

**Table 28. Consumer units with reference person age 45-54 by income before taxes: Average Annual Expenditures, Consumer Expenditure Survey, 1987-88**

Item	Complete reporting of income <sup>1</sup>							
	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 and over
Number of consumer units (in thousands)	10,985	592	881	867	763	1,885	1,672	4,326
Number of sample interviews	9,045	420	669	681	651	1,484	1,413	3,727
<b>Consumer unit characteristics:</b>								
<b>Income before taxes <sup>1</sup></b>	\$38,464	\$911	\$7,405	\$12,280	\$17,474	\$24,816	\$34,303	\$66,433
<b>Income after taxes <sup>1</sup></b>	34,558	775	7,303	11,454	16,332	23,030	31,223	58,887
<b>Average number of persons in consumer unit</b>	2.9	2.3	2.5	2.6	2.8	2.8	2.9	3.2
<b>Age of reference person</b>	49.2	49.7	49	49	49.1	49.1	49.1	49.2
<b>Average number in consumer unit:</b>								
Earners	2.0	1.2	1.2	1.3	1.7	1.9	2.1	2.5
Vehicles	2.7	1.4	1.3	1.5	2.0	2.5	2.9	3.6
Children under 18	0.6	0.6	0.6	0.7	0.7	0.6	0.6	0.6
Persons 65 and over	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
<b>Percent distribution:</b>								
<b>Sex of reference person:</b>								
Male	72	57	48	57	54	66	74	88
Female	28	43	52	43	46	34	26	12
<b>Housing tenure:</b>								
Homeowner with mortgage	57	30	20	31	37	53	63	77
Homeowner without mortgage	17	19	27	15	18	20	19	14
Renter	25	51	52	53	45	27	18	9
<b>Race of reference person:</b>								
Black	11	23	18	19	12	14	7	5
White and other	89	77	82	81	88	86	93	95
<b>Education of reference person:</b>								
Elementary (1-8)	9	14	21	16	14	10	7	3
High school (9-12)	48	58	63	57	51	56	48	37
College	43	28	13	25	33	34	45	60
Never attended and other	1	0	3	2	2	0	0	0
<b>At least one vehicle owned</b>	92	68	75	84	88	95	97	98
<b>Average annual expenditures:</b>								
<b>Food</b>	4,885	2,902	2,477	2,987	3,342	4,152	4,622	6,634
Food at home	2,709	2,019	1,885	1,998	2,068	2,413	2,627	3,352

See footnotes at end of table.

**Table 28. Consumer units with reference person age 45-54 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1987-88- Continued**

Item	Complete reporting of income <sup>1</sup>							
	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 and over
Cereals and bakery products	385	306	273	311	299	339	358	475
Cereals and cereal products	128	111	109	126	98	110	114	153
Bakery products	257	194	164	185	201	230	244	322
Meats, poultry, fish, and eggs	750	518	533	516	571	699	792	899
Beef	255	142	122	165	196	236	323	302
Pork	154	108	127	128	118	142	147	184
Other meats	111	82	88	76	78	109	127	126
Poultry	112	80	100	69	85	91	93	147
Fish and seafood	82	68	58	41	57	85	67	105
Eggs	36	39	38	37	36	36	36	35
Dairy products	341	254	217	297	237	326	329	415
Fresh milk and cream	161	145	115	170	127	167	158	176
Other dairy products	180	109	101	127	110	159	170	239
Fruits and vegetables	448	365	357	320	348	396	407	555
Fresh fruits	138	114	111	96	98	115	114	181
Fresh vegetables	137	120	107	98	102	123	131	167
Processed fruits	100	75	89	71	81	88	93	123
Processed vegetables	72	56	50	54	67	70	69	85
Other food at home	784	576	505	556	613	652	742	1,009
Sugar and other sweets	98	47	94	75	70	91	92	120
Fats and oils	70	60	62	52	56	61	64	84
Miscellaneous foods	308	240	186	229	229	241	282	406
Nonalcoholic beverages	267	205	155	193	242	234	266	328
Food prep by cu, out-of-town trips	42	25	8	7	17	26	38	70
Food away from home	2,176	883	592	989	1,274	1,740	1,995	3,282
<b>Alcoholic beverages</b>	345	258	117	218	132	350	367	454
<b>Housing</b>	9,373	6,550	4,416	5,339	6,711	7,108	8,546	13,312
Shelter	4,994	3,772	2,321	3,015	3,561	3,660	4,526	7,117
Owned dwellings	3,238	1,914	776	1,013	1,427	2,134	2,865	5,311
Mortgage interest and charges	2,055	1,050	441	601	822	1,282	1,748	3,486
Property taxes	624	311	159	162	275	434	695	971
Maintenance, repairs, insurance, other expenses	559	554	176	250	330	417	421	854
Rented dwellings	1,077	1,485	1,474	1,896	1,797	1,208	1,003	621
Other lodging	678	373	70	105	337	317	658	1,184
Utilities, fuels, and public services	2,100	1,643	1,480	1,504	1,663	1,922	2,001	2,601
Natural gas	284	197	266	223	240	234	254	353
Electricity	865	675	571	626	630	771	844	1,090
Fuel oil and other fuels	111	99	71	52	96	157	113	114
Telephone services	628	523	415	461	568	582	598	762
Water and other public services	211	149	157	141	129	177	190	282
Household operations	300	212	44	80	110	157	227	531
Personal services	48	23	7	7	24	36	55	75
Other household expenses	252	189	37	73	86	121	172	456

See footnotes at end of table.

**Table 28. Consumer units with reference person age 45-54 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1987-88- Continued**

Item	Complete reporting of income <sup>1</sup>							
	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 and over
Housekeeping supplies	501	299	226	252	629	390	442	658
Laundry and cleaning supplies	143	88	76	77	151	143	146	170
Other household products	204	89	105	84	171	160	175	292
Postage and stationery	154	122	45	90	308	87	120	196
Household furnishings and equipment	1,479	623	346	488	748	980	1,352	2,405
Household textiles	137	23	59	87	108	110	95	212
Furniture	426	112	56	168	210	292	439	688
Floor coverings	111	2	8	1	31	39	101	214
Major appliances	202	136	79	59	104	165	190	302
Small appliances, miscellaneous housewares	85	38	31	44	56	49	81	132
Miscellaneous household equipment	518	312	113	129	239	324	446	857
<b>Apparel and services</b>	2,081	951	999	886	1,395	1,513	1,972	3,058
Men and boys	538	219	188	252	310	329	501	844
Men, 16 and over	454	157	127	124	252	284	441	727
Boys, 2 to 15	84	62	61	127	58	45	60	117
Women and girls	892	427	497	263	562	705	817	1,303
Women, 16 and over	794	336	453	199	530	630	725	1,163
Girls, 2 to 15	98	91	44	63	32	76	92	141
Children under 2	47	4	26	36	28	37	53	64
Footwear	265	123	183	222	341	220	247	315
Other apparel products and services	339	178	105	114	154	222	354	532
<b>Transportation</b>	6,535	3,616	2,344	2,339	3,554	5,283	6,464	9,720
Vehicle purchases (net outlay)	2,946	1,835	834	667	1,258	2,399	2,987	4,506
Cars and trucks, new	1,586	791	371	143	477	1,061	1,591	2,654
Cars and trucks, used	1,303	1,032	462	524	764	1,299	1,356	1,745
Other vehicles	57	12	0	0	17	39	40	107
Gasoline and motor oil	1,221	729	702	702	919	1,080	1,265	1,596
Other vehicle expenses	2,029	901	697	872	1,141	1,539	1,946	3,082
Vehicle finance charges	392	107	119	124	149	256	389	642
Maintenance and repairs	699	315	264	299	431	534	678	1,041
Vehicle insurance	691	365	254	337	380	587	681	1,001
Vehicle rental, leases, licenses, other charges	247	114	60	111	181	162	197	398
Public transportation	338	151	111	98	236	265	267	536
<b>Health care</b>	1,251	717	630	808	1,027	1,223	1,267	1,583
Health insurance	386	231	217	286	332	422	407	447
Medical services	543	315	195	257	472	457	493	772
Drugs	224	146	187	178	153	272	258	228
Medical supplies	99	26	31	86	71	72	110	136
<b>Entertainment</b>	1,594	774	471	622	757	1,088	1,338	2,594
Fees and admissions	464	213	122	130	221	328	361	777
Television, radios, sound equipment	474	290	202	272	246	355	463	690
Pets, toys, and playground equipment	267	180	97	144	157	223	253	381

See footnotes at end of table.

**Table 28. Consumer units with reference person age 45-54 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1987-88- Continued**

Item	Complete reporting of income <sup>1</sup>							
	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 and over
Other supplies, equipment, and services	390	91	51	75	133	181	261	746
<b>Personal care products and services</b>	459	235	156	234	407	350	388	665
<b>Reading</b>	183	131	54	83	133	136	179	267
<b>Education</b>	642	355	48	92	256	381	618	1,103
<b>Tobacco products and smoking supplies</b>	335	292	344	320	337	346	352	331
<b>Miscellaneous</b>	844	719	180	358	487	867	831	1,145
<b>Cash contributions</b>	1,123	468	169	350	658	687	971	1,892
<b>Personal insurance and pensions</b>	3,924	425	510	981	1,685	2,503	3,782	6,756
Life and other personal insurance	429	239	148	156	274	383	406	622
Pensions and Social Security	3,495	186	362	825	1,411	2,120	3,376	6,134
<b>Sources of income and taxes: <sup>1</sup></b>								
<b>Money income before taxes</b>	38,464	911	7,405	12,280	17,474	24,816	34,303	66,433
Wages and salaries	32,434	1,509	3,793	8,273	14,550	20,658	30,056	56,544
Self-employment income	3,180	-1,590	314	858	668	1,374	2,008	6,565
Social Security, private and government retirement	1,048	216	1,305	1,645	867	1,174	643	1,123
Interest, dividends, rental income, other property income	713	-229	202	158	302	352	506	1,366
Unemployment and workers' compensation, veterans' benefits	413	86	401	357	541	565	584	316
Public assistance, supplemental security income, food stamps	284	757	1,132	711	300	334	51	25
Regular contributions for support	287	126	206	226	153	317	378	312
Other income	107	36	52	51	92	42	78	181
<b>Personal taxes <sup>1</sup></b>	3,907	136	102	826	1,142	1,787	3,080	7,546
Federal income taxes	3,129	84	44	696	853	1,368	2,335	6,138
State and local income taxes	710	55	39	112	260	399	668	1,286
Other taxes	68	-2	19	18	29	20	76	122
<b>Income after taxes <sup>1</sup></b>	34,558	775	7,303	11,454	16,332	23,030	31,223	58,887
<b>Addenda:</b>								
<b>Other financial information</b>								
Other money receipts	354	79	79	245	180	446	264	496

See footnotes at end of table.

**Table 28. Consumer units with reference person age 45-54 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1987-88- Continued**

Item	Complete reporting of income <sup>1</sup>							
	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 and over
Mortgage principal paid on owned property	-787	-481	-217	-306	-542	-565	-711	-1,212
Estimated market value of owned home	70,861	34,492	19,035	24,126	35,272	52,852	67,519	111,000
Estimated monthly rental value of owned home	447	276	135	180	232	349	439	671
<b>Gifts of:</b>								
Clothing, males 2 and over	99	53	30	62	154	76	76	131
Clothing, females 2 and over	134	71	13	66	74	110	172	183
Clothing, infants less than 2	38	3	14	26	26	30	49	50
Jewelry and watches	38	8	6	5	22	28	43	60
Small appliances and miscellaneous housewares	24	3	12	18	15	9	18	42
Household textiles	18	9	1	38	15	13	1	30
All other gifts	1,017	466	197	285	647	710	890	1,634

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary at <http://stats.bls.gov/csxgloss.htm>

**Note:** All values have been rounded, and therefore some rounded values equal zero. When data are not reported or are not applicable (i.e., missing values), values are set to zero.

**Note:** Some data are likely to have large sampling errors