

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004

Item	Complete reporting of income									
	Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Number of consumer units (in thousands)	21,880	478	724	990	1,091	2,040	2,147	2,175	3,782	8,451
Consumer unit characteristics:										
Income before taxes ¹	\$69,489	-\$1,636	\$7,817	\$12,622	\$17,251	\$24,772	\$34,860	\$44,555	\$59,259	\$122,796
Income after taxes ¹	65,744	-1,892	7,834	12,945	17,282	24,266	33,953	42,894	56,106	115,263
Age of reference person	49.4	49.2	49.5	49.3	49.4	49.3	49.5	49.2	49.4	49.4
Average number in consumer unit:										
Persons	2.7	1.8	1.8	2.2	2.2	2.2	2.3	2.5	2.7	3.1
Children under 186	.4	.4	.6	.5	.5	.5	.5	.6	.7
Persons 65 and over	(²)	(²)	(²)	(²)	(²)	(²)	.1	(²)	(²)	(²)
Earners	1.7	.8	.5	.9	1.1	1.3	1.5	1.6	1.8	2.2
Vehicles	2.4	1.2	.8	1.1	1.5	1.6	2.0	2.3	2.6	3.2
Percent distribution:										
Sex of reference person:										
Male	51	43	38	40	45	42	49	46	54	56
Female	49	57	62	60	55	58	51	54	46	44
Housing tenure:										
Homeowner	76	46	38	45	52	57	65	74	84	93
With mortgage	57	25	19	23	28	34	45	51	65	77
Without mortgage	19	21	19	22	24	23	20	23	19	17
Renter	24	54	62	55	48	43	35	26	16	7
Race of reference person:										
Black or African-American	12	30	28	21	16	22	15	13	8	7
White, Asian, and All Other Races	88	70	72	79	84	78	85	87	92	93
Education of reference person:										
Elementary (1-8)	4	8	11	12	11	6	4	4	2	1
High school (9-12)	33	46	51	57	50	48	45	38	32	18
College	63	45	38	30	38	46	51	58	66	81
Never attended and other	(³)	(⁴)	(³)	1	(³)	(³)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	93	61	56	71	84	89	94	96	98	99
Average annual expenditures	\$52,775	\$26,583	\$16,125	\$19,819	\$24,444	\$28,159	\$33,396	\$37,743	\$49,027	\$81,407
Food	6,907	4,720	2,877	3,432	4,761	4,410	4,927	5,567	6,811	9,590
Food at home	3,981	3,046	2,236	2,632	3,347	3,069	3,098	3,252	4,068	5,048
Cereals and bakery products	540	442	306	418	465	409	397	458	556	676
Cereals and cereal products	177	169	130	133	140	148	135	139	184	216
Bakery products	363	274	176	285	325	261	262	320	371	460
Meats, poultry, fish, and eggs	1,078	844	622	690	988	953	882	881	1,112	1,314
Beef	335	247	159	205	350	279	261	266	353	417
Pork	216	167	129	187	172	194	212	199	207	251
Other meats	136	107	79	90	122	125	106	118	147	159
Poultry	188	151	125	110	149	175	145	142	193	233
Fish and seafood	159	117	89	61	139	136	113	117	171	206
Eggs	45	54	41	36	55	46	46	39	42	48
Dairy products	420	318	238	242	357	297	330	361	428	538
Fresh milk and cream	153	145	110	95	139	118	131	138	149	186
Other dairy products	267	174	128	147	219	179	199	222	279	352
Fruits and vegetables	663	487	422	432	537	464	538	514	668	859
Fresh fruits	221	140	142	124	163	150	181	152	217	301
Fresh vegetables	217	180	144	150	155	151	184	162	212	284
Processed fruits	125	83	81	73	114	91	100	111	131	155
Processed vegetables	100	82	55	86	104	73	73	89	108	120

See footnotes at end of table.

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Other food at home	\$1,279	\$954	\$649	\$850	\$1,000	\$946	\$951	\$1,038	\$1,303	\$1,662
Sugar and other sweets	154	115	84	108	155	119	100	105	157	205
Fats and oils	108	93	78	78	108	98	84	106	100	129
Miscellaneous foods	611	396	277	403	394	404	450	492	649	810
Nonalcoholic beverages	359	324	202	244	324	310	289	308	359	437
Food prepared by consumer unit on out-of-town trips	47	526	58	517	519	15	27	26	39	80
Food away from home	2,926	1,674	641	800	1,414	1,341	1,829	2,315	2,743	4,542
Alcoholic beverages	509	194	134	169	177	211	278	378	421	848
Housing	16,070	9,869	6,591	7,663	8,756	9,499	11,403	12,065	14,725	23,592
Shelter	9,311	5,949	3,741	4,610	4,817	5,518	6,458	6,881	8,376	13,794
Owned dwellings	6,936	3,108	1,352	1,851	2,219	2,704	3,667	4,513	6,491	11,510
Mortgage interest and charges	4,050	1,705	726	933	1,229	1,416	2,145	2,710	3,830	6,761
Property taxes	1,677	875	411	487	577	693	843	1,077	1,615	2,744
Maintenance, repairs, insurance, other expenses	1,208	528	215	431	413	595	679	725	1,045	2,005
Rented dwellings	1,669	2,509	2,355	2,728	2,523	2,684	2,591	2,126	1,440	833
Other lodging	706	533	534	532	76	131	199	243	444	1,450
Utilities, fuels, and public services	3,389	2,220	1,946	2,209	2,221	2,553	2,771	3,038	3,416	4,304
Natural gas	469	324	226	246	289	357	390	446	458	606
Electricity	1,216	808	850	931	853	964	1,003	1,117	1,224	1,488
Fuel oil and other fuels	142	594	567	83	91	81	108	114	159	187
Telephone services	1,177	742	618	740	758	876	973	1,024	1,180	1,518
Water and other public services	384	252	185	210	231	276	296	338	395	505
Household operations	669	299	138	147	198	234	309	362	478	1,219
Personal services	123	549	58	56	522	41	73	77	49	242
Other household expenses	546	250	131	141	175	193	236	286	429	977
Housekeeping supplies	721	559	249	286	439	379	587	533	648	1,061
Laundry and cleaning supplies	180	136	110	117	120	123	180	190	170	217
Other household products	364	296	83	125	223	172	299	205	315	569
Postage and stationery	177	127	55	44	96	83	108	138	163	274
Household furnishings and equipment	1,981	841	517	411	1,080	814	1,278	1,250	1,807	3,214
Household textiles	174	117	38	26	194	76	88	101	166	277
Furniture	439	219	133	172	245	149	234	277	333	745
Floor coverings	65	549	55	55	527	22	14	28	40	126
Major appliances	233	551	92	41	55	125	130	215	275	334
Small appliances, miscellaneous housewares	125	49	34	24	113	62	115	55	95	203
Miscellaneous household equipment	946	357	215	144	447	380	697	574	898	1,528
Apparel and services	2,171	1,520	870	1,130	1,140	1,112	1,260	1,466	1,940	3,354
Men and boys	524	399	245	197	274	195	307	347	411	859
Men, 16 and over	431	306	218	96	199	135	241	275	325	735
Boys, 2 to 15	93	93	27	101	75	61	65	72	86	124
Women and girls	938	646	342	388	541	480	552	719	920	1,396
Women, 16 and over	817	596	318	326	521	418	460	613	816	1,212
Girls, 2 to 15	120	50	24	62	20	62	92	107	104	184
Children under 2	54	524	526	62	37	52	42	30	49	72
Footwear	371	338	5169	368	5153	281	221	212	361	526
Other apparel products and services	284	113	87	114	135	105	139	158	198	501
Transportation	9,676	4,630	2,377	3,284	3,914	5,795	6,130	6,971	9,638	14,631
Vehicle purchases (net outlay)	4,240	52,393	5951	1,223	1,373	2,456	2,290	2,669	4,332	6,640
Cars and trucks, new	2,225	5877	(4)	577	5434	1,061	867	1,107	1,829	4,006
Cars and trucks, used	1,885	1,424	951	633	939	1,394	1,409	1,495	2,304	2,413
Other vehicles	130	592	(4)	513	(4)	(4)	513	567	5199	221
Gasoline and motor oil	1,839	802	645	900	1,104	1,250	1,451	1,574	1,945	2,467

See footnotes at end of table.

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	Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Other vehicle expenses	\$3,091	\$1,132	\$643	\$1,057	\$1,281	\$1,889	\$2,170	\$2,515	\$2,988	\$4,603
Vehicle finance charges	445	186	67	111	151	267	315	378	511	632
Maintenance and repairs	836	318	195	252	398	495	574	671	805	1,250
Vehicle insurance	1,253	377	307	585	630	835	910	1,126	1,202	1,785
Vehicle rental, leases, licenses, other charges	558	251	73	109	103	292	371	340	470	935
Public transportation	505	302	139	104	156	200	219	212	374	921
Health care	2,631	1,172	979	1,232	1,498	1,592	2,014	2,316	2,695	3,628
Health insurance	1,250	430	361	602	664	787	985	1,148	1,379	1,672
Medical services	770	262	276	360	405	342	515	603	723	1,168
Drugs	475	429	238	228	369	416	417	437	461	587
Medical supplies	136	50	5103	42	59	47	97	128	133	200
Entertainment	2,651	1,865	555	768	962	1,259	1,494	1,680	2,470	4,273
Fees and admissions	659	368	53	65	114	163	250	319	506	1,246
Television, radios, sound equipment	909	608	316	468	484	578	702	737	899	1,264
Pets, toys, hobbies, and playground equipment	490	421	138	204	202	282	334	443	451	709
Other entertainment supplies, equipment, and services	594	469	47	32	162	236	208	181	614	1,054
Personal care products and services	676	370	294	243	310	414	460	520	617	1,010
Reading	153	74	31	31	68	67	80	110	140	250
Education	1,479	265	123	163	173	279	359	416	835	3,125
Tobacco products and smoking supplies	385	286	357	463	432	410	403	373	394	367
Miscellaneous	820	465	295	216	452	365	570	700	881	1,184
Cash contributions	1,686	575	263	181	446	699	756	944	1,351	3,023
Personal insurance and pensions	6,960	578	381	843	1,355	2,046	3,262	4,237	6,111	12,533
Life and other personal insurance	563	221	86	114	229	204	316	338	454	975
Pensions and Social Security	6,397	357	294	729	1,126	1,842	2,946	3,899	5,657	11,558
Sources of income and personal taxes: ¹										
Money income before taxes	69,489	-1,636	7,817	12,622	17,251	24,772	34,860	44,555	59,259	122,796
Wages and salaries	60,605	3,035	2,430	7,223	11,537	20,312	30,388	38,921	53,739	107,496
Self-employment income	4,135	-6,338	⁵ -114	481	1,081	935	1,058	1,444	2,121	9,063
Social Security, private and government retirement	2,314	⁵ 268	2,445	2,630	3,056	2,161	2,009	2,628	1,640	2,620
Interest, dividends, rental income, other property income	1,240	367	⁵ 31	53	116	231	419	416	695	2,586
Unemployment and workers' compensation, veterans' benefits	361	⁵ 202	⁵ 268	455	357	375	321	367	475	321
Public assistance, supplemental security income, food stamps	313	550	2,239	1,261	758	413	276	350	94	41
Regular contributions for support	366	⁵ 71	⁵ 243	379	⁵ 254	241	269	348	366	465
Other income	156	⁵ 209	⁵ 275	⁵ 140	⁵ 92	104	120	⁵ 82	130	204
Personal taxes	3,745	256	-17	-323	-30	506	907	1,661	3,153	7,533
Federal income taxes	2,742	219	-50	-348	-147	266	518	1,042	2,294	5,660
State and local income taxes	771	-36	4	-9	69	159	272	487	605	1,487
Other taxes	232	⁵ 72	⁵ 29	34	47	81	117	131	254	386
Income after taxes	65,744	-1,892	7,834	12,945	17,282	24,266	33,953	42,894	56,106	115,263

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Addenda:										
Net change in total assets and liabilities	- \$15,701	\$1,246	- \$1,740	- \$1,297	- \$4,403	- \$5,610	- \$7,649	- \$6,819	- \$11,157	- \$29,804
Net change in total assets	7,147	8,937	889	108	1,219	2,275	2,989	6,067	6,099	12,151
Net change in total liabilities	22,848	7,691	2,628	1,405	5,623	7,886	10,638	12,886	17,256	41,955
Other financial information:										
Other money receipts	521	5729	5139	5210	5323	217	143	687	848	583
Mortgage principal paid on owned property ...	-2,568	-1,189	-645	-714	-581	-851	-1,059	-1,389	-2,189	-4,556
Estimated market value of owned home	158,130	81,551	39,318	44,223	53,027	62,088	79,258	102,206	144,372	263,338
Estimated monthly rental value of owned home	923	488	297	337	366	443	553	672	878	1,435
Gifts of goods and services	1,809	341	335	579	672	625	730	805	1,286	3,380
Food	153	517	34	33	575	27	39	27	96	315
Alcoholic beverages	27	52	518	51	561	54	53	59	20	49
Housing	375	96	47	62	145	149	172	159	292	686
Housekeeping supplies	68	536	58	524	512	42	47	39	65	109
Household textiles	24	51	(4)	51	518	57	59	15	27	40
Appliances and miscellaneous housewares	32	51	57	54	522	57	517	37	26	53
Major appliances	9	(4)	56	(4)	51	(3)	56	529	6	10
Small appliances and miscellaneous housewares	23	51	51	54	521	56	510	8	20	43
Miscellaneous household equipment	94	52	57	56	25	26	43	30	117	164
Other housing	155	555	525	526	67	66	57	38	56	320
Apparel and services	302	88	58	293	153	170	216	222	283	445
Males, 2 and over	83	530	56	565	64	24	62	56	63	136
Females, 2 and over	113	528	58	85	47	53	79	93	138	157
Children under 2	41	515	526	535	26	43	36	27	38	53
Other apparel products and services	65	516	518	5107	515	50	39	46	44	99
Jewelry and watches	18	51	(3)	53	515	57	16	16	14	27
All other apparel products and services	47	514	518	5104	(4)	543	523	530	30	71
Transportation	99	(4)	514	529	106	107	39	82	83	143
Health care	47	544	519	518	53	520	22	24	28	86
Entertainment	101	531	511	531	40	63	72	74	86	160
Toys, games, arts and crafts, and tricycles ..	33	516	56	512	519	36	26	37	35	38
Other entertainment	69	515	56	519	21	27	46	37	51	122
Personal care products and services	30	514	51	53	516	14	29	32	21	46
Reading	1	(3)	(4)	(3)	51	51	51	51	2	1
Education	585	531	525	568	59	537	89	98	292	1,314
All other gifts	90	517	107	543	63	31	47	76	83	135

¹ Components of income and taxes are derived from "complete income reporters" only through 2003; (see glossary). Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.

² Value less than 0.05.

³ Value less than 0.5.

⁴ No data reported.

⁵ Data are likely to have large sampling errors.