

**Table 3234. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2017-2018**

Item	Total 45-54 years	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 and more
Number of consumer units (in thousands) .....	23,315	2,087	2,231	1,677	1,607	2,779	4,085	8,849
Consumer unit characteristics:								
Income before taxes .....	\$104,737	\$6,749	\$22,297	\$34,764	\$44,561	\$59,933	\$83,723	\$196,589
Income after taxes .....	87,010	7,233	23,283	34,630	42,398	54,962	74,532	155,742
Age of reference person .....	49.6	50.0	50.0	49.7	49.4	49.5	49.7	49.5
Average number in consumer unit:								
People .....	2.8	1.9	2.1	2.5	2.5	2.8	2.9	3.3
Children under 18 .....	.7	.4	.5	.6	.6	.7	.7	.9
Adults 65 and older .....	.1	( <sup>1</sup> )	.1	.1	.1	( <sup>1</sup> )	.1	.1
Earners .....	1.7	.5	1.0	1.3	1.5	1.7	2.0	2.3
Vehicles .....	2.2	.9	1.3	1.6	1.8	2.0	2.3	3.0
Percent distribution:								
Reference person:								
Men .....	47	34	45	40	43	45	48	54
Women .....	53	66	55	60	57	55	52	46
Housing tenure:								
Homeowner .....	69	33	42	48	53	61	75	90
With mortgage .....	52	17	17	27	37	42	60	75
Without mortgage .....	17	17	25	21	16	19	15	15
Renter .....	31	67	58	52	47	39	25	10
Race of reference person:								
Black or African-American .....	14	24	24	18	19	14	11	10
White, Asian, and all other races .....	86	76	76	82	81	86	89	90
Hispanic or Latino origin of reference person:								
Hispanic or Latino .....	16	22	21	27	23	21	17	9
Not Hispanic or Latino .....	84	78	79	73	77	79	83	91
Education of reference person:								
Elementary (1-8) .....	3	6	7	6	3	4	2	1
High school (9-12) .....	28	51	48	39	39	29	26	14
College .....	69	42	45	55	57	66	71	85
Never attended and other .....	( <sup>1</sup> )	1	( <sup>1</sup> )	1	1	1	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	91	60	81	91	92	95	96	98
Average annual expenditures .....	\$74,573	\$25,743	\$30,542	\$38,710	\$43,635	\$53,221	\$67,448	\$119,540
Food .....	9,400	4,219	5,114	5,703	6,268	7,455	8,618	13,906
Food at home .....	5,124	2,882	3,210	3,702	3,700	4,379	4,795	7,030
Cereals and bakery products .....	648	368	396	446	440	552	581	913
Cereals and cereal products .....	209	116	139	167	128	168	185	294
Bakery products .....	439	252	257	279	312	385	395	618
Meats, poultry, fish, and eggs .....	1,117	617	769	835	941	958	1,060	1,479
Beef .....	297	153	210	187	223	304	304	380
Pork .....	215	141	166	147	160	190	211	277
Other meats .....	153	72	110	100	215	129	142	191
Poultry .....	222	126	170	207	163	176	199	294
Fish and seafood .....	164	88	70	143	131	102	141	244
Eggs .....	67	37	42	52	48	57	63	93
Dairy products .....	520	305	304	347	326	446	479	734
Fresh milk and cream .....	174	112	121	123	119	163	163	230
Other dairy products .....	346	193	183	224	207	283	316	504
Fruits and vegetables .....	967	470	562	702	679	860	890	1,353
Fresh fruits .....	367	178	205	253	212	301	342	533
Fresh vegetables .....	327	139	195	235	256	286	289	462
Processed fruits .....	119	66	62	96	88	113	118	157
Processed vegetables .....	155	87	100	118	123	159	140	201
Other food at home .....	1,872	1,121	1,179	1,372	1,315	1,562	1,786	2,552
Sugar and other sweets .....	179	98	106	140	100	143	176	249
Fats and oils .....	134	79	93	107	117	121	120	175
Miscellaneous foods .....	978	552	582	635	657	845	933	1,362
Nonalcoholic beverages .....	506	373	384	450	416	410	507	623

See footnotes at end of table.

**Table 3234. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2017-2018 — Continued**

Item	Total 45-54 years	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 and more
Food prepared by consumer unit on out-of-town trips .....	76	<sup>2</sup> 19	<sup>2</sup> 14	40	26	44	50	143
Food away from home .....	4,276	1,337	1,904	2,000	2,568	3,076	3,823	6,876
Alcoholic beverages .....	645	241	210	266	269	418	467	1,142
Housing .....	23,358	11,442	12,061	14,567	15,859	17,828	21,898	34,459
Shelter .....	13,961	6,722	7,327	8,690	9,506	10,442	12,975	20,709
Owned dwellings .....	9,112	2,004	2,052	3,497	4,001	4,959	8,379	16,202
Mortgage interest and charges .....	4,661	891	849	1,533	1,825	2,477	4,302	8,471
Property taxes .....	2,808	640	597	1,008	1,220	1,523	2,545	5,030
Maintenance, repairs, insurance, other expenses .....	1,643	473	607	955	956	959	1,532	2,701
Rented dwellings .....	3,708	4,605	5,177	4,958	5,282	5,005	3,820	2,144
Other lodging .....	1,142	113	98	234	223	477	777	2,363
Utilities, fuels, and public services .....	4,711	2,606	3,022	3,614	3,762	4,290	4,876	6,070
Natural gas .....	453	239	260	338	327	342	452	633
Electricity .....	1,662	1,181	1,286	1,414	1,389	1,552	1,662	2,001
Fuel oil and other fuels .....	122	<sup>2</sup> 40	43	<sup>2</sup> 65	<sup>2</sup> 75	90	122	190
Telephone services .....	1,768	785	977	1,309	1,391	1,673	1,887	2,331
Residential phone service, VOIP, and phone cards .....	219	166	140	183	163	165	217	287
Cellular phone service .....	1,549	619	838	1,126	1,227	1,508	1,670	2,044
Water and other public services .....	706	361	456	488	580	633	754	915
Household operations .....	1,466	528	521	671	755	871	1,085	2,569
Personal services .....	294	<sup>2</sup> 80	<sup>2</sup> 7	<sup>2</sup> 22	<sup>2</sup> 45	<sup>2</sup> 101	110	660
Other household expenses .....	1,172	448	514	649	710	770	975	1,909
Housekeeping supplies .....	855	690	447	542	554	648	824	1,194
Laundry and cleaning supplies .....	200	82	148	158	161	161	206	265
Other household products .....	496	540	226	312	319	343	478	683
Postage and stationery .....	158	68	73	72	74	143	139	245
Household furnishings and equipment .....	2,364	896	744	1,050	1,282	1,579	2,137	3,917
Household textiles .....	118	39	56	72	67	76	135	176
Furniture .....	562	200	186	359	230	426	456	933
Floor coverings .....	30	<sup>2</sup> 5	<sup>2</sup> 3	<sup>2</sup> 9	<sup>2</sup> 7	14	17	61
Major appliances .....	395	138	113	211	243	232	372	652
Small appliances, miscellaneous housewares .....	158	57	67	79	82	117	150	250
Miscellaneous household equipment .....	1,101	458	320	321	653	713	1,007	1,845
Apparel and services .....	2,316	888	1,192	1,467	1,439	1,503	2,047	3,626
Men and boys .....	570	232	271	354	279	423	445	922
Men, 16 and over .....	441	183	171	281	198	313	353	723
Boys, 2 to 15 .....	130	49	100	74	81	110	92	199
Women and girls .....	947	351	454	568	668	578	875	1,478
Women, 16 and over .....	755	284	327	466	581	474	728	1,155
Girls, 2 to 15 .....	192	66	128	102	87	104	147	322
Children under 2 .....	56	<sup>2</sup> 24	<sup>2</sup> 51	<sup>2</sup> 62	<sup>2</sup> 29	<sup>2</sup> 36	<sup>2</sup> 58	73
Footwear .....	478	<sup>2</sup> 178	297	350	259	349	473	698
Other apparel products and services .....	265	104	119	133	203	116	196	454
Transportation .....	11,639	3,797	4,216	6,469	6,232	9,184	11,536	18,137
Vehicle purchases (net outlay) .....	4,646	<sup>2</sup> 916	1,161	2,322	1,598	3,582	4,961	7,586
Cars and trucks, new .....	2,063	<sup>2</sup> 616	<sup>2</sup> 158	<sup>2</sup> 763	<sup>2</sup> 255	1,416	2,353	3,528
Cars and trucks, used .....	2,527	300	997	1,543	1,342	2,152	2,525	3,957
Other vehicles .....	56	<sup>(3)</sup>	<sup>2</sup> 6	<sup>2</sup> 16	<sup>(3)</sup>	<sup>2</sup> 14	<sup>2</sup> 83	<sup>2</sup> 101
Gasoline, other fuels, and motor oil .....	2,560	1,086	1,405	1,948	1,915	2,258	2,637	3,492
Other vehicle expenses .....	3,471	1,531	1,349	1,855	2,430	2,741	3,250	5,286
Vehicle finance charges .....	295	98	97	176	196	224	326	439
Maintenance and repairs .....	1,078	343	413	660	784	913	981	1,645
Vehicle insurance .....	1,204	<sup>2</sup> 813	<sup>2</sup> 577	<sup>2</sup> 680	<sup>2</sup> 960	1,024	1,084	1,709
Vehicle rental, leases, licenses, and other charges .....	895	276	262	339	490	580	859	1,493
Public and other transportation .....	962	264	301	344	289	603	688	1,773
Healthcare .....	5,011	1,493	2,181	2,913	3,343	3,791	5,325	7,491
Health insurance .....	3,415	987	1,389	1,979	2,296	2,628	3,693	5,093
Medical services .....	957	242	398	412	669	653	974	1,510
Drugs .....	468	230	311	438	316	394	464	619
Medical supplies .....	171	34	84	84	63	117	194	268
Entertainment .....	4,008	1,141	1,279	1,468	2,595	2,676	3,314	6,843
Fees and admissions .....	1,052	187	181	210	296	394	681	2,149
Audio and visual equipment and services .....	1,184	507	648	794	918	929	1,108	1,715
Pets, toys, hobbies, and playground equipment .....	1,094	400	384	388	749	778	1,163	1,700
Pets .....	925	358	311	323	662	591	951	1,468

See footnotes at end of table.

**Table 3234. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2017-2018 — Continued**

Item	Total 45-54 years	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 and more
Toys, hobbies, and playground equipment .....	169	<sup>2</sup> 42	<sup>2</sup> 73	<sup>2</sup> 66	<sup>2</sup> 88	187	212	232
Other entertainment supplies, equipment, and services .....	678	48	66	<sup>2</sup> 75	632	575	363	1,279
Personal care products and services .....	939	338	326	478	654	657	895	1,479
Reading .....	106	30	30	37	60	65	144	160
Education.....	3,013	183	595	477	754	1,253	1,814	6,287
Tobacco products and smoking supplies.....	424	490	577	562	582	460	444	294
Miscellaneous.....	1,192	565	536	598	599	1,020	1,100	1,821
Cash contributions.....	2,219	464	681	731	1,008	1,189	1,522	4,169
Personal insurance and pensions .....	10,304	451	1,546	2,975	3,973	5,721	8,324	19,728
Life and other personal insurance .....	553	113	179	197	216	299	455	1,005
Pensions and Social Security .....	9,751	338	1,366	2,778	3,757	5,422	7,869	18,723
Sources of income and personal taxes:								
Money income before taxes .....	\$104,737	\$6,749	\$22,297	\$34,764	\$44,561	\$59,933	\$83,723	\$196,589
Wages and salaries.....	91,251	2,346	15,020	28,802	38,832	52,222	75,114	172,496
Self-employment income .....	8,163	129	942	1,682	1,828	3,975	4,831	17,111
Social Security, private and government retirement.....	2,240	2,006	4,272	2,500	2,301	2,071	1,875	1,944
Interest, dividends, rental income, other property income.....	1,752	<sup>3</sup> 31	106	172	377	570	748	3,958
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	503	1,648	1,310	897	600	301	331	79
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	485	182	390	591	494	409	710	479
Other income.....	342	406	258	<sup>2</sup> 119	<sup>2</sup> 130	385	113	522
Personal taxes (contains some imputed values) .....	17,727	-484	-986	133	2,163	4,971	9,190	40,848
Federal income taxes.....	14,059	-412	-1,049	-316	1,415	3,645	6,931	32,863
State and local income taxes .....	3,540	-85	45	429	734	1,288	2,214	7,693
Other taxes.....	128	<sup>2</sup> 13	<sup>2</sup> 18	<sup>2</sup> 21	<sup>2</sup> 13	<sup>2</sup> 39	44	292
Income after taxes .....	87,010	7,233	23,283	34,630	42,398	54,962	74,532	155,742
Addenda:								
Net change in total assets and liabilities .....	\$18,841	-\$3,625	\$731	\$9,684	\$2,977	\$4,787	\$4,196	\$44,495
Net change in total assets.....	28,497	-1,747	2,321	10,516	6,337	12,063	14,446	61,306
Net change in total liabilities .....	9,655	1,878	1,590	831	3,359	7,276	10,251	16,811
Other financial information:								
Other money receipts.....	397	<sup>2</sup> 150	<sup>2</sup> 171	<sup>2</sup> 88	<sup>2</sup> 317	<sup>2</sup> 349	<sup>2</sup> 142	720
Mortgage principal paid on owned property .....	-3,210	-596	-520	-908	-1,154	-1,544	-2,616	-6,112
Estimated market value of owned home.....	242,412	55,553	56,322	89,012	112,728	137,584	214,016	432,041
Estimated monthly rental value of owned home.....	1,257	379	411	586	675	801	1,233	2,065
Gifts of goods and services, total .....	1,968	405	385	685	457	1,133	1,598	3,685
Food .....	115	37	24	<sup>2</sup> 24	36	65	83	218
Alcoholic beverages .....	19	<sup>2</sup>	<sup>2</sup> 1	<sup>2</sup> 1	<sup>2</sup> 10	7	10	41
Housing .....	328	188	64	139	74	209	272	574
Housekeeping supplies.....	40	<sup>2</sup> 13	<sup>2</sup> 7	<sup>2</sup> 56	<sup>2</sup> 13	43	28	60
Household textiles.....	12	<sup>2</sup> 25	<sup>(3)</sup>	<sup>(1)</sup>	<sup>2</sup> 2	<sup>2</sup> 1	<sup>2</sup> 17	17
Appliances and miscellaneous housewares.....	25	<sup>2</sup> 23	<sup>2</sup> 10	<sup>2</sup> 2	<sup>2</sup> 10	<sup>2</sup> 5	39	36
Major appliances.....	10	<sup>2</sup> 13	<sup>2</sup> 5	<sup>2</sup> 1	<sup>2</sup> 2	<sup>(1)</sup>	<sup>2</sup> 16	14
Small appliances and miscellaneous housewares.....	15	<sup>2</sup> 9	<sup>2</sup> 6	<sup>(1)</sup>	<sup>2</sup> 8	<sup>2</sup> 5	<sup>2</sup> 23	23
Miscellaneous household equipment .....	55	<sup>2</sup> 46	<sup>2</sup> 7	<sup>2</sup> 19	<sup>2</sup> 27	67	50	80
Other housing .....	197	81	<sup>2</sup> 40	62	<sup>2</sup> 23	91	138	380
Apparel and services .....	256	96	171	172	151	193	218	386
Males, 2 and over .....	63	<sup>2</sup> 19	44	<sup>2</sup> 15	51	57	41	101
Females, 2 and over .....	98	47	59	81	47	65	72	154
Children under 2 .....	39	<sup>2</sup> 16	<sup>2</sup> 29	<sup>2</sup> 43	<sup>2</sup> 19	<sup>2</sup> 29	<sup>2</sup> 48	49
Other apparel products and services.....	56	<sup>2</sup> 14	<sup>2</sup> 39	<sup>2</sup> 32	<sup>2</sup> 33	<sup>2</sup> 43	57	82
Jewelry and watches .....	10	<sup>(1)</sup>	<sup>2</sup> 2	<sup>2</sup> 2	<sup>2</sup> 5	<sup>2</sup> 2	<sup>2</sup> 30	11
All other apparel products and services.....	45	<sup>2</sup> 14	<sup>2</sup> 37	<sup>2</sup> 30	<sup>2</sup> 28	<sup>2</sup> 41	<sup>2</sup> 27	71
Transportation .....	167	4	93	137	24	201	102	274
Healthcare.....	35	<sup>2</sup> 3	<sup>(3)</sup>	<sup>2</sup> 4	<sup>2</sup> 11	<sup>2</sup> 18	<sup>2</sup> 47	61

See footnotes at end of table.

**Table 3234. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2017-2018 — Continued**

Item	Total 45-54 years	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 and more
Entertainment.....	140	<sup>2</sup> 30	<sup>2</sup> 17	<sup>2</sup> 35	<sup>2</sup> 54	159	204	197
Toys, games, arts and crafts, and tricycles.....	45	<sup>2</sup> 3	<sup>2</sup> 8	<sup>2</sup> 7	<sup>2</sup> 15	<sup>2</sup> 102	<sup>2</sup> 30	65
Other entertainment.....	95	27	9	28	39	57	174	132
Personal care products and services.....	16	17	<sup>2</sup> 1	<sup>2</sup> 9	<sup>2</sup> 4	<sup>2</sup> 14	10	27
Reading.....	4	<sup>2</sup> 1	( <sup>1</sup> )	<sup>2</sup> 2	<sup>2</sup> 2	( <sup>1</sup> )	5	7
Education.....	780	<sup>2</sup> 3	<sup>2</sup> 4	<sup>2</sup> 88	<sup>2</sup> 64	191	570	1,702
All other gifts.....	108	<sup>2</sup> 23	9	75	26	76	77	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, 2019