

Table 28. Consumer units with reference person age 45-54 by income before taxes: Average Annual Expenditures, Consumer Expenditure Survey, 1988-89

Item	Complete reporting of income ¹							
	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)	11,728	567	914	949	862	1,815	1,628	4,995
Number of sample interviews	8,901	360	610	639	644	1,316	1,265	4,067
Consumer unit characteristics:								
Income before taxes ¹	\$40,999	\$456	\$7,576	\$12,467	\$17,531	\$24,737	\$34,517	\$69,199
Income after taxes ¹	36,967	587	7,468	11,963	16,139	22,852	31,387	61,779
Average number of persons in consumer unit	2.9	2.4	2.5	2.5	2.7	2.8	3	3.2
Age of reference person	49.2	49.9	48.8	49.4	49.5	49.1	49	49.1
Average number in consumer unit:								
Earners	2	1.2	1.1	1.3	1.7	1.9	2.1	2.4
Vehicles	2.7	1.5	1.2	1.4	1.8	2.4	2.8	3.6
Children under 18	0.6	0.6	0.6	0.7	0.6	0.6	0.7	0.6
Persons 65 and over	0	0	0	0	0.1	0	0	0
Percent distribution:								
Sex of reference person:								
Male	69	49	44	54	55	60	70	85
Female	31	51	56	46	45	40	30	15
Housing tenure:								
Homeowner with mortgage	57	31	17	25	35	52	62	76
Homeowner without mortgage	17	26	25	21	24	17	15	14
Renter	26	43	58	54	41	30	23	10
Race of reference person:								
Black	12	20	22	17	15	15	9	7
White and other	88	80	78	83	85	85	91	93
Education of reference person:								
Elementary (1-8)	8	9	24	23	10	8	6	2
High school (9-12)	47	61	60	54	62	53	47	37
College	44	31	12	22	26	39	47	60
Never attended and other	1	0	4	1	2	1	0	0
At least one vehicle owned	91	72	68	80	85	93	98	98
Average annual expenditures:								
Food	5,211	2,991	2,607	3,148	3,882	4,133	5,152	6,814
Food at home	2,848	2,027	1,845	2,129	2,272	2,361	2,986	3,421

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, 1988-89- Continued

Item	Complete reporting of income ¹							
	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	410	296	268	321	344	336	424	490
Cereals and cereal products	139	122	100	123	127	116	141	158
Bakery products	271	175	168	198	217	220	283	332
Meats, poultry, fish, and eggs	765	529	503	575	612	632	840	905
Beef	255	160	135	176	224	198	300	304
Pork	156	121	125	141	123	124	161	183
Other meats	116	56	65	139	84	108	141	127
Poultry	119	74	92	55	81	96	108	155
Fish and seafood	80	72	47	28	62	65	87	99
Eggs	39	47	39	35	37	41	43	38
Dairy products	351	250	241	285	275	319	367	408
Fresh milk and cream	164	154	119	160	145	171	180	170
Other dairy products	187	96	122	126	131	149	187	238
Fruits and vegetables	467	352	317	328	380	382	500	556
Fresh fruits	142	106	115	96	101	115	139	175
Fresh vegetables	143	130	92	111	115	110	154	170
Processed fruits	105	59	70	66	87	90	121	123
Processed vegetables	76	58	39	55	77	66	86	87
Other food at home	855	599	517	619	661	693	855	1,062
Sugar and other sweets	101	60	79	77	75	83	110	119
Fats and oils	71	61	46	59	73	60	69	82
Miscellaneous foods	355	241	192	253	253	259	382	448
Nonalcoholic beverages	284	210	188	215	238	265	257	340
Food prep by cu, out-of-town trips	45	27	12	16	21	26	37	73
Food away from home	2,363	964	761	1,019	1,610	1,772	2,165	3,393
Alcoholic beverages	324	279	130	167	117	300	374	414
Housing	10,169	7,235	4,501	5,503	6,673	8,087	9,112	14,089
Shelter	5,612	4,443	2,488	2,976	3,557	4,350	5,063	7,808
Owned dwellings	3,654	2,412	728	880	1,447	2,482	3,086	5,849
Mortgage interest and charges	2,300	1,496	371	487	810	1,306	1,796	3,871
Property taxes	732	403	146	230	297	554	730	1,111
Maintenance, repairs, insurance, other expenses	622	514	211	162	340	621	560	867
Rented dwellings	1,213	1,413	1,633	2,035	1,851	1,472	1,264	737
Other lodging	744	618	127	62	259	395	713	1,222
Utilities, fuels, and public services	2,202	1,750	1,475	1,538	1,773	1,998	2,100	2,693
Natural gas	287	156	223	209	245	239	275	357
Electricity	888	695	584	605	683	787	827	1,112
Fuel oil and other fuels	110	104	68	47	92	139	111	123
Telephone services	689	613	438	521	597	652	668	811
Water and other public services	227	183	161	156	155	181	219	290
Household operations	357	270	50	93	107	149	214	639
Personal services	79	37	6	12	17	37	18	156
Other household expenses	278	233	44	80	90	111	196	483

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, 1988-89- Continued

Item	Complete reporting of income ¹							
	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	498	216	171	334	401	475	421	655
Laundry and cleaning supplies	138	77	60	109	134	125	143	164
Other household products	211	55	73	135	144	203	161	292
Postage and stationery	149	84	38	89	123	146	117	199
Household furnishings and equipment	1,500	556	316	562	836	1,116	1,313	2,294
Household textiles	144	20	49	108	70	82	108	227
Furniture	422	171	50	197	338	223	328	678
Floor coverings	124	3	6	43	67	73	100	207
Major appliances	191	99	56	41	98	162	194	279
Small appliances, miscellaneous housewares	86	30	27	41	37	43	90	132
Miscellaneous household equipment	534	234	128	131	224	533	493	771
Apparel and services	2,120	799	856	1,147	1,319	1,400	2,164	3,006
Men and boys	538	173	217	313	261	320	472	814
Men, 16 and over	448	137	161	185	240	265	401	687
Boys, 2 to 15	90	36	56	128	22	54	72	127
Women and girls	898	331	328	487	532	596	927	1,271
Women, 16 and over	784	221	281	384	501	510	817	1,117
Girls, 2 to 15	114	110	47	104	31	86	110	154
Children under 2	61	12	10	40	28	39	119	71
Footwear	270	107	127	193	333	234	324	303
Other apparel products and services	354	176	174	113	164	212	322	547
Transportation	6,835	3,723	2,324	2,495	3,403	4,763	6,924	10,143
Vehicle purchases (net outlay)	3,017	1,466	772	872	1,073	1,737	3,134	4,774
Cars and trucks, new	1,611	956	118	308	82	755	1,490	2,821
Cars and trucks, used	1,348	498	654	549	976	974	1,603	1,841
Other vehicles	58	12	0	15	15	8	40	112
Gasoline and motor oil	1,283	949	732	723	893	1,113	1,310	1,650
Other vehicle expenses	2,147	1,085	658	778	1,146	1,619	2,160	3,150
Vehicle finance charges	419	101	101	97	207	263	418	667
Maintenance and repairs	717	293	270	288	503	500	748	1,024
Vehicle insurance	773	550	239	296	338	664	780	1,099
Vehicle rental, leases, licenses, other charges	239	141	48	97	98	193	214	361
Public transportation	387	223	162	122	290	295	321	569
Health care	1,336	1,038	624	774	1,098	1,188	1,344	1,697
Health insurance	451	333	234	271	416	412	501	542
Medical services	559	404	180	212	422	489	470	789
Drugs	227	247	185	194	198	219	280	227
Medical supplies	99	54	25	96	62	67	93	138
Entertainment	1,742	808	494	554	779	1,289	1,310	2,769
Fees and admissions	475	234	120	91	237	346	323	777
Television, radios, sound equipment	503	295	215	258	262	369	465	727
Pets, toys, and playground equipment	294	178	104	165	180	324	302	370

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, 1988-89- Continued

Item	Complete reporting of income ¹							
	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	471	101	55	39	100	250	221	895
Personal care products and services	476	211	199	357	366	323	436	654
Reading	192	119	58	80	138	146	191	272
Education	637	446	72	141	158	258	571	1,098
Tobacco products and smoking supplies	336	263	352	314	345	342	365	332
Miscellaneous	887	714	272	455	421	822	877	1,201
Cash contributions	1,209	241	136	164	619	781	900	2,071
Personal insurance and pensions	4,099	464	556	973	1,722	2,499	3,779	6,850
Life and other personal insurance	456	272	198	175	283	349	436	652
Pensions and Social Security	3,644	192	359	797	1,439	2,150	3,343	6,198
Sources of income and taxes: ¹								
Money income before taxes	40,999	456	7,576	12,467	17,531	24,737	34,517	69,199
Wages and salaries	34,072	1,369	3,714	8,570	14,009	20,873	29,962	57,775
Self-employment income	3,928	-1,850	290	896	1,159	1,414	2,014	7,839
Social Security, private and government retirement	1,155	306	1,266	1,759	1,073	1,099	712	1,296
Interest, dividends, rental income, other property income	728	-151	253	80	281	213	582	1,350
Unemployment and workers' compensation, veterans' benefits	367	191	372	327	406	313	583	335
Public assistance, supplemental security income, food stamps	261	512	1,272	559	318	271	73	38
Regular contributions for support	372	30	336	142	212	514	490	398
Other income	116	47	74	134	73	40	102	168
Personal taxes ¹	4,031	-131	108	504	1,392	1,885	3,130	7,420
Federal income taxes	3,191	-179	35	375	1,045	1,383	2,440	5,958
State and local income taxes	760	-9	21	113	313	452	612	1,343
Other taxes	80	58	52	16	34	50	79	118
Income after taxes ¹	36,967	587	7,468	11,963	16,139	22,852	31,387	61,779
Net change in total assets	1,928	-1,112	-289	242	-25	-367	2,174	4,088
Net change in total liabilities	2,737	-746	405	1,668	420	813	3,223	4,702
Addenda:								

Table 28. Consumer units with reference person age 45-54 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1988-89- Continued

Item	Complete reporting of income ¹							
	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 financial information								
Other money receipts	421	9	4	80	300	708	901	370
Mortgage principal paid on owned property	-871	-662	-253	-296	-511	-652	-717	-1,310
Estimated market value of owned home	78,741	54,289	19,174	26,425	37,374	53,192	63,778	123,643
Estimated monthly rental value of owned home	480	297	140	182	276	353	410	723
Gifts of:	1,436	757	297	448	625	999	1,319	2,220
Clothing, males 2 and over	92	65	24	95	104	80	86	109
Clothing, females 2 and over	140	66	11	55	59	165	218	161
Clothing, infants less than 2	47	11	8	20	16	30	103	53
Jewelry and watches	38	12	4	13	28	30	37	56
Small appliances and miscellaneous housewares	26	4	13	16	8	11	24	42
Household textiles	14	3	4	34	5	12	1	21
All other gifts	1,079	596	233	215	405	671	850	1,778

¹ 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