	1,666	7,559
Net change in total liabilities	12,553	-57	4,095	2,620	6,421	3,045	8,291	7,811	11,043	23,702
Other financial information:										
Other money receipts	669	586	493	5131	5435	231	234	526	493	1,268
Mortgage principal paid on owned property	-2,179	-1,269	-531	-704	-658	-670	-1,004	-1,295	-2,016	-4,140
Estimated market value of owned home ...	125,617	83,360	47,801	54,722	49,120	59,343	72,692	84,157	112,792	219,231
Estimated monthly rental value of owned home	846	492	301	402	391	495	565	688	797	1,357
Gifts of goods and services	1,677	979	261	590	1,191	587	848	1,082	1,605	2,999
Food	161	546	516	37	550	48	100	82	132	320
Alcoholic beverages	15	547	510	56	51	52	8	11	12	25
Housing	387	374	52	151	189	190	280	227	419	628
Housekeeping supplies	52	78	56	523	511	27	53	26	63	76
Household textiles	20	520	(4)	514	523	58	524	517	8	33
Appliances and miscellaneous housewares	31	539	59	511	530	58	22	22	25	53
Major appliances	10	52	(4)	52	54	51	512	53	8	20
Small appliances and miscellaneous housewares	21	538	59	59	526	57	510	519	18	33
Miscellaneous household equipment	88	5124	54	26	51	24	101	73	114	118
Other housing	195	111	33	576	75	122	80	90	208	347
Apparel and services	310	248	105	116	265	135	177	293	346	465
Males, 2 and over	86	532	512	540	116	31	34	100	82	138
Females, 2 and over	117	143	535	33	59	37	63	108	147	177
Children under 2	52	525	530	514	24	33	45	47	53	75
Other apparel products and services	55	547	528	529	567	34	36	38	64	76
Jewelry and watches	20	58	55	56	56	14	9	19	27	29
All other apparel products and services	35	539	523	523	560	520	527	519	37	46
Transportation	90	20	6	9	154	57	28	168	55	135
Health care	46	518	51	532	511	533	24	25	49	76
Entertainment	111	535	524	541	56	53	87	72	108	188
Toys, games, hobbies, and tricycles	38	516	59	58	528	20	34	35	48	53
Other entertainment	73	519	516	534	28	33	53	37	60	135
Personal care products and services	31	511	518	47	56	57	5	13	47	44
Reading	1	(4)	51	51	(4)	1	1	51	3	2
Education	419	5138	59	5106	5381	33	70	137	319	926
All other gifts	105	43	18	43	29	29	68	54	114	190

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.