

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007

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)	24,971	607	736	855	1,016	2,129	2,530	2,310	4,005	10,783
Consumer unit characteristics:										
Income before taxes	\$78,821	-\$5,489	\$7,973	\$12,423	\$17,347	\$25,060	\$34,736	\$44,462	\$59,895	\$134,803
Income after taxes	75,398	-5,859	7,892	12,590	17,311	24,873	33,824	43,472	57,939	128,082
Age of reference person	49.4	49.5	49.6	49.6	49.4	49.4	49.1	49.2	49.6	49.3
Average number in consumer unit:										
Persons	2.7	1.6	1.6	2.0	2.2	2.2	2.3	2.4	2.7	3.1
Children under 186	.3	.3	.5	.5	.5	.5	.5	.5	.7
Persons 65 and over	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
Earners	1.7	.5	.4	.7	.9	1.2	1.4	1.5	1.9	2.2
Vehicles	2.3	1.0	.7	1.0	1.3	1.5	1.7	1.9	2.5	3.0
Percent distribution:										
Sex of reference person:										
Male	48	44	31	43	43	38	45	43	46	54
Female	52	56	69	57	57	62	55	57	54	46
Housing tenure:										
Homeowner	75	48	31	39	49	52	61	71	81	91
With mortgage	58	23	15	18	25	35	42	54	63	77
Without mortgage	17	25	16	21	24	18	19	18	17	15
Renter	25	52	69	61	51	48	39	29	19	9
Race of reference person:										
Black or African-American	13	22	25	19	18	20	21	15	11	7
White, Asian, and all other races	87	78	75	81	82	80	79	85	89	93
Hispanic or Latino origin of reference person:										
Hispanic or Latino	11	12	14	15	19	17	14	12	10	7
Not Hispanic or Latino	89	88	86	85	81	83	86	88	90	93
Education of reference person:										
Elementary (1-8)	4	10	12	10	8	5	7	4	3	1
High school (9-12)	34	48	51	48	54	50	42	37	34	22
College	63	40	36	40	37	44	52	59	63	77
Never attended and other	(²)	2	1	2	1	1	(²)	(²)	(³)	(²)
At least one vehicle owned or leased	91	63	57	63	79	85	90	93	96	98
Average annual expenditures	\$58,369	\$25,008	\$18,085	\$22,060	\$23,494	\$28,554	\$34,756	\$39,502	\$49,991	\$87,610
Food	7,254	3,674	3,172	3,593	3,081	4,158	4,729	5,571	6,553	10,176
Food at home	4,019	2,452	2,346	2,306	2,092	2,745	2,858	3,331	3,806	5,256
Cereals and bakery products	516	359	276	319	273	372	353	418	485	675
Cereals and cereal products	162	113	82	107	98	120	124	125	145	211
Bakery products	355	246	194	211	174	252	230	293	340	464
Meats, poultry, fish, and eggs	939	603	616	649	512	713	672	834	865	1,195
Beef	275	124	155	217	145	225	204	227	258	349
Pork	183	136	118	135	98	141	140	164	194	218
Other meats	129	76	72	70	70	87	94	122	111	170
Poultry	166	110	145	112	94	122	130	142	142	213
Fish and seafood	144	127	96	69	75	100	70	143	121	195
Eggs	43	30	30	46	31	39	35	37	39	50
Dairy products	431	267	208	250	222	283	323	356	415	562
Fresh milk and cream	162	104	105	143	86	121	136	137	154	198
Other dairy products	269	163	103	106	135	161	187	220	261	364
Fruits and vegetables	684	411	432	365	280	464	475	595	629	906
Fresh fruits	229	140	156	95	97	153	153	197	204	309
Fresh vegetables	225	116	133	138	88	147	143	198	204	304
Processed fruits	120	74	66	59	45	87	83	104	116	158
Processed vegetables	109	80	76	72	50	77	97	96	105	135

See footnotes at end of table.

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007 — Continued

Item	Total 45-54 years	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Other food at home	\$1,449	\$812	\$815	\$724	\$805	\$913	\$1,035	\$1,127	\$1,412	\$1,918
Sugar and other sweets	153	76	82	79	68	92	101	114	163	203
Fats and oils	102	71	64	77	53	71	73	91	99	129
Miscellaneous foods	730	375	404	318	415	438	509	567	703	981
Nonalcoholic beverages	412	256	256	241	254	296	323	336	407	518
Food prepared by consumer unit on out-of-town trips	52	434	410	49	415	17	28	18	41	86
Food away from home	3,235	1,223	826	1,287	989	1,413	1,871	2,240	2,747	4,920
Alcoholic beverages	555	138	123	167	334	271	276	433	451	839
Housing	18,828	9,329	7,956	9,105	9,814	11,139	12,415	13,916	16,343	26,701
Shelter	11,260	5,550	4,588	5,433	5,987	6,808	7,515	8,375	9,480	16,033
Owned dwellings	8,329	2,739	1,553	1,780	2,475	3,269	4,212	5,559	7,230	13,143
Mortgage interest and charges	4,957	1,536	723	1,000	1,421	1,786	2,519	3,347	4,380	7,842
Property taxes	2,106	964	456	507	691	789	1,062	1,343	1,754	3,342
Maintenance, repairs, insurance, other expenses	1,266	240	374	274	363	694	631	869	1,096	1,959
Rented dwellings	2,059	2,632	3,004	3,544	3,405	3,450	3,114	2,582	1,808	1,178
Other lodging	872	4179	430	4108	4107	89	188	235	442	1,712
Utilities, fuels, and public services	3,983	2,483	2,167	2,484	2,824	2,941	3,070	3,453	3,921	4,977
Natural gas	568	327	314	251	333	392	410	474	548	746
Electricity	1,472	951	907	1,059	1,164	1,170	1,201	1,301	1,432	1,777
Fuel oil and other fuels	171	4130	456	4105	96	122	116	110	164	233
Telephone services	1,300	788	657	753	928	938	998	1,142	1,314	1,623
Water and other public services	471	287	233	315	303	319	345	427	463	598
Household operations	830	248	191	282	265	271	354	388	599	1,406
Personal services	192	446	428	433	453	460	89	446	151	334
Other household expenses	638	202	164	249	212	211	265	341	448	1,072
Housekeeping supplies	726	384	287	306	219	394	616	454	639	1,032
Laundry and cleaning supplies	161	99	106	118	79	104	150	128	161	198
Other household products	367	161	149	160	107	194	203	241	316	549
Postage and stationery	198	124	432	28	33	97	263	85	162	285
Household furnishings and equipment	2,028	662	723	600	518	724	860	1,245	1,704	3,253
Household textiles	145	58	39	68	42	74	59	101	125	223
Furniture	523	4165	228	89	167	147	188	244	391	893
Floor coverings	51	41	49	43	428	6	16	13	38	93
Major appliances	272	128	222	116	83	119	124	176	244	409
Small appliances, miscellaneous housewares	140	42	47	17	35	28	86	87	153	209
Miscellaneous household equipment	897	269	179	306	163	350	387	624	753	1,426
Apparel and services	2,182	1,525	1,150	810	751	960	1,198	1,580	1,893	3,224
Men and boys	525	89	529	242	69	257	276	464	444	766
Men, 16 and over	434	423	4483	210	439	176	194	394	363	646
Boys, 2 to 15	92	65	46	32	30	81	82	70	81	120
Women and girls	935	798	201	273	417	305	501	626	817	1,420
Women, 16 and over	802	648	122	241	377	252	425	550	720	1,213
Girls, 2 to 15	133	150	479	32	39	54	76	77	97	207
Children under 2	63	4169	441	421	453	29	50	50	56	78
Footwear	363	4382	265	4171	4100	252	232	241	332	497
Other apparel products and services	295	87	115	103	113	116	138	199	244	463
Transportation	10,283	4,194	2,181	2,966	3,736	4,526	6,778	6,452	9,444	15,466
Vehicle purchases (net outlay)	3,599	4730	4597	4646	4872	948	2,044	1,700	3,527	5,779
Cars and trucks, new	1,863	4506	4122	4328	4138	4346	4616	767	1,597	3,269
Cars and trucks, used	1,606	4223	4382	4318	720	539	1,312	933	1,891	2,270
Other vehicles	130	(3)	493	(3)	415	463	4116	(3)	439	240
Gasoline and motor oil	2,770	1,274	802	1,157	1,572	1,783	2,123	2,344	2,827	3,646

See footnotes at end of table.

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007 — Continued

Item	Total 45-54 years	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Other vehicle expenses	\$3,275	\$1,986	\$646	\$974	\$1,088	\$1,575	\$2,349	\$2,155	\$2,721	\$4,914
Vehicle finance charges	335	97	48	48	104	116	187	246	373	495
Maintenance and repairs	904	426	220	391	438	414	577	644	829	1,318
Vehicle insurance	1,502	41,255	4273	4367	4422	821	1,357	934	1,078	2,239
Vehicle rental, leases, licenses, and other charges	535	208	105	168	124	224	228	331	441	861
Public transportation	639	204	136	189	204	220	262	252	370	1,127
Healthcare	2,774	1,356	770	1,292	1,248	1,736	1,808	2,381	2,680	3,801
Health insurance	1,348	691	272	502	574	771	941	1,197	1,363	1,835
Medical services	785	377	116	505	281	517	485	630	695	1,113
Drugs	498	224	188	240	364	382	305	467	505	639
Medical supplies	143	465	4195	45	29	66	77	86	117	214
Entertainment	3,093	1,320	824	978	935	1,176	1,483	1,828	2,486	4,960
Fees and admissions	806	279	63	106	72	177	227	345	474	1,492
Audio and visual equipment and services	1,069	673	507	516	582	559	691	850	984	1,487
Pets, toys, hobbies, and playground equipment	717	307	231	298	210	302	422	487	651	1,071
Other entertainment supplies, equipment, and services	501	462	423	59	71	138	142	147	377	910
Personal care products and services	691	244	241	179	237	339	421	505	590	1,037
Reading	135	59	28	29	31	52	57	88	112	218
Education	1,711	4340	287	162	328	440	270	630	1,006	3,220
Tobacco products and smoking supplies	410	340	479	458	448	432	430	389	505	363
Miscellaneous	990	647	341	1,021	764	464	916	596	796	1,351
Cash contributions	2,044	675	276	405	704	821	870	1,074	1,306	3,497
Personal insurance and pensions	7,418	1,167	255	896	1,083	2,041	3,106	4,060	5,825	12,757
Life and other personal insurance	407	4105	445	120	103	134	163	224	279	698
Pensions and Social Security	7,011	1,062	210	775	980	1,907	2,943	3,836	5,546	12,059
Sources of income and personal taxes:										
Money income before taxes	78,821	-5,489	7,973	12,423	17,347	25,060	34,736	44,462	59,895	134,803
Wages and salaries	68,525	5,637	2,434	5,661	11,029	19,333	29,606	38,846	54,383	117,428
Self-employment income	5,103	-12,114	497	4605	4605	1,287	1,906	1,924	2,200	10,455
Social Security, private and government retirement	2,179	268	2,089	3,570	3,899	2,743	1,668	2,237	1,932	2,107
Interest, dividends, rental income, other property income	1,579	132	133	189	64	259	199	248	307	3,354
Unemployment and workers' compensation, veterans' benefits	298	425	4303	4456	4276	287	343	202	394	278
Public assistance, supplemental security income, food stamps	334	451	2,375	1,398	1,006	513	414	232	124	86
Regular contributions for support	559	478	4294	4318	301	493	490	680	384	716
Other income	246	434	4247	4226	4167	4144	109	94	171	379
Personal taxes	3,423	369	81	-167	35	187	912	990	1,957	6,721
Federal income taxes	2,444	285	-85	-222	-109	9	551	561	1,307	4,940
State and local income taxes	741	35	44	16	75	119	231	272	454	1,398
Other taxes	239	450	4122	439	70	58	130	157	195	384
Income after taxes	75,398	-5,859	7,892	12,590	17,311	24,873	33,824	43,472	57,939	128,082

See footnotes at end of table.

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007 — 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
Addenda:										
Net change in total assets and liabilities	- \$4,893	\$435	\$1,590	- \$3,922	- \$3,082	- \$3,966	- \$1,856	- \$6,518	- \$13,016	- \$3,414
Net change in total assets	9,479	3,886	3,860	34	101	921	5,270	2,882	3,941	17,956
Net change in total liabilities	14,372	3,451	2,270	3,956	3,183	4,886	7,126	9,399	16,958	21,370
Other financial information:										
Other money receipts	819	⁴ 542	⁴ 506	⁴ 204	⁴ 255	336	148	225	344	1,514
Mortgage principal paid on owned property	-3,345	-747	-415	-531	-916	-752	-1,246	-1,475	-2,461	-5,877
Estimated market value of owned home	217,002	112,921	54,934	66,849	75,690	81,433	108,093	141,358	181,847	340,715
Estimated monthly rental value of owned home	1,034	535	276	357	410	462	604	744	929	1,542
Gifts of goods and services	1,839	700	726	192	321	420	697	828	1,145	3,271
Food	179	⁴ 29	73	⁴ 18	⁴ 16	37	48	47	110	335
Alcoholic beverages	13	⁽³⁾	⁴ 6	⁽³⁾	⁽²⁾	⁽²⁾	⁴ 3	⁴ 2	14	23
Housing	365	100	98	⁴ 71	63	87	208	84	218	654
Housekeeping supplies	36	⁴ 11	⁴ 5	⁴ 3	⁴ 1	⁴ 6	24	13	34	59
Household textiles	14	⁴ 4	⁽³⁾	⁴ 33	⁴ 4	⁴ 7	⁴ 8	⁴ 2	14	20
Appliances and miscellaneous housewares	30	⁴ 28	⁴ 18	⁴ 2	⁴ 6	⁴ 5	⁴ 15	⁴ 12	18	52
Major appliances	13	⁴ 15	⁽³⁾	⁽³⁾	⁽³⁾	⁽²⁾	⁴ 5	⁴ 2	⁴ 3	25
Small appliances and miscellaneous housewares	17	⁴ 13	⁴ 18	⁴ 2	⁴ 6	⁴ 5	⁴ 10	⁴ 10	15	27
Miscellaneous household equipment	94	⁴ 15	⁴ 14	⁴ 9	⁴ 2	⁴ 30	30	29	52	177
Other housing	190	⁴ 42	⁴ 62	⁴ 25	⁴ 50	40	131	28	99	346
Apparel and services	300	⁴ 09	⁴ 34	78	76	112	198	307	279	390
Males, 2 and over	66	⁴ 30	⁴ 196	32	⁴ 15	21	56	51	73	79
Females, 2 and over	130	⁴ 148	⁴ 62	⁴ 20	⁴ 27	48	73	156	90	191
Children under 2	50	⁴ 160	⁴ 27	⁴ 18	⁴ 22	19	39	38	43	65
Other apparel products and services	53	⁴ 71	⁴ 149	⁴ 9	⁴ 12	⁴ 24	⁴ 30	⁴ 62	73	55
Jewelry and watches	24	⁴ 8	⁴ 17	⁴ 2	⁴ 6	⁴ 6	⁴ 13	⁴ 40	37	26
All other apparel products and services ...	29	⁴ 63	⁴ 132	⁴ 7	⁴ 6	⁴ 18	⁴ 17	⁴ 22	37	29
Transportation	106	⁽²⁾	⁴ 8	⁴ 6	7	22	46	27	92	188
Health care	35	⁽³⁾	⁴ 3	⁽²⁾	⁴ 14	⁴ 3	⁴ 21	⁴ 6	17	66
Entertainment	106	⁴ 19	⁴ 75	⁴ 9	⁴ 4	⁴ 20	41	60	69	185
Toys, games, arts and crafts, and tricycles	37	⁴ 4	⁴ 1	⁴ 7	⁽³⁾	⁴ 11	⁴ 12	⁴ 27	35	60
Other entertainment	69	⁴ 15	⁴ 74	⁴ 2	⁴ 4	⁴ 8	29	33	34	125
Personal care products and services	21	⁴ 5	⁴ 8	⁽³⁾	⁴ 2	⁴ 6	15	11	12	36
Reading	1	⁴ 1	⁽²⁾	⁽³⁾	⁽²⁾	⁽²⁾	⁽²⁾	⁴ 1	1	1
Education	616	⁴ 86	⁴ 17	⁴ 1	⁴ 92	⁴ 117	80	245	247	1,225
All other gifts	99	⁴ 52	⁴ 3	⁴ 8	⁴ 6	16	36	37	87	169

¹ Value is less than or equal to 0.05.

² Value is less than or equal to 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.

n.a. Not applicable.