

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003

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)	18,793	452	782	862	925	1,950	1,989	1,898	3,146	6,790
Consumer unit characteristics:										
Income before taxes ¹	\$66,549	-\$794	\$7,817	\$12,521	\$17,350	\$24,608	\$34,680	\$44,139	\$59,217	\$122,395
Income after taxes ¹	62,551	-1,164	7,831	12,460	17,320	23,997	33,539	41,956	56,275	113,847
Age of reference person	49.3	49.7	49.5	49.3	49.5	49.4	49.4	49.4	49.3	49.2
Average number in consumer unit:										
Persons	2.6	1.9	1.8	2.2	2.3	2.4	2.4	2.3	2.7	3.1
Children under 186	.4	.4	.6	.5	.5	.4	.5	.6	.7
Persons 65 and over	(²)	(²)	(²)	(²)	.1	(²)	.1	(²)	(²)	(²)
Earners	1.8	1.0	.6	1.0	1.2	1.4	1.6	1.6	1.9	2.3
Vehicles	2.4	1.5	.8	1.2	1.6	1.7	2.1	2.3	2.6	3.3
Percent distribution:										
Sex of reference person:										
Male	53	49	38	37	43	45	52	47	56	60
Female	47	51	62	63	57	55	48	53	44	40
Housing tenure:										
Homeowner	75	52	37	42	52	59	65	75	82	93
With mortgage	56	32	16	18	30	37	46	53	63	76
Without mortgage	19	20	21	24	23	22	19	21	19	17
Renter	25	48	63	58	48	41	35	25	18	7
Race of reference person:										
Black or African American	11	22	24	21	20	18	12	12	9	6
White, Asian, and All Other Races	89	78	76	79	80	82	88	88	91	94
Education of reference person:										
Elementary (1-8)	4	10	9	12	10	8	5	3	2	(³)
High school (9-12)	35	39	55	57	45	52	47	36	33	20
College	61	51	35	30	43	40	48	60	65	80
Never attended and other	(³)	(⁴)	(³)	1	2	(³)	(⁴)	(³)	(³)	(³)
At least one vehicle owned or leased	92	68	52	70	86	88	96	97	99	98
Average annual expenditures	\$52,136	\$29,006	\$15,955	\$22,857	\$25,052	\$28,348	\$35,887	\$39,303	\$49,772	\$81,792
Food	6,595	4,596	2,719	3,712	3,891	4,389	5,095	5,212	6,971	9,316
Food at home	3,740	3,136	2,010	2,611	2,703	3,096	3,181	3,076	4,081	4,693
Cereals and bakery products	526	409	271	418	407	427	456	441	564	656
Cereals and cereal products	173	169	99	124	121	155	155	143	179	213
Bakery products	353	240	172	294	286	272	301	298	385	443
Meats, poultry, fish, and eggs	988	942	475	684	705	966	868	770	1,108	1,184
Beef	306	273	113	218	200	287	250	237	341	385
Pork	199	231	97	173	161	214	197	159	219	217
Other meats	125	106	81	99	78	116	92	102	161	143
Poultry	172	160	103	109	109	180	160	148	178	203
Fish and seafood	146	124	51	51	112	125	131	89	171	192
Eggs	40	48	30	34	45	42	38	35	37	44
Dairy products	390	320	242	257	304	303	314	336	424	493
Fresh milk and cream	143	143	106	101	101	125	124	126	150	170
Other dairy products	247	177	136	156	203	178	190	210	274	323
Fruits and vegetables	637	506	382	433	438	488	552	495	686	825
Fresh fruits	202	117	137	100	146	143	167	139	224	276
Fresh vegetables	211	208	131	160	111	173	183	155	210	278
Processed fruits	127	110	68	93	79	96	118	111	142	156
Processed vegetables	98	71	47	79	101	75	84	91	110	115

See footnotes at end of table.

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Other food at home	\$1,199	\$960	\$638	\$820	\$850	\$912	\$990	\$1,034	\$1,300	\$1,535
Sugar and other sweets	140	108	65	116	107	116	112	125	154	173
Fats and oils	103	83	59	75	81	97	87	88	106	125
Miscellaneous foods	579	398	315	391	388	416	471	511	653	742
Nonalcoholic beverages	327	339	183	230	261	261	286	280	349	403
Food prepared by consumer unit on out-of-town trips	50	⁵ 31	⁵ 16	⁵ 8	⁵ 12	22	34	30	38	91
Food away from home	2,854	1,460	710	1,100	1,188	1,292	1,915	2,136	2,890	4,623
Alcoholic beverages	515	275	122	214	203	221	291	310	471	909
Housing	15,885	10,854	6,402	8,517	8,873	9,489	11,680	12,230	14,465	24,003
Shelter	9,339	6,563	3,797	5,123	5,191	5,538	6,908	7,308	8,122	14,199
Owned dwellings	6,884	4,123	1,447	2,017	2,542	2,883	4,045	4,819	6,093	11,826
Mortgage interest and charges	4,090	2,411	752	1,075	1,321	1,694	2,235	2,975	3,563	7,134
Property taxes	1,569	971	412	516	597	643	911	1,064	1,461	2,659
Maintenance, repairs, insurance, other expenses	1,224	741	283	427	624	546	899	779	1,069	2,033
Rented dwellings	1,758	2,037	2,286	3,021	2,559	2,506	2,678	2,168	1,620	874
Other lodging	698	402	⁵ 63	⁵ 85	90	149	185	321	408	1,498
Utilities, fuels, and public services	3,243	2,441	1,731	2,198	2,290	2,512	2,708	2,850	3,288	4,188
Natural gas	422	309	143	245	267	308	357	398	408	570
Electricity	1,164	866	791	903	884	978	990	1,025	1,198	1,424
Fuel oil and other fuels	113	⁵ 90	⁵ 43	68	102	71	97	68	119	157
Telephone services	1,154	895	581	756	785	869	958	1,006	1,165	1,514
Water and other public services	390	282	173	226	252	286	306	352	398	522
Household operations	648	261	131	168	227	226	318	424	486	1,207
Personal services	146	⁵ 46	⁵ 5	⁵ 2	⁵ 38	41	69	123	94	284
Other household expenses	502	215	126	166	188	185	248	301	392	923
Housekeeping supplies	673	588	231	432	376	413	573	416	683	995
Laundry and cleaning supplies	164	151	90	150	108	143	159	111	162	208
Other household products	343	287	95	212	184	184	295	200	322	536
Postage and stationery	167	150	47	70	83	85	119	105	199	251
Household furnishings and equipment	1,982	1,002	512	596	790	799	1,174	1,232	1,887	3,415
Household textiles	159	108	37	64	83	111	109	92	160	251
Furniture	472	188	132	117	110	202	261	263	359	875
Floor coverings	67	⁵ 40	⁵ 4	⁵ 2	⁵ 20	21	24	10	36	146
Major appliances	237	79	85	57	62	76	120	250	222	396
Small appliances, miscellaneous housewares	125	112	27	48	61	59	92	73	102	214
Miscellaneous household equipment	922	476	227	308	455	330	568	545	1,009	1,533
Apparel and services	2,143	2,259	861	1,135	1,492	1,266	1,275	1,490	2,123	3,240
Men and boys	504	553	215	131	447	203	297	397	439	810
Men, 16 and over	411	450	173	87	344	155	245	317	340	681
Boys, 2 to 15	93	103	42	44	103	48	52	80	99	129
Women and girls	899	997	378	539	550	520	501	620	943	1,350
Women, 16 and over	785	970	334	487	494	433	418	560	823	1,174
Girls, 2 to 15	114	27	44	52	56	87	83	59	120	176
Children under 2	56	⁵ 30	⁵ 38	41	31	64	51	47	56	67
Footwear	376	526	⁵ 140	263	313	325	267	227	438	484
Other apparel products and services	307	153	90	161	151	155	159	199	248	528
Transportation	9,820	4,558	2,246	4,782	4,433	5,814	7,648	7,959	9,615	14,821
Vehicle purchases (net outlay)	4,572	⁵ 2,110	⁵ 809	2,639	1,788	2,648	3,693	3,762	4,162	7,020
Cars and trucks, new	2,332	⁵ 928	⁵ 52	⁵ 400	⁵ 529	⁵ 599	1,435	1,383	1,847	4,429
Cars and trucks, used	2,113	⁵ 1,085	757	2,225	1,259	1,936	2,247	2,285	2,183	2,371
Other vehicles	127	⁵ 98	(⁴)	⁵ 15	(⁴)	⁵ 112	⁵ 11	⁵ 94	⁵ 132	221
Gasoline and motor oil	1,600	839	568	759	987	1,107	1,390	1,386	1,721	2,165

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, 2002-2003 — Continued

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Other vehicle expenses	\$3,171	\$1,389	\$726	\$1,203	\$1,466	\$1,856	\$2,356	\$2,570	\$3,327	\$4,769
Vehicle finance charges	494	262	91	154	207	256	335	421	601	724
Maintenance and repairs	875	357	310	356	504	556	653	704	901	1,287
Vehicle insurance	1,209	471	263	534	613	761	936	1,069	1,238	1,768
Vehicle rental, leases, licenses, other charges	593	300	62	159	143	283	432	375	587	991
Public transportation	477	219	143	182	191	203	209	240	405	867
Health care	2,598	1,728	1,133	1,158	1,442	1,704	2,163	2,337	2,650	3,603
Health insurance	1,207	852	420	548	716	720	1,020	1,197	1,311	1,621
Medical services	758	355	316	311	323	428	584	625	725	1,149
Drugs	501	444	296	266	326	499	447	426	484	631
Medical supplies	132	75	102	33	77	57	113	90	130	202
Entertainment	2,580	1,541	580	807	1,142	1,135	1,403	1,811	2,299	4,415
Fees and admissions	674	356	88	142	185	175	228	349	491	1,347
Television, radios, sound equipment	858	617	332	487	491	558	661	714	898	1,197
Pets, toys, and playground equipment	498	249	113	133	350	312	330	478	525	723
Other entertainment supplies, equipment, and services	549	319	47	45	116	90	184	269	385	1,148
Personal care products and services	648	415	290	348	352	362	446	516	646	970
Reading	169	85	44	61	82	69	85	135	165	280
Education	1,301	485	149	277	429	244	344	465	868	2,758
Tobacco products and smoking supplies	417	269	422	394	407	464	507	450	485	350
Miscellaneous	974	539	256	451	470	504	707	847	1,144	1,387
Cash contributions	1,741	740	323	266	367	635	881	1,068	1,442	3,243
Personal insurance and pensions	6,751	664	407	735	1,470	2,054	3,361	4,472	6,427	12,499
Life and other personal insurance	621	384	112	128	327	231	345	399	504	1,108
Pensions and Social Security	6,130	280	296	607	1,143	1,823	3,016	4,073	5,923	11,391
Sources of income and personal taxes: ¹										
Money income before taxes	66,549	-794	7,817	12,521	17,350	24,608	34,680	44,139	59,217	122,395
Wages and salaries	58,529	2,121	2,639	6,410	12,149	19,755	30,155	38,858	54,400	108,511
Self-employment income	3,456	-3,846	250	429	939	762	1,055	1,674	1,637	7,855
Social Security, private and government retirement	2,232	409	2,263	2,952	2,649	2,687	2,007	2,352	1,649	2,374
Interest, dividends, rental income, other property income	1,139	-181	49	300	224	295	474	402	544	2,502
Unemployment and workers' compensation, veterans' benefits	345	⁵ 101	⁵ 168	446	288	379	461	300	416	312
Public assistance, supplemental security income, food stamps	325	430	2,028	1,577	732	390	244	141	135	51
Regular contributions for support	413	⁵ 73	269	286	⁵ 266	235	190	333	336	663
Other income	111	⁵ 99	151	121	⁵ 103	105	94	79	100	128
Personal taxes	3,998	370	-13	61	30	612	1,141	2,183	2,943	8,548
Federal income taxes	2,981	316	-54	13	-97	380	655	1,539	2,110	6,539
State and local income taxes	806	5	4	13	93	170	364	531	644	1,613
Other taxes	211	⁵ 50	36	35	34	62	121	113	189	395
Income after taxes	62,551	-1,164	7,831	12,460	17,320	23,997	33,539	41,956	56,275	113,847

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Addenda:										
Net change in total assets and liabilities	-\$16,721	\$3,707	-\$546	\$546	-\$7,493	-\$4,488	-\$3,527	-\$7,593	-\$10,502	-\$36,201
Net change in total assets	5,690	10,530	1,356	876	-2,210	1,783	5,719	6,895	4,809	8,740
Net change in total liabilities	22,411	6,823	1,902	330	5,283	6,272	9,246	14,488	15,311	44,941
Other financial information:										
Other money receipts	680	5626	169	555	305	172	156	453	810	1,175
Mortgage principal paid on owned property	-2,316	-1,332	-498	-696	-703	-754	-958	-1,400	-1,989	-4,270
Estimated market value of owned home ...	137,452	99,642	36,567	50,285	49,356	56,505	74,507	93,544	118,285	237,490
Estimated monthly rental value of owned home	874	570	284	355	370	446	546	706	826	1,384
Gifts of goods and services	1,640	1,004	236	420	1,041	622	684	934	1,410	2,978
Food	149	⁵ 51	⁵ 21	58	⁵ 96	32	53	66	105	298
Alcoholic beverages	20	⁽³⁾	⁵ 6	56	⁵ 64	54	52	57	17	35
Housing	365	394	39	87	103	174	216	186	329	640
Housekeeping supplies	53	⁵ 64	⁵ 9	⁵ 21	⁵ 9	26	35	29	68	82
Household textiles	22	⁵ 22	⁽⁴⁾	⁵ 3	⁵ 21	⁵ 9	⁵ 29	23	8	36
Appliances and miscellaneous housewares	33	⁵ 43	⁵ 1	⁵ 4	⁵ 22	⁵ 6	21	⁵ 16	27	60
Major appliances	8	⁵ 2	⁵ 1	⁽⁴⁾	⁽⁴⁾	⁵ 1	⁵ 9	⁽³⁾	7	15
Small appliances and miscellaneous housewares	25	⁵ 41	⁽³⁾	⁵ 4	⁵ 22	⁵ 6	⁵ 11	⁵ 16	21	45
Miscellaneous household equipment	94	⁵ 124	⁵ 3	22	39	29	53	41	125	150
Other housing	163	⁵ 141	25	⁵ 37	⁵ 12	105	78	76	101	311
Apparel and services	276	245	85	115	255	168	174	218	326	382
Males, 2 and over	76	⁵ 29	⁵ 6	⁵ 30	126	19	25	71	78	122
Females, 2 and over	95	⁵ 137	⁵ 36	57	50	50	63	68	133	123
Children under 2	44	⁵ 25	⁵ 37	⁵ 14	16	54	39	44	41	55
Other apparel products and services	60	⁵ 54	⁵ 5	⁵ 14	⁵ 64	45	47	35	75	82
Jewelry and watches	23	⁵ 2	⁵ 5	⁵ 6	⁵ 8	⁵ 13	13	22	34	32
All other apparel products and services	37	⁵ 52	⁽³⁾	⁵ 8	⁵ 55	⁵ 32	⁵ 34	⁵ 13	41	50
Transportation	90	17	⁵ 15	⁵ 6	⁵ 140	102	35	121	74	119
Health care	51	⁵ 57	⁵ 8	⁵ 10	⁵ 5	⁵ 35	26	26	46	87
Entertainment	101	⁵ 39	⁵ 25	⁵ 19	⁵ 43	51	64	60	94	173
Toys, games, hobbies, and tricycles	35	⁵ 19	⁵ 5	⁵ 8	⁵ 21	27	28	34	36	48
Other entertainment	66	⁵ 20	20	⁵ 10	⁵ 23	24	37	26	58	125
Personal care products and services	30	⁵ 7	⁵ 19	30	60	⁵ 5	9	32	30	43
Reading	1	⁽⁴⁾	⁽⁴⁾	⁽³⁾	⁵ 1	1	1	1	2	2
Education	457	⁵ 162	⁵ 7	⁵ 26	⁵ 250	35	59	140	305	1,010
All other gifts	100	⁵ 30	10	63	24	15	44	78	81	187

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.