

**Table 3233. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016**

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) .....	24,153	813	502	891	850	1,684	1,809	1,712	3,211	12,681
Consumer unit characteristics:										
Income before taxes .....	\$97,327	\$1,030	\$8,204	\$12,550	\$17,696	\$25,022	\$34,643	\$44,673	\$59,600	\$153,534
Income after taxes .....	81,458	1,141	8,828	13,193	19,142	26,148	34,349	42,649	54,465	124,600
Age of reference person .....	49.6	50.2	50.1	50.3	49.9	49.6	49.3	49.4	49.5	49.5
Average number in consumer unit:										
People .....	2.8	1.7	1.8	1.8	2.2	2.3	2.6	2.6	2.8	3.2
Children under 18 .....	.7	.3	.4	.3	.5	.5	.6	.6	.6	.8
Adults 65 and older .....	.1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	<sup>2</sup> .1	.1	.1	( <sup>1</sup> )	.1	( <sup>1</sup> )
Earners .....	1.8	.5	.7	.6	.8	1.1	1.4	1.7	1.8	2.2
Vehicles .....	2.3	.9	1.1	.9	1.3	1.4	1.8	1.9	2.2	2.9
Percent distribution:										
Reference person:										
Men .....	48	39	41	39	43	44	40	43	45	53
Women .....	52	61	59	61	57	56	60	57	55	47
Housing tenure:										
Homeowner .....	70	34	43	35	42	44	57	58	66	85
With mortgage .....	50	17	16	15	22	21	32	36	45	67
Without mortgage .....	20	18	27	20	20	24	24	22	21	18
Renter .....	30	66	57	65	58	56	43	42	34	15
Race of reference person:										
Black or African-American .....	14	24	26	24	23	23	20	17	14	10
White, Asian, and all other races .....	86	76	74	76	77	77	80	83	86	90
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	15	18	14	15	24	21	23	22	17	10
Not Hispanic or Latino .....	85	82	86	85	76	79	77	78	83	90
Education of reference person:										
Elementary (1-8) .....	4	7	9	8	11	8	6	5	3	1
High school (9-12) .....	31	49	44	56	47	46	45	40	33	20
College .....	66	42	47	36	41	45	48	54	63	79
Never attended and other .....	( <sup>1</sup> )	1	( <sup>3</sup> )	1	2	( <sup>1</sup> )	( <sup>1</sup> )	1	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	92	62	67	63	76	82	91	93	95	98
Average annual expenditures .....	\$70,462	\$23,596	\$27,917	\$21,597	\$28,095	\$30,439	\$40,493	\$43,901	\$51,679	\$99,879
Food .....	8,599	4,045	4,237	3,370	4,517	4,852	5,222	5,877	6,519	11,812
Food at home .....	4,762	2,728	2,871	2,235	3,052	3,331	3,092	3,790	3,958	6,127
Cereals and bakery products .....	595	349	359	273	337	387	371	502	537	758
Cereals and cereal products .....	195	93	137	96	155	141	124	182	167	244
Bakery products .....	399	256	222	176	182	246	247	319	369	514
Meats, poultry, fish, and eggs .....	1,095	747	712	570	889	991	803	877	865	1,345
Beef .....	315	190	171	156	216	334	229	242	237	389
Pork .....	195	153	169	155	196	167	146	165	166	226
Other meats .....	150	97	111	61	124	137	101	99	116	191
Poultry .....	211	138	148	128	192	166	162	166	160	262
Fish and seafood .....	155	117	<sup>2</sup> 56	<sup>2</sup> 41	107	104	100	143	129	200
Eggs .....	69	52	57	30	53	82	65	63	57	77
Dairy products .....	469	219	343	227	330	294	311	365	383	611
Fresh milk and cream .....	157	82	160	75	146	128	116	146	133	187
Other dairy products .....	313	137	184	151	183	167	195	220	250	424
Fruits and vegetables .....	882	439	458	381	485	650	593	702	741	1,139
Fresh fruits .....	324	122	150	126	146	238	205	274	270	424
Fresh vegetables .....	280	140	147	111	163	219	198	214	236	360
Processed fruits .....	125	57	86	69	74	84	75	102	113	160
Processed vegetables .....	153	119	74	74	101	109	115	112	123	196
Other food at home .....	1,721	974	999	784	1,012	1,008	1,013	1,344	1,433	2,273
Sugar and other sweets .....	199	100	122	103	95	108	93	135	134	282
Fats and oils .....	130	84	103	62	116	86	83	93	110	166
Miscellaneous foods .....	862	497	408	396	446	485	494	716	733	1,141
Nonalcoholic beverages .....	461	279	354	212	333	312	313	381	415	576
Food prepared by consumer unit on out-of-town trips .....	68	<sup>2</sup> 14	<sup>2</sup> 12	<sup>2</sup> 11	<sup>2</sup> 22	<sup>2</sup> 17	31	19	42	107

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, 2015-2016 — 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 .....	3,837	1,317	1,366	1,135	1,464	1,521	2,130	2,086	2,560	5,685
Alcoholic beverages .....	555	209	550	168	177	224	287	285	326	827
Housing .....	21,598	10,002	9,732	9,342	11,145	11,952	14,289	15,891	16,889	28,711
Shelter .....	12,731	5,857	5,705	5,774	6,679	6,984	8,237	8,853	9,419	17,111
Owned dwellings .....	8,292	1,828	1,795	1,528	2,097	2,280	3,926	4,236	5,254	12,593
Mortgage interest and charges .....	4,251	825	<sup>2</sup> 600	702	876	940	1,830	2,096	2,550	6,597
Property taxes .....	2,463	634	731	523	761	716	1,153	1,251	1,562	3,710
Maintenance, repairs, insurance, other expenses .....	1,578	369	465	303	460	623	944	889	1,142	2,286
Rented dwellings .....	3,425	3,973	3,801	4,206	4,447	4,559	4,087	4,342	3,743	2,803
Other lodging .....	1,014	<sup>2</sup> 56	<sup>2</sup> 109	<sup>2</sup> 40	<sup>2</sup> 135	145	224	275	422	1,716
Utilities, fuels, and public services .....	4,631	2,608	2,485	2,391	2,999	3,110	3,809	3,779	4,309	5,628
Natural gas .....	448	250	267	262	295	335	325	288	395	558
Electricity .....	1,681	1,192	1,110	1,052	1,335	1,263	1,489	1,490	1,531	1,949
Fuel oil and other fuels .....	113	<sup>2</sup> 72	<sup>2</sup> 15	<sup>2</sup> 23	<sup>2</sup> 55	<sup>2</sup> 30	118	105	100	144
Telephone services .....	1,723	784	743	763	925	1,045	1,341	1,379	1,682	2,144
Residential phone service, VOIP, and phone cards .....	337	180	184	202	222	219	289	268	314	408
Cellular phone service .....	1,386	604	560	561	703	827	1,052	1,111	1,367	1,736
Water and other public services .....	666	310	351	291	389	438	536	517	601	832
Household operations .....	1,232	401	457	357	515	466	569	706	786	1,807
Personal services .....	216	<sup>2</sup> 1	<sup>2</sup> 10	<sup>2</sup> 13	<sup>2</sup> 61	<sup>2</sup> 22	<sup>2</sup> 17	<sup>2</sup> 125	<sup>2</sup> 56	374
Other household expenses .....	1,016	400	448	344	454	444	586	581	730	1,433
Housekeeping supplies .....	770	423	337	318	349	426	489	581	633	1,037
Laundry and cleaning supplies .....	197	123	83	105	120	142	132	156	183	247
Other household products .....	422	224	185	159	191	241	300	308	314	575
Postage and stationery .....	151	<sup>2</sup> 75	<sup>2</sup> 69	<sup>2</sup> 53	<sup>2</sup> 38	43	57	117	136	214
Household furnishings and equipment .....	2,234	714	747	503	603	966	1,185	1,972	1,741	3,128
Household textiles .....	148	<sup>2</sup> 9	<sup>2</sup> 93	<sup>2</sup> 27	<sup>2</sup> 18	104	132	102	120	202
Furniture .....	567	155	143	109	116	370	300	340	359	820
Floor coverings .....	22	<sup>2</sup> 5	<sup>2</sup> 2	<sup>2</sup> 5	<sup>2</sup> 11	<sup>2</sup> 40	<sup>2</sup> 6	18	15	28
Major appliances .....	305	82	122	119	203	75	252	258	310	390
Small appliances, miscellaneous housewares .....	141	69	29	22	33	54	86	129	108	198
Miscellaneous household equipment .....	1,050	393	357	220	222	323	409	1,124	828	1,491
Apparel and services .....	2,467	651	935	707	1,291	1,078	1,474	1,243	1,479	3,685
Men and boys .....	556	48	172	82	316	236	390	236	404	819
Men, 16 and over .....	448	<sup>2</sup> 37	<sup>2</sup> 104	<sup>2</sup> 37	258	169	340	169	335	663
Boys, 2 to 15 .....	108	<sup>2</sup> 11	68	45	58	67	50	67	69	156
Women and girls .....	1,007	341	353	378	620	395	574	518	575	1,511
Women, 16 and over .....	861	312	291	306	578	342	488	421	504	1,289
Girls, 2 to 15 .....	146	<sup>2</sup> 29	<sup>2</sup> 62	<sup>2</sup> 72	42	53	86	97	71	222
Children under 2 .....	48	<sup>2</sup> 18	<sup>2</sup> 12	( <sup>3</sup> )	<sup>2</sup> 6	<sup>2</sup> 26	<sup>2</sup> 14	<sup>2</sup> 16	<sup>2</sup> 26	78
Footwear .....	504	<sup>2</sup> 172	<sup>2</sup> 214	<sup>2</sup> 130	<sup>2</sup> 248	294	350	335	306	721
Other apparel products and services .....	352	72	183	117	100	126	146	138	168	556
Transportation .....	11,388	3,489	4,012	3,907	4,510	4,791	7,593	8,100	10,016	15,425
Vehicle purchases (net outlay) .....	4,515	<sup>2</sup> 1,617	<sup>2</sup> 1,702	<sup>2</sup> 454	<sup>2</sup> 622	1,313	3,558	<sup>2</sup> 747	4,088	6,266
Cars and trucks, new .....	1,807	<sup>2</sup> 504	<sup>2</sup> 712	( <sup>3</sup> )	( <sup>3</sup> )	<sup>2</sup> 145	<sup>2</sup> 1,333	<sup>2</sup> 1,195	1,271	2,689
Cars and trucks, used .....	2,595	1,113	<sup>2</sup> 990	<sup>2</sup> 454	<sup>2</sup> 439	1,168	2,202	1,551	2,622	3,428
Other vehicles .....	112	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	<sup>2</sup> 183	( <sup>3</sup> )	<sup>2</sup> 23	( <sup>3</sup> )	<sup>2</sup> 195	149
Gasoline and motor oil .....	2,499	884	947	854	1,344	1,517	1,918	2,107	2,390	3,150
Other vehicle expenses .....	3,615	797	988	2,449	2,410	1,773	1,808	2,859	3,173	4,821
Vehicle finance charges .....	282	70	<sup>2</sup> 71	<sup>2</sup> 37	54	108	199	166	254	393
Maintenance and repairs .....	1,077	255	336	304	407	575	589	846	944	1,465
Vehicle insurance .....	1,487	<sup>2</sup> 338	<sup>2</sup> 443	<sup>2</sup> 1,997	<sup>2</sup> 1,803	<sup>2</sup> 902	<sup>2</sup> 681	1,453	1,497	1,775
Vehicle rental, leases, licenses, and other charges .....	770	133	138	110	145	188	339	393	478	1,188
Public and other transportation .....	760	191	375	150	134	187	310	387	366	1,188
Healthcare .....	4,800	1,528	1,736	1,023	1,742	1,968	2,569	3,288	4,324	6,626
Health insurance .....	3,286	816	1,208	623	1,115	1,388	1,794	2,158	2,963	4,558
Medical services .....	904	206	331	171	316	322	403	644	780	1,278
Drugs .....	459	445	159	189	287	209	281	394	462	573
Medical supplies .....	151	<sup>2</sup> 61	<sup>2</sup> 38	<sup>2</sup> 41	<sup>2</sup> 25	49	91	93	119	218
Entertainment .....	3,486	1,416	1,704	981	1,761	1,223	1,938	2,018	2,503	4,995
Fees and admissions .....	931	120	121	77	104	101	287	212	401	1,572
Audio and visual equipment and services .....	1,239	752	785	640	769	791	919	1,020	1,092	1,537

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, 2015-2016 — 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 .....	822	425	734	234	821	272	446	656	577	1,132
Pets .....	662	371	683	163	810	219	336	570	514	880
Toys, hobbies, and playground equipment .....	160	<sup>2</sup> 54	<sup>2</sup> 51	<sup>2</sup> 71	<sup>2</sup> 11	<sup>2</sup> 53	<sup>2</sup> 111	<sup>2</sup> 86	63	251
Other entertainment supplies, equipment, and services .....	494	<sup>2</sup> 119	<sup>2</sup> 65	<sup>2</sup> 30	<sup>2</sup> 67	59	286	130	434	755
Personal care products and services .....	848	204	378	290	293	336	534	468	606	1,224
Reading .....	121	<sup>2</sup> 30	<sup>2</sup> 55	<sup>2</sup> 19	<sup>2</sup> 31	36	37	41	89	188
Education .....	2,558	<sup>2</sup> 159	<sup>2</sup> 92	<sup>2</sup> 83	<sup>2</sup> 189	484	711	605	841	4,382
Tobacco products and smoking supplies .....	453	477	487	549	547	511	526	544	507	393
Miscellaneous .....	1,221	505	244	332	210	427	1,586	628	912	1,653
Cash contributions .....	2,382	666	236	352	611	614	738	1,038	1,143	3,803
Personal insurance and pensions .....	9,985	215	3,520	474	1,070	1,943	2,988	3,875	5,523	16,154
Life and other personal insurance .....	434	<sup>2</sup> 83	<sup>2</sup> 144	<sup>2</sup> 75	93	106	95	166	199	704
Pensions and Social Security .....	9,551	133	3,376	399	977	1,837	2,892	3,709	5,324	15,450
Sources of income and personal taxes:										
Money income before taxes .....	\$97,327	\$1,030	\$8,204	\$12,550	\$17,696	\$25,022	\$34,643	\$44,673	\$59,600	\$153,534
Wages and salaries .....	84,206	734	3,180	4,381	9,512	18,689	28,233	38,467	52,999	134,146
Self-employment income .....	7,670	<sup>2</sup> -1,968	<sup>2</sup> 360	<sup>2</sup> 391	<sup>2</sup> 876	1,312	1,833	2,252	3,559	12,994
Social Security, private and government retirement .....	2,409	244	1,664	4,433	5,081	3,162	2,339	2,577	1,559	2,359
Interest, dividends, rental income, other property income .....	1,767	<sup>2</sup> 61	<sup>2</sup> 87	<sup>2</sup> 80	<sup>2</sup> 48	135	269	330	528	3,116
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	551	1,395	1,924	2,702	1,633	1,154	1,133	314	360	136
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	443	<sup>2</sup> 39	<sup>2</sup> 373	<sup>2</sup> 280	<sup>2</sup> 168	333	554	576	382	497
Other income .....	282	525	<sup>2</sup> 616	<sup>2</sup> 282	<sup>2</sup> 378	<sup>2</sup> 237	283	157	214	286
Personal taxes (contains some imputed values) .....	15,869	-111	-624	-643	-1,446	-1,125	294	2,024	5,135	28,934
Federal income taxes .....	12,545	-51	-511	-593	-1,396	-1,324	-630	1,261	3,690	23,215
State and local income taxes .....	3,219	-72	-114	-58	-63	171	447	732	1,413	5,606
Other taxes .....	105	<sup>2</sup> 12	<sup>2</sup> 1	<sup>2</sup> 8	<sup>2</sup> 14	<sup>2</sup> 28	<sup>2</sup> 477	<sup>2</sup> 31	32	113
Income after taxes .....	81,458	1,141	8,828	13,193	19,142	26,148	34,349	42,649	54,465	124,600
Addenda:										
Net change in total assets and liabilities .....	\$12,227	-\$2,125	-\$19,712	\$549	-\$1,989	\$460	\$97	\$3,291	\$6,229	\$22,204
Net change in total assets .....	18,978	-1,686	1,092	406	-1,820	6,141	2,789	4,279	9,173	32,192
Net change in total liabilities .....	6,751	439	20,805	-143	169	5,681	2,692	988	2,944	9,988
Other financial information:										
Other money receipts .....	590	<sup>2</sup> 356	<sup>2</sup> 1,170	<sup>2</sup> 55	<sup>2</sup> 7	<sup>2</sup> 29	<sup>2</sup> 26	<sup>2</sup> 245	510	880
Mortgage principal paid on owned property .....	-2,867	-491	<sup>2</sup> -1,036	-598	-829	-622	-1,148	-1,326	-1,696	-4,435
Estimated market value of owned home .....	208,871	52,865	127,380	41,650	58,508	61,788	101,323	99,886	135,716	312,046
Estimated monthly rental value of owned home .....	1,149	360	521	302	403	426	642	677	864	1,638
Gifts of goods and services, total .....	2,001	337	335	143	518	528	590	818	721	3,322
Food .....	138	<sup>2</sup> 60	<sup>2</sup> 25	<sup>2</sup> 18	68	42	42	83	53	222
Alcoholic beverages .....	10	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	<sup>2</sup> 15	<sup>2</sup> 14	<sup>2</sup> 2	<sup>2</sup> 2	<sup>2</sup> 1	16
Housing .....	285	106	<sup>2</sup> 72	<sup>2</sup> 48	93	106	147	210	188	415
Housekeeping supplies .....	36	<sup>2</sup> 2	<sup>2</sup> 15	<sup>2</sup> 5	<sup>2</sup> 9	<sup>2</sup> 10	32	27	53	44
Household textiles .....	13	<sup>2</sup> 3	( <sup>3</sup> )	<sup>2</sup> 1	( <sup>3</sup> )	<sup>2</sup> 1	<sup>2</sup> 5	<sup>2</sup> 5	( <sup>1</sup> )	25
Appliances and miscellaneous housewares .....	20	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	<sup>2</sup> 4	<sup>2</sup> 10	<sup>2</sup> 12	<sup>2</sup> 23	<sup>2</sup> 5	30
Major appliances .....	7	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	<sup>2</sup> 2	<sup>2</sup> 1	<sup>2</sup> 8	<sup>2</sup> 1	<sup>2</sup> 2	12
Small appliances and miscellaneous housewares .....	12	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	<sup>2</sup> 2	<sup>2</sup> 9	<sup>2</sup> 4	<sup>2</sup> 22	<sup>2</sup> 3	18
Miscellaneous household equipment .....	44	<sup>2</sup> 14	<sup>2</sup> 1	<sup>2</sup> 7	<sup>2</sup> 25	10	<sup>2</sup> 13	55	13	67

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, 2015-2016 — 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 housing .....	172	287	256	235	255	276	86	100	117	249
Apparel and services .....	334	230	2180	225	2116	56	118	133	140	561
Males, 2 and over .....	64	24	245	216	223	217	38	58	61	88
Females, 2 and over .....	88	25	211	26	232	19	42	34	39	146
Children under 2 .....	37	218	212	(3)	26	210	24	216	219	62
Other apparel products and services .....	145	24	2111	23	255	210	234	226	222	264
Jewelry and watches .....	117	(3)	285	21	(3)	(1)	(3)	210	210	225
All other apparel products and services ...	28	24	226	22	255	29	234	216	212	39
Transportation .....	169	25	216	22	58	23	40	188	129	250
Healthcare .....	31	21	(3)	226	232	23	25	211	210	50
Entertainment .....	114	241	22	27	211	215	296	230	56	182
Toys, games, arts and crafts, and tricycles	46	25	(3)	(3)	(3)	24	269	27	26	79
Other entertainment .....	67	236	22	27	211	11	28	23	50	104
Personal care products and services .....	24	(3)	214	212	232	26	26	219	21	39
Reading .....	4	(3)	26	23	(3)	(3)	(1)	22	23	6
Education .....	767	23	28	21	256	2215	282	2117	71	1,383
All other gifts .....	126	291	211	21	236	48	52	24	68	198

<sup>1</sup> Value is too small to display.

<sup>2</sup> Data are likely to have large sampling errors.

<sup>3</sup> No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2017