

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010

Item	Total 45-54 years	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 more
Number of consumer units (in thousands)	25,247	651	764	955	1,006	2,170	2,343	2,247	4,041	11,070
Consumer unit characteristics:										
Income before taxes	\$80,288	- \$11,450	\$8,130	\$12,404	\$17,621	\$24,909	\$34,765	\$44,966	\$59,327	\$137,522
Income after taxes	76,868	-12,940	8,421	12,629	17,691	25,060	34,221	44,160	57,878	130,543
Age of reference person	49.5	50.0	49.6	49.9	49.6	49.4	49.3	49.5	49.4	49.5
Average number in consumer unit:										
Persons	2.8	2.0	1.7	1.8	2.3	2.4	2.5	2.5	2.8	3.2
Children under 186	.4	.4	.2	.5	.5	.6	.5	.6	.8
Persons 65 and older	(¹)	(¹)	(¹)	(¹)	(¹)	.1	.1	.0	.1	(¹)
Earners	1.7	.5	.5	.6	.9	1.2	1.3	1.5	1.7	2.1
Vehicles	2.3	1.2	.8	1.1	1.3	1.5	1.8	2.1	2.4	3.0
Percent distribution:										
Sex of reference person:										
Male	49	53	41	40	38	41	41	50	45	55
Female	51	47	59	60	62	59	59	50	55	45
Housing tenure:										
Homeowner	73	42	32	41	45	51	61	69	76	90
With mortgage	55	24	19	18	23	33	42	50	58	72
Without mortgage	19	18	14	24	22	18	19	19	18	19
Renter	27	58	68	59	55	49	39	31	24	10
Race of reference person:										
Black or African-American	13	20	29	20	24	19	17	14	13	7
White, Asian, and all other races	87	80	71	80	76	81	83	86	87	93
Hispanic or Latino origin of reference person:										
Hispanic or Latino	12	12	13	18	17	20	16	13	11	8
Not Hispanic or Latino	88	88	87	82	83	80	84	87	89	92
Education of reference person:										
Elementary (1-8)	3	5	6	7	9	7	4	4	3	1
High school (9-12)	35	43	54	56	54	54	43	40	38	23
College	61	52	38	37	36	38	52	56	59	76
Never attended and other	(²)	1	3	(²)	1	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	92	64	58	71	81	87	91	96	96	98
Average annual expenditures	\$58,243	\$26,735	\$17,696	\$21,835	\$24,583	\$29,691	\$36,339	\$40,155	\$47,601	\$87,124
Food	7,336	3,755	2,859	3,597	3,750	4,740	4,980	5,359	6,316	10,384
Food at home	4,357	2,564	2,184	2,595	2,790	3,402	3,064	3,371	3,749	5,839
Cereals and bakery products	593	377	313	372	346	467	416	464	500	795
Cereals and cereal products	194	136	111	119	139	157	137	145	164	256
Bakery products	399	241	203	253	207	310	278	319	336	539
Meats, poultry, fish, and eggs	972	569	512	603	690	770	730	819	866	1,255
Beef	263	141	133	143	206	237	182	229	239	335
Pork	189	161	107	126	152	162	160	160	174	229
Other meats	138	66	91	98	103	96	88	111	138	179
Poultry	175	84	69	126	105	117	136	165	144	234
Fish and seafood	155	74	83	74	85	110	121	112	123	217
Eggs	51	42	29	37	40	48	44	43	49	61
Dairy products	459	284	236	272	289	345	313	359	394	619
Fresh milk and cream	160	96	82	111	128	128	126	140	142	201
Other dairy products	299	187	154	161	161	216	187	219	252	418
Fruits and vegetables	785	489	371	452	449	608	519	538	663	1,087
Fresh fruits	262	138	109	125	161	206	172	171	204	375
Fresh vegetables	249	159	119	137	137	190	156	172	221	344
Processed fruits	135	93	63	86	78	99	88	77	110	192
Processed vegetables	139	99	80	105	73	114	103	118	128	177

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, 2009-2010 — Continued

Item	Total 45-54 years	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 more
Other food at home	\$1,548	\$845	\$752	\$896	\$1,016	\$1,212	\$1,087	\$1,190	\$1,325	\$2,083
Sugar and other sweets	166	69	70	99	100	135	116	128	148	223
Fats and oils	121	91	49	64	74	104	92	105	96	159
Miscellaneous foods	794	434	386	430	530	582	546	565	682	1,092
Nonalcoholic beverages	412	236	241	296	301	378	304	366	351	518
Food prepared by consumer unit on out-of-town trips	55	³ 15	³ 6	³ 7	³ 10	13	29	27	49	90
Food away from home	2,979	1,191	674	1,001	960	1,338	1,916	1,989	2,567	4,545
Alcoholic beverages	457	258	223	206	115	180	342	260	388	693
Housing	18,951	11,761	8,271	9,175	10,134	11,702	13,069	14,536	16,524	26,239
Shelter	11,436	8,138	4,990	5,609	5,598	6,919	7,544	8,700	9,986	15,901
Owned dwellings	8,128	4,848	1,554	2,101	1,995	3,234	4,267	5,409	6,780	12,672
Mortgage interest and charges	4,672	3,410	870	1,200	1,108	1,916	2,426	3,230	3,993	7,189
Property taxes	2,295	920	416	591	566	882	1,215	1,426	1,821	3,666
Maintenance, repairs, insurance, other expenses	1,160	519	268	310	322	436	626	753	965	1,817
Rented dwellings	2,430	2,994	3,191	3,436	3,501	3,518	3,111	2,975	2,716	1,589
Other lodging	878	³ 296	³ 245	³ 71	³ 102	168	165	316	490	1,641
Utilities, fuels, and public services	4,245	2,663	2,378	2,530	3,008	3,313	3,514	3,669	4,114	5,228
Natural gas	529	349	213	260	300	378	404	442	466	703
Electricity	1,587	1,132	1,061	1,155	1,331	1,372	1,390	1,435	1,545	1,841
Fuel oil and other fuels	165	³ 93	³ 63	³ 54	³ 40	91	93	93	186	233
Telephone services	1,413	709	726	773	979	1,089	1,188	1,239	1,413	1,743
Water and other public services	551	382	315	288	358	384	440	460	504	708
Household operations	950	432	232	248	318	346	436	572	656	1,559
Personal services	223	³ 12	³ 25	³ 11	³ 24	³ 54	³ 74	³ 104	121	411
Other household expenses	727	420	207	236	294	292	362	468	535	1,148
Housekeeping supplies	676	231	331	357	435	477	421	425	567	969
Laundry and cleaning supplies	168	82	122	131	115	147	117	131	149	216
Other household products	362	104	165	142	193	245	222	198	292	543
Postage and stationery	146	44	³ 44	84	127	85	82	96	126	210
Household furnishings and equipment	1,645	296	340	432	775	647	1,154	1,170	1,201	2,581
Household textiles	122	³ 8	14	34	40	62	101	89	99	185
Furniture	350	³ 49	37	68	371	165	284	207	256	528
Floor coverings	38	³ 8	³ 3	³ 2	³ 3	³ 9	14	³ 45	13	66
Major appliances	210	³ 94	84	66	121	81	132	173	178	307
Small appliances, miscellaneous housewares	107	24	23	30	60	52	61	77	108	157
Miscellaneous household equipment	818	113	180	232	181	278	562	579	548	1,338
Apparel and services	1,927	576	1,100	442	1,010	1,352	1,554	1,244	1,409	2,835
Men and boys	456	89	383	43	277	316	374	305	312	673
Men, 16 and over	375	³ 51	352	³ 22	240	267	322	260	248	550
Boys, 2 to 15	81	38	31	21	37	48	52	45	64	123
Women and girls	806	197	326	176	340	536	684	471	566	1,228
Women, 16 and over	688	183	309	150	222	470	613	388	491	1,045
Girls, 2 to 15	118	³ 14	³ 17	³ 26	119	66	71	83	75	183
Children under 2	54	³ 18	³ 17	³ 35	³ 22	58	49	52	63	62
Footwear	356	³ 141	³ 280	³ 76	226	307	301	263	312	472
Other apparel products and services	255	132	94	112	144	136	146	153	156	400
Transportation	9,330	3,552	1,921	2,981	3,996	4,442	6,240	6,895	7,870	13,875
Vehicle purchases (net outlay)	3,138	³ 812	³ 319	³ 711	1,165	838	2,049	2,029	2,042	5,164
Cars and trucks, new	1,550	³ 448	(⁴)	³ 112	³ 545	³ 103	³ 347	³ 430	704	3,011
Cars and trucks, used	1,527	³ 364	³ 319	599	620	735	1,665	1,432	1,294	2,072
Other vehicles	61	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	³ 37	³ 167	³ 43	81
Gasoline and motor oil	2,486	1,077	820	1,188	1,361	1,764	1,904	2,137	2,530	3,217

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, 2009-2010 — Continued

Item	Total 45-54 years	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 more
Other vehicle expenses	\$3,110	\$1,413	\$678	\$937	\$1,316	\$1,647	\$2,057	\$2,479	\$2,939	\$4,448
Vehicle finance charges	316	³ 59	³ 37	66	79	144	187	284	306	463
Maintenance and repairs	937	262	298	336	503	515	671	823	775	1,336
Vehicle insurance	1,332	³ 907	³ 269	³ 440	³ 531	801	967	1,069	1,513	1,768
Vehicle rental, leases, licenses, and other charges	525	185	74	94	203	186	232	304	345	881
Public transportation	597	249	104	145	155	191	230	250	359	1,046
Healthcare	3,217	1,421	650	1,877	1,429	1,747	2,329	2,522	3,035	4,462
Health insurance	1,717	638	423	746	661	895	1,289	1,389	1,743	2,359
Medical services	870	501	82	558	379	448	550	639	724	1,268
Drugs	491	252	128	542	359	351	398	402	428	628
Medical supplies	138	³ 30	³ 18	³ 31	30	52	92	92	139	208
Entertainment	3,130	1,768	823	953	1,225	1,383	1,650	1,917	2,255	4,972
Fees and admissions	795	475	109	104	122	136	241	290	430	1,469
Audio and visual equipment and services	1,045	612	469	552	654	642	824	851	939	1,393
Pets, toys, hobbies, and playground equipment	794	414	210	260	380	503	431	633	655	1,167
Other entertainment supplies, equipment, and services	496	³ 267	³ 35	37	³ 70	101	154	142	230	942
Personal care products and services	670	242	178	182	259	369	411	489	576	999
Reading	112	91	23	22	40	37	57	72	80	179
Education	2,074	³ 643	³ 400	208	137	242	542	570	823	4,059
Tobacco products and smoking supplies	481	531	424	626	492	591	557	535	562	391
Miscellaneous	994	439	294	444	290	356	788	766	876	1,449
Cash contributions	1,902	761	262	589	539	775	895	976	1,421	3,118
Personal insurance and pensions	7,661	937	268	535	1,166	1,776	2,925	4,015	5,469	13,468
Life and other personal insurance	434	³ 227	67	79	171	125	203	208	278	739
Pensions and Social Security	7,227	709	201	456	995	1,652	2,722	3,807	5,191	12,728
Sources of income and personal taxes:										
Money income before taxes	80,288	-11,450	8,130	12,404	17,621	24,909	34,765	44,966	59,327	137,522
Wages and salaries	71,377	3,674	2,412	4,937	10,434	18,055	28,347	38,677	53,026	124,281
Self-employment income	3,710	-16,814	³ -128	³ 114	947	1,077	1,409	1,728	2,272	7,673
Social Security, private and government retirement	2,255	334	2,007	3,513	3,423	3,028	2,268	2,281	1,896	2,141
Interest, dividends, rental income, other property income	1,054	83	³ 108	³ 198	³ 123	95	221	404	618	1,991
Unemployment and workers' compensation, veterans' benefits	783	³ 146	585	1,136	818	1,066	1,183	1,023	890	573
Public assistance, supplemental security income, food stamps	506	736	2,567	1,891	1,466	1,026	666	382	228	135
Regular contributions for support	372	³ 125	³ 221	297	³ 199	405	560	336	236	430
Other income	230	³ 266	³ 359	³ 317	³ 212	158	³ 110	134	160	298
Personal taxes	3,420	1,491	-292	-224	-70	-150	543	806	1,449	6,980
Federal income taxes	2,410	1,325	-322	-225	-130	-300	222	382	942	5,063
2008 Tax stimulus (thru Q20091)	³ -1	(⁴)	(⁴)	(⁴)	(⁴)	³ -2	(⁴)	(⁴)	(⁴)	³ -2
State and local income taxes	805	104	-9	-17	24	90	214	313	381	1,563
Other taxes	206	63	39	18	36	62	108	112	126	355

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, 2009-2010 — Continued

Item	Total 45-54 years	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 more
Income after taxes	76,868	-12,940	8,421	12,629	17,691	25,060	34,221	44,160	57,878	130,543
Addenda:										
Net change in total assets and liabilities	-\$7,308	-\$580	-\$1,400	-\$1,459	-\$644	\$1,457	-\$4,076	-\$324	-\$7,735	-\$12,886
Net change in total assets	4,424	-1,291	-546	-221	781	2,159	1,852	2,872	5,855	6,615
Net change in total liabilities	11,732	-710	855	1,238	1,424	702	5,928	3,196	13,590	19,501
Other financial information:										
Other money receipts	582	³ 220	³ 1,954	³ 435	³ 36	671	492	407	269	722
Mortgage principal paid on owned property	-3,131	-1,314	-474	-482	-829	-961	-1,360	-1,951	-2,431	-5,155
Estimated market value of owned home	191,157	95,241	39,363	56,035	55,158	78,287	98,642	118,874	154,485	301,050
Estimated monthly rental value of owned home	1,017	519	262	354	344	472	634	737	866	1,516
Gifts of goods and services	1,638	305	207	317	392	359	661	673	927	2,968
Food	153	³ 16	³ 6	³ 16	17	34	44	66	90	284
Alcoholic beverages	7	(⁴)	(⁴)	³ 10	(²)	³ 5	³ 3	³ 1	9	10
Housing	256	87	³ 34	83	120	93	105	118	170	433
Housekeeping supplies	30	³ 7	(⁴)	³ 37	³ 65	³ 4	³ 10	15	31	41
Household textiles	10	(⁴)	³ 1	³ 8	(²)	³ 5	³ 2	³ 6	³ 6	17
Appliances and miscellaneous housewares	21	³ 1	(⁴)	³ 3	³ 3	³ 9	³ 7	³ 10	24	33
Major appliances	6	(⁴)	(⁴)	(⁴)	(⁴)	³ 3	³ 3	(⁴)	9	9
Small appliances and miscellaneous housewares	15	³ 1	(⁴)	³ 3	³ 3	³ 6	³ 3	³ 10	³ 16	24
Miscellaneous household equipment	48	(⁴)	³ 13	³ 10	³ 5	³ 9	³ 22	27	26	86
Other housing	148	³ 79	³ 20	³ 26	47	66	65	62	82	256
Apparel and services	256	40	67	81	126	122	316	172	237	353
Males, 2 and over	54	³ 14	³ 17	³ 3	³ 17	22	47	39	46	82
Females, 2 and over	105	³ 5	³ 1	³ 31	56	42	186	36	75	155
Children under 2	44	³ 18	³ 17	³ 35	21	36	34	41	57	51
Other apparel products and services	52	³ 4	³ 33	³ 12	³ 31	³ 21	³ 49	³ 56	60	65
Jewelry and watches	15	³ 4	³ 1	³ 8	(²)	³ 1	³ 5	³ 25	³ 29	17
All other apparel products and services ...	36	(⁴)	³ 32	³ 4	³ 31	³ 20	³ 45	³ 31	31	48
Transportation	122	20	³ 1	18	14	13	24	82	108	211
Health care	33	³ 1	³ 8	³ 4	(⁴)	³ 12	³ 10	³ 48	31	50
Entertainment	90	³ 3	³ 57	³ 10	³ 9	³ 32	26	79	41	159
Toys, games, arts and crafts, and tricycles Other entertainment	27	(⁴)	³ 38	³ 3	³ 5	³ 15	³ 9	³ 14	³ 9	47
Personal care products and services	64	³ 3	³ 19	³ 8	³ 4	³ 17	17	65	32	112
Reading	14	³ 12	(⁴)	³ 2	³ 2	³ 3	11	³ 3	6	25
Education	1	(⁴)	(⁴)	(²)	³ 1	³ 1	(²)	(²)	(⁴)	1
All other gifts	618	³ 104	³ 26	³ 42	³ 3	32	67	50	184	1,300
	88	³ 22	³ 9	52	100	12	54	53	51	142

1 Value is less than or equal to 0.05.
2 Value is less than or equal to 0.5.
3 Data are likely to have large sampling errors.
4 No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2011