

**Table 3233. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014**

| 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) .....             | 24,029            | 931               | 809                | 1,109                | 864                  | 1,859                | 2,047                | 1,875                | 3,276                | 11,258            |
| Consumer unit characteristics:                            |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Income before taxes .....                                 | \$83,274          | \$1,930           | \$7,991            | \$12,901             | \$17,627             | \$25,116             | \$34,756             | \$44,741             | \$59,300             | \$139,202         |
| Income after taxes .....                                  | 71,149            | 2,124             | 8,436              | 13,567               | 18,591               | 25,953               | 33,923               | 41,855               | 54,233               | 115,103           |
| Age of reference person .....                             | 49.7              | 49.5              | 50.0               | 50.2                 | 49.8                 | 49.9                 | 49.8                 | 49.7                 | 49.7                 | 49.6              |
| Average number in consumer unit:                          |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| People .....  | 2.7               | 1.9               | 1.9                | 1.9                  | 2.0                  | 2.3                  | 2.4                  | 2.6                  | 2.7                  | 3.1               |
| Children under 18 .....                                   | .6                | .4                | .4                 | .3                   | .5                   | .6                   | .5                   | .5                   | .5                   | .8                |
| Adults 65 and older .....                                 | .1                | ( <sup>1</sup> )  | ( <sup>1</sup> )   | ( <sup>1</sup> )     | <sup>2</sup> .1      | .1                   | .1                   | .1                   | ( <sup>1</sup> )     | ( <sup>1</sup> )  |
| Earners .....   | 1.7               | .5                | .5                 | .6                   | .8                   | 1.2                  | 1.4                  | 1.6                  | 1.8                  | 2.1               |
| Vehicles .....  | 2.2               | .9                | .9                 | 1.0                  | 1.1                  | 1.4                  | 1.6                  | 1.9                  | 2.3                  | 2.9               |
| Percent distribution:                                     |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Reference person:   |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Men .....   | 48                | 38                | 34                 | 38                   | 41                   | 44                   | 41                   | 47                   | 52                   | 53                |
| Women .....   | 52                | 62                | 66                 | 62                   | 59                   | 56                   | 59                   | 53                   | 48                   | 47                |
| Housing tenure:   |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Homeowner .....   | 69                | 35                | 34                 | 36                   | 39                   | 47                   | 54                   | 60                   | 73                   | 87                |
| With mortgage .....                                       | 51                | 17                | 14                 | 19                   | 19                   | 22                   | 34                   | 40                   | 53                   | 70                |
| Without mortgage .....                                    | 19                | 18                | 20                 | 17                   | 20                   | 25                   | 20                   | 21                   | 20                   | 17                |
| Renter .....  | 31                | 65                | 66                 | 64                   | 61                   | 53                   | 46                   | 40                   | 27                   | 13                |
| Race of reference person:                                 |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Black or African-American .....                           | 15                | 32                | 32                 | 24                   | 16                   | 24                   | 18                   | 20                   | 13                   | 8                 |
| White, Asian, and all other races .....                   | 85                | 68                | 68                 | 76                   | 84                   | 76                   | 82                   | 80                   | 87                   | 92                |
| Hispanic or Latino origin of reference person:            |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Hispanic or Latino .....                                  | 13                | 16                | 17                 | 13                   | 20                   | 18                   | 18                   | 18                   | 15                   | 8                 |
| Not Hispanic or Latino .....                              | 87                | 84                | 83                 | 87                   | 80                   | 82                   | 82                   | 82                   | 85                   | 92                |
| Education of reference person:                            |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Elementary (1-8) .....                                    | 5                 | 10                | 8                  | 11                   | 9                    | 8                    | 7                    | 6                    | 5                    | 2                 |
| High school (9-12) .....                                  | 32                | 51                | 53                 | 48                   | 49                   | 43                   | 42                   | 39                   | 36                   | 20                |
| College .....   | 63                | 38                | 38                 | 40                   | 41                   | 49                   | 50                   | 55                   | 59                   | 78                |
| Never attended and other .....                            | ( <sup>1</sup> )  | 1                 | ( <sup>1</sup> )   | 1                    | 1                    | ( <sup>1</sup> )     | ( <sup>1</sup> )     | ( <sup>1</sup> )     | ( <sup>1</sup> )     | ( <sup>1</sup> )  |
| At least one vehicle owned or leased .....                | 90                | 60                | 60                 | 64                   | 73                   | 85                   | 91                   | 92                   | 95                   | 97                |
| Average annual expenditures .....                         | \$63,008          | \$25,224          | \$20,786           | \$21,999             | \$27,215             | \$30,297             | \$36,879             | \$42,180             | \$51,140             | \$92,676          |
| Food .....  | 7,972             | 4,172             | 3,535              | 3,155                | 4,743                | 4,746                | 5,091                | 5,726                | 6,478                | 11,036            |
| Food at home .....  | 4,673             | 2,974             | 2,717              | 2,401                | 3,430                | 3,307                | 3,212                | 3,725                | 3,933                | 6,062             |
| Cereals and bakery products .....                         | 631               | 388               | 356                | 289                  | 484                  | 431                  | 425                  | 485                  | 544                  | 824               |
| Cereals and cereal products .....                         | 212               | 130               | 138                | 110                  | 202                  | 151                  | 141                  | 174                  | 181                  | 271               |
| Bakery products .....                                     | 418               | 258               | 218                | 179                  | 283                  | 281                  | 284                  | 311                  | 363                  | 553               |
| Meats, poultry, fish, and eggs .....                      | 1,063             | 774               | 767                | 569                  | 815                  | 764                  | 737                  | 860                  | 957                  | 1,335             |
| Beef .....  | 272               | 189               | 143                | 146                  | 156                  | 187                  | 196                  | 224                  | 257                  | 344               |
| Pork .....  | 208               | 149               | 148                | 111                  | 187                  | 147                  | 139                  | 169                  | 189                  | 261               |
| Other meats .....   | 153               | 114               | 81                 | 67                   | 96                   | 84                   | 109                  | 107                  | 161                  | 195               |
| Poultry .....   | 207               | 193               | 231                | 126                  | 142                  | 194                  | 150                  | 167                  | 169                  | 251               |
| Fish and seafood .....                                    | 158               | 76                | 136                | 77                   | 170                  | 95                   | 92                   | 141                  | 119                  | 209               |
| Eggs .....  | 65                | 54                | 29                 | 42                   | 64                   | 57                   | 51                   | 51                   | 61                   | 76                |
| Dairy products .....                                      | 479               | 303               | 251                | 261                  | 355                  | 344                  | 310                  | 395                  | 405                  | 621               |
| Fresh milk and cream .....                                | 166               | 110               | 75                 | 117                  | 147                  | 126                  | 125                  | 161                  | 137                  | 204               |
| Other dairy products .....                                | 313               | 193               | 175                | 144                  | 208                  | 218                  | 185                  | 234                  | 268                  | 417               |
| Fruits and vegetables .....                               | 853               | 504               | 470                | 442                  | 639                  | 651                  | 607                  | 609                  | 683                  | 1,121             |
| Fresh fruits .....  | 304               | 150               | 115                | 150                  | 234                  | 213                  | 208                  | 218                  | 221                  | 417               |
| Fresh vegetables .....                                    | 276               | 164               | 207                | 127                  | 188                  | 213                  | 217                  | 187                  | 237                  | 355               |
| Processed fruits .....                                    | 123               | 87                | 53                 | 81                   | 86                   | 100                  | 81                   | 91                   | 104                  | 158               |
| Processed vegetables .....                                | 149               | 103               | 96                 | 84                   | 132                  | 125                  | 101                  | 113                  | 120                  | 190               |
| Other food at home .....                                  | 1,648             | 1,005             | 873                | 841                  | 1,137                | 1,118                | 1,134                | 1,377                | 1,344                | 2,161             |
| Sugar and other sweets .....                              | 168               | 66                | 105                | 86                   | 141                  | 109                  | 121                  | 132                  | 133                  | 223               |
| Fats and oils .....                                       | 136               | 127               | 69                 | 76                   | 136                  | 87                   | 87                   | 112                  | 106                  | 175               |
| Miscellaneous foods .....                                 | 835               | 499               | 377                | 388                  | 506                  | 607                  | 566                  | 660                  | 683                  | 1,109             |
| Nonalcoholic beverages .....                              | 457               | 307               | 307                | 277                  | 341                  | 301                  | 335                  | 442                  | 393                  | 568               |
| Food prepared by consumer unit on out-of-town trips ..... | 52                | 27                | 216                | 213                  | 213                  | 214                  | 25                   | 31                   | 29                   | 87                |

See footnotes at end of table.

**Table 3233. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014 — 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 |
|---|-------------------|-------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| Food away from home .....                                 | 3,299             | 1,198             | 818                | 754                  | 1,312                | 1,439                | 1,879                | 2,001                | 2,546                | 4,974             |
| Alcoholic beverages .....                                 | 552               | 271               | 185                | 131                  | 192                  | 180                  | 274                  | 312                  | 403                  | 853               |
| Housing .....   | 19,871            | 10,679            | 8,724              | 9,516                | 10,674               | 11,385               | 13,286               | 14,830               | 16,694               | 27,482            |
| Shelter .....   | 11,788            | 6,412             | 5,450              | 5,719                | 6,342                | 6,546                | 7,787                | 8,616                | 9,795                | 16,406            |
| Owned dwellings .....                                     | 7,824             | 2,204             | 1,469              | 1,731                | 1,690                | 2,299                | 3,212                | 4,123                | 6,205                | 12,654            |
| Mortgage interest and charges .....                       | 4,146             | 1,112             | 658                | 807                  | 848                  | 958                  | 1,638                | 2,209                | 3,318                | 6,776             |
| Property taxes .....                                      | 2,400             | 678               | 430                | 557                  | 496                  | 856                  | 954                  | 1,106                | 1,968                | 3,870             |
| Maintenance, repairs, insurance, other expenses .....     | 1,278             | 415               | 380                | 366                  | 346                  | 485                  | 619                  | 808                  | 920                  | 2,008             |
| Rented dwellings .....                                    | 3,039             | 4,024             | 3,880              | 3,920                | 4,591                | 4,102                | 4,347                | 4,211                | 3,103                | 2,064             |
| Other lodging .....                                       | 926               | <sup>2</sup> 184  | <sup>2</sup> 101   | <sup>2</sup> 68      | <sup>2</sup> 61      | 145                  | 228                  | 282                  | 487                  | 1,688             |
| Utilities, fuels, and public services .....               | 4,457             | 2,797             | 2,248              | 2,438                | 2,747                | 3,313                | 3,558                | 3,941                | 4,265                | 5,577             |
| Natural gas .....   | 473               | 201               | 189                | 218                  | 285                  | 317                  | 346                  | 401                  | 409                  | 635               |
| Electricity .....   | 1,641             | 1,312             | 1,089              | 1,076                | 1,194                | 1,361                | 1,483                | 1,556                | 1,586                | 1,903             |
| Fuel oil and other fuels .....                            | 171               | <sup>2</sup> 41   | <sup>2</sup> 15    | <sup>2</sup> 43      | <sup>2</sup> 73      | 148                  | 85                   | 109                  | 138                  | 253               |
| Telephone services .....                                  | 1,581             | 868               | 683                | 783                  | 851                  | 1,082                | 1,179                | 1,429                | 1,576                | 2,022             |
| Residential phone service, VOIP, and phone cards .....    | 393               | 292               | 246                | 204                  | 226                  | 304                  | 290                  | 370                  | 386                  | 482               |
| Cellular phone service .....                              | 1,188             | 576               | 437                | 579                  | 626                  | 778                  | 889                  | 1,059                | 1,190                | 1,540             |
| Water and other public services .....                     | 590               | 374               | 272                | 317                  | 343                  | 406                  | 465                  | 447                  | 556                  | 763               |
| Household operations .....                                | 1,048             | 522               | 281                | 475                  | 436                  | 487                  | 504                  | 661                  | 719                  | 1,599             |
| Personal services .....                                   | 168               | <sup>2</sup> 66   | <sup>2</sup> 21    | <sup>2</sup> 160     | <sup>2</sup> 55      | <sup>2</sup> 85      | <sup>2</sup> 57      | <sup>2</sup> 49      | <sup>2</sup> 56      | 283               |
| Other household expenses .....                            | 880               | 456               | 260                | 314                  | 381                  | 402                  | 447                  | 612                  | 663                  | 1,316             |
| Housekeeping supplies .....                               | 742               | 304               | 308                | 379                  | 458                  | 379                  | 479                  | 486                  | 573                  | 1,052             |
| Laundry and cleaning supplies .....                       | 180               | 92                | 111                | 114                  | 156                  | 115                  | 139                  | 159                  | 156                  | 225               |
| Other household products .....                            | 431               | 152               | 176                | 172                  | 237                  | 208                  | 244                  | 247                  | 320                  | 637               |
| Postage and stationery .....                              | 132               | <sup>2</sup> 59   | <sup>2</sup> 21    | 93                   | 65                   | 56                   | 95                   | 80                   | 97                   | 189               |
| Household furnishings and equipment .....                 | 1,836             | 644               | 437                | 506                  | 691                  | 658                  | 958                  | 1,125                | 1,340                | 2,848             |
| Household textiles .....                                  | 114               | <sup>2</sup> 24   | <sup>2</sup> 43    | <sup>2</sup> 33      | <sup>2</sup> 35      | 50                   | 61                   | 85                   | 78                   | 173               |
| Furniture .....   | 422               | 136               | 77                 | 57                   | 57                   | 130                  | 174                  | 187                  | 277                  | 710               |
| Floor coverings .....                                     | 19                | <sup>2</sup> 4    | <sup>2</sup> 1     | <sup>2</sup> 2       | <sup>2</sup> 1       | <sup>2</sup> 2       | <sup>2</sup> 8       | 9                    | 8                    | 34                |
| Major appliances .....                                    | 271               | 244               | 87                 | 75                   | 113                  | 91                   | 155                  | 211                  | 219                  | 394               |
| Small appliances, miscellaneous housewares .....          | 125               | <sup>2</sup> 30   | <sup>2</sup> 25    | 53                   | 98                   | 41                   | 122                  | 80                   | 100                  | 176               |
| Miscellaneous household equipment .....                   | 885               | 206               | 203                | 286                  | 387                  | 344                  | 438                  | 553                  | 658                  | 1,362             |
| Apparel and services .....                                | 2,038             | 905               | 370                | 519                  | 1,590                | 861                  | 1,058                | 1,389                | 1,446                | 3,035             |
| Men and boys .....  | 525               | 322               | 110                | 124                  | 192                  | 193                  | 287                  | 286                  | 317                  | 826               |
| Men, 16 and over .....                                    | 406               | 262               | <sup>2</sup> 74    | <sup>2</sup> 74      | <sup>2</sup> 137     | 149                  | 214                  | 194                  | 255                  | 643               |
| Boys, 2 to 15 .....                                       | 119               | <sup>2</sup> 60   | <sup>2</sup> 36    | 50                   | 54                   | 45                   | 73                   | 92                   | 62                   | 182               |
| Women and girls .....                                     | 714               | 183               | 61                 | 183                  | 846                  | 335                  | 446                  | 549                  | 540                  | 1,012             |
| Women, 16 and over .....                                  | 577               | <sup>2</sup> 92   | 53                 | 151                  | 627                  | 286                  | 380                  | 416                  | 428                  | 828               |
| Girls, 2 to 15 .....                                      | 137               | <sup>2</sup> 91   | <sup>2</sup> 8     | <sup>2</sup> 33      | 219                  | 49                   | 65                   | 133                  | 111                  | 184               |
| Children under 2 .....                                    | 47                | <sup>2</sup> 35   | <sup>2</sup> 28    | <sup>2</sup> 20      | <sup>2</sup> 28      | <sup>2</sup> 66      | <sup>2</sup> 32      | <sup>2</sup> 16      | <sup>2</sup> 49      | 57                |
| Footwear .....  | 436               | <sup>2</sup> 38   | <sup>2</sup> 61    | <sup>2</sup> 64      | 388                  | 131                  | 184                  | 380                  | 386                  | 621               |
| Other apparel products and services .....                 | 317               | 126               | 110                | 127                  | 136                  | 135                  | 108                  | 157                  | 155                  | 519               |
| Transportation .....                                      | 11,002            | 3,803             | 3,772              | 3,986                | 3,886                | 5,401                | 7,004                | 7,820                | 9,632                | 15,863            |
| Vehicle purchases (net outlay) .....                      | 4,040             | <sup>2</sup> 910  | <sup>2</sup> 1,786 | <sup>2</sup> 1,580   | <sup>2</sup> 642     | 1,359                | 2,655                | 2,368                | 2,970                | 6,248             |
| Cars and trucks, new .....                                | 2,075             | <sup>(3)</sup>    | <sup>2</sup> 374   | <sup>2</sup> 1,005   | <sup>2</sup> 190     | <sup>2</sup> 437     | <sup>2</sup> 1,253   | <sup>2</sup> 1,145   | 1,339                | 3,409             |
| Cars and trucks, used .....                               | 1,903             | 910               | 1,412              | <sup>2</sup> 575     | <sup>2</sup> 452     | 923                  | 1,403                | 1,209                | 1,572                | 2,726             |
| Other vehicles .....                                      | 62                | <sup>(3)</sup>    | <sup>(3)</sup>     | <sup>(3)</sup>       | <sup>(3)</sup>       | <sup>(3)</sup>       | <sup>(3)</sup>       | <sup>2</sup> 14      | <sup>2</sup> 58      | 113               |
| Gasoline and motor oil .....                              | 3,069             | 1,340             | 1,235              | 1,365                | 1,611                | 2,006                | 2,302                | 2,630                | 3,091                | 4,005             |
| Other vehicle expenses .....                              | 3,225             | 1,232             | 585                | 912                  | 1,361                | 1,837                | 1,755                | 2,427                | 3,170                | 4,527             |
| Vehicle finance charges .....                             | 254               | <sup>2</sup> 71   | <sup>2</sup> 31    | 51                   | 83                   | 87                   | 192                  | 230                  | 246                  | 364               |
| Maintenance and repairs .....                             | 1,032             | 387               | 270                | 286                  | 315                  | 652                  | 555                  | 771                  | 1,006                | 1,461             |
| Vehicle insurance .....                                   | 1,307             | <sup>2</sup> 396  | <sup>2</sup> 195   | <sup>2</sup> 443     | <sup>2</sup> 798     | <sup>2</sup> 853     | 721                  | 1,066                | 1,536                | 1,680             |
| Vehicle rental, leases, licenses, and other charges ..... | 632               | 378               | 88                 | 132                  | 166                  | 245                  | 287                  | 360                  | 383                  | 1,023             |
| Public and other transportation .....                     | 667               | 321               | 166                | 130                  | 272                  | 199                  | 290                  | 394                  | 400                  | 1,083             |
| Healthcare .....  | 4,108             | 1,774             | 965                | 1,523                | 1,442                | 2,149                | 2,564                | 3,243                | 3,705                | 5,852             |
| Health insurance .....                                    | 2,548             | 817               | 515                | 819                  | 869                  | 1,267                | 1,637                | 2,220                | 2,428                | 3,604             |
| Medical services .....                                    | 903               | 559               | 157                | 255                  | 158                  | 458                  | 454                  | 527                  | 720                  | 1,378             |
| Drugs .....   | 500               | 340               | 243                | 404                  | 338                  | 355                  | 396                  | 405                  | 441                  | 630               |
| Medical supplies .....                                    | 156               | <sup>2</sup> 57   | <sup>2</sup> 50    | 44                   | 77                   | 68                   | 76                   | 90                   | 116                  | 240               |
| Entertainment .....                                       | 3,126             | 1,195             | 1,341              | 1,034                | 1,272                | 1,343                | 1,511                | 1,753                | 2,379                | 4,792             |
| Fees and admissions .....                                 | 766               | 160               | 31                 | 143                  | 111                  | 153                  | 211                  | 235                  | 354                  | 1,388             |
| Audio and visual equipment and services .....             | 1,109             | 663               | 536                | 567                  | 631                  | 724                  | 834                  | 979                  | 1,045                | 1,429             |

See footnotes at end of table.

**Table 3233. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014 — 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 |
|---|-------------------|-------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| Pets, toys, hobbies, and playground equipment .....   | 716               | 323               | 718                | 267                  | 477                  | 380                  | 370                  | 444                  | 557                  | 1,022             |
| Pets .....  | 593               | 282               | 169                | 199                  | 441                  | 321                  | 287                  | 405                  | 466                  | 858               |
| Toys, hobbies, and playground equipment .....   | 123               | 241               | 2549               | 268                  | 236                  | 259                  | 283                  | 239                  | 91                   | 164               |
| Other entertainment supplies, equipment, and services .....   | 535               | 249               | 256                | 257                  | 252                  | 85                   | 95                   | 95                   | 422                  | 953               |
| Personal care products and services .....   | 757               | 231               | 240                | 305                  | 360                  | 348                  | 440                  | 501                  | 575                  | 1,124             |
| Reading .....   | 90                | 220               | 213                | 23                   | 27                   | 27                   | 37                   | 41                   | 64                   | 149               |
| Education .....   | 2,139             | 440               | 2181               | 266                  | 481                  | 326                  | 658                  | 554                  | 1,349                | 3,792             |
| Tobacco products and smoking supplies .....   | 428               | 443               | 409                | 415                  | 470                  | 419                  | 500                  | 507                  | 463                  | 391               |
| Miscellaneous .....   | 867               | 616               | 266                | 154                  | 434                  | 506                  | 728                  | 544                  | 1,067                | 1,112             |
| Cash contributions .....  | 2,040             | 485               | 467                | 429                  | 678                  | 777                  | 749                  | 952                  | 1,297                | 3,385             |
| Personal insurance and pensions .....   | 8,018             | 191               | 319                | 544                  | 965                  | 1,829                | 2,979                | 4,006                | 5,588                | 13,810            |
| Life and other personal insurance .....   | 393               | 292               | 244                | 74                   | 75                   | 123                  | 139                  | 177                  | 250                  | 667               |
| Pensions and Social Security .....  | 7,626             | 99                | 275                | 471                  | 891                  | 1,707                | 2,840                | 3,829                | 5,338                | 13,143            |
| Sources of income and personal taxes:   |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Money income before taxes .....   | \$83,274          | \$1,930           | \$7,991            | \$12,901             | \$17,627             | \$25,116             | \$34,756             | \$44,741             | \$59,300             | \$139,202         |
| Wages and salaries .....  | 72,297            | 881               | 2,676              | 4,977                | 9,064                | 18,442               | 29,236               | 39,092               | 52,695               | 122,648           |
| Self-employment income .....  | 6,093             | 2,790             | 2,283              | 2,388                | 1,043                | 986                  | 1,410                | 2,600                | 3,303                | 11,119            |
| Social Security, private and government retirement .....  | 2,195             | 339               | 1,707              | 3,904                | 4,569                | 2,892                | 2,437                | 1,862                | 2,087                | 1,960             |
| Interest, dividends, rental income, other property income .....   | 1,118             | 242               | 234                | 297                  | 2174                 | 121                  | 183                  | 127                  | 250                  | 2,210             |
| Public assistance, supplemental security income, food stamps .....                                      | 621               | 1,075             | 2,431              | 2,255                | 1,814                | 1,534                | 704                  | 476                  | 310                  | 149               |
| Unemployment and workers' compensation, veterans' benefits, and regular contributions for support ..... | 733               | 294               | 2504               | 657                  | 600                  | 762                  | 595                  | 508                  | 502                  | 946               |
| Other income .....  | 218               | 2289              | 2356               | 621                  | 2363                 | 380                  | 2191                 | 276                  | 154                  | 171               |
| Personal taxes (contains some imputed values) .....   | 12,125            | -194              | -445               | -666                 | -964                 | -837                 | 833                  | 2,886                | 5,067                | 24,099            |
| Federal income taxes .....  | 9,516             | -116              | -388               | -609                 | -1,039               | -1,037               | 263                  | 1,831                | 3,757                | 19,213            |
| State and local income taxes .....  | 2,535             | -91               | -64                | -64                  | 47                   | 183                  | 488                  | 868                  | 1,265                | 4,794             |
| Other taxes .....   | 74                | 212               | 27                 | 27                   | 229                  | 217                  | 282                  | 2187                 | 45                   | 92                |
| Income after taxes .....  | 71,149            | 2,124             | 8,436              | 13,567               | 18,591               | 25,953               | 33,923               | 41,855               | 54,233               | 115,103           |
| Addenda:  |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Net change in total assets and liabilities .....  | \$11,076          | \$3,409           | -\$5,097           | -\$238               | \$2,729              | -\$737               | -\$3,744             | -\$2,116             | \$4,758              | \$23,307          |
| Net change in total assets .....  | 20,763            | 6,658             | -1,779             | 1,112                | 4,680                | 3,512                | 1,612                | 3,400                | 12,827               | 38,251            |
| Net change in total liabilities .....   | 9,687             | 3,249             | 3,318              | 1,349                | 1,951                | 4,248                | 5,356                | 5,516                | 8,069                | 14,944            |
| Other financial information:  |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Other money receipts .....  | 958               | 218               | 2553               | 2299                 | 2235                 | 2196                 | 2447                 | 2830                 | 151                  | 1,661             |
| Mortgage principal paid on owned property .....   | -2,842            | -728              | -414               | -532                 | -631                 | -725                 | -1,282               | -1,269               | -1,899               | -4,758            |
| Estimated market value of owned home .....  | 187,067           | 57,589            | 41,462             | 40,848               | 49,772               | 65,659               | 80,327               | 95,971               | 147,263              | 299,394           |
| Estimated monthly rental value of owned home .....  | 1,043             | 358               | 298                | 310                  | 359                  | 464                  | 532                  | 641                  | 889                  | 1,578             |
| Gifts of goods and services, total .....  | 1,686             | 686               | 201                | 393                  | 470                  | 521                  | 1,125                | 539                  | 992                  | 2,773             |
| Food .....  | 114               | 34                | 222                | 26                   | 35                   | 43                   | 107                  | 51                   | 73                   | 176               |
| Alcoholic beverages .....   | 17                | (3)               | 250                | (1)                  | (3)                  | (1)                  | 24                   | 21                   | 23                   | 26                |
| Housing .....   | 280               | 164               | 239                | 206                  | 141                  | 106                  | 116                  | 118                  | 167                  | 440               |
| Housekeeping supplies .....   | 26                | 221               | 21                 | 24                   | 223                  | 29                   | 28                   | 210                  | 23                   | 40                |
| Household textiles .....  | 5                 | (3)               | (3)                | 29                   | (3)                  | 217                  | 21                   | 27                   | 21                   | 6                 |
| Appliances and miscellaneous housewares .....   | 23                | (1)               | (3)                | 21                   | 26                   | 27                   | 212                  | 231                  | 24                   | 38                |
| Major appliances .....  | 6                 | (1)               | (3)                | (1)                  | 26                   | 23                   | (1)                  | 21                   | (1)                  | 11                |
| Small appliances and miscellaneous housewares .....   | 17                | (3)               | (3)                | 21                   | 21                   | 24                   | 212                  | 230                  | 24                   | 26                |
| Miscellaneous household equipment .....   | 60                | 217               | (1)                | 228                  | 251                  | 29                   | 231                  | 40                   | 46                   | 90                |
| Other housing .....   | 166               | 125               | 238                | 2163                 | 260                  | 64                   | 64                   | 230                  | 94                   | 266               |

See footnotes at end of table.

**Table 3233. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014 — Continued**

| Item  | Total<br>45-54<br>years | Less<br>than<br>\$5,000 | \$5,000<br>to<br>\$9,999 | \$10,000<br>to<br>\$14,999 | \$15,000<br>to<br>\$19,999 | \$20,000<br>to<br>\$29,999 | \$30,000<br>to<br>\$39,999 | \$40,000<br>to<br>\$49,999 | \$50,000<br>to<br>\$69,999 | \$70,000<br>and<br>more |
|---|-------------------------|-------------------------|--------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-------------------------|
| Apparel and services .....                  | 231                     | 2123                    | 242                      | 276                        | 181                        | 129                        | 142                        | 107                        | 152                        | 344                     |
| Males, 2 and over .....                     | 64                      | 233                     | 210                      | 223                        | 268                        | 212                        | 53                         | 30                         | 38                         | 97                      |
| Females, 2 and over .....                   | 74                      | 24                      | 23                       | 220                        | 239                        | 31                         | 41                         | 30                         | 28                         | 125                     |
| Children under 2 .....                      | 29                      | 235                     | 228                      | (3)                        | 228                        | 234                        | 29                         | 23                         | 230                        | 38                      |
| Other apparel products and services .....   | 64                      | 251                     | 21                       | 233                        | 247                        | 252                        | 239                        | 244                        | 256                        | 84                      |
| Jewelry and watches .....                   | 24                      | 227                     | 21                       | 28                         | (3)                        | 219                        | 215                        | 2                          | 211                        | 39                      |
| All other apparel products and services ... | 40                      | 224                     | (3)                      | 225                        | 247                        | 233                        | 224                        | 243                        | 245                        | 46                      |
| Transportation .....                        | 172                     | 20                      | 20                       | 8                          | 39                         | 14                         | 275                        | 89                         | 87                         | 268                     |
| Healthcare .....                            | 34                      | 212                     | 23                       | 239                        | (1)                        | 25                         | 211                        | 223                        | 225                        | 53                      |
| Entertainment .....                         | 97                      | 218                     | 26                       | 215                        | 242                        | 250                        | 247                        | 29                         | 88                         | 152                     |
| Toys, games, arts and crafts, and tricycles | 26                      | 28                      | (1)                      | 28                         | 225                        | 25                         | 223                        | 216                        | 230                        | 34                      |
| Other entertainment .....                   | 72                      | 211                     | 26                       | 28                         | 217                        | 46                         | 23                         | 14                         | 58                         | 118                     |
| Personal care products and services .....   | 18                      | 214                     | 25                       | 22                         | 215                        | 29                         | 224                        | 27                         | 10                         | 25                      |
| Reading .....                               | 3                       | (3)                     | (3)                      | (3)                        | (3)                        | 22                         | (1)                        | 22                         | 22                         | 6                       |
| Education .....                             | 654                     | 293                     | 24                       | 239                        | 217                        | 2149                       | 374                        | 273                        | 319                        | 1,168                   |
| All other gifts .....                       | 67                      | 29                      | 211                      | 22                         | 21                         | 12                         | 24                         | 38                         | 47                         | 115                     |

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, 2015