

Table 28. Consumer units with reference person age 45-54 by income before taxes: Average Annual Expenditures, Consumer Expenditure Survey, 1989-90

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)	12,376	521	861	1,059	895	1,980	1,657	5,404
Consumer unit characteristics:								
Income before taxes ¹	\$42,716	\$156	\$7,661	\$12,508	\$17,387	\$24,676	\$34,693	\$71,583
Income after taxes ¹	38,621	373	7,375	11,969	16,064	22,843	31,522	64,200
Average number of persons in consumer unit	2.9	2.3	2.2	2.4	2.8	2.8	3	3.2
Age of reference person	49.2	49.6	48.7	49.6	49.5	49.2	49.3	49.1
Average number in consumer unit:								
Earners	2.0	1.1	1.0	1.3	1.6	1.8	2.2	2.4
Vehicles	2.6	1.4	1.2	1.4	1.7	2.3	2.7	3.5
Children under 18	0.6	0.5	0.6	0.6	0.7	0.6	0.7	0.6
Persons 65 and over	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Percent distribution:								
Sex of reference person:								
Male	67	45	43	47	51	60	69	82
Female	33	55	57	53	49	40	31	18
Housing tenure:								
Homeowner	74	59	43	48	61	66	75	89
With mortgage	58	35	23	24	37	51	61	77
Without mortgage	16	24	19	24	24	15	14	13
Renter	26	41	57	52	39	34	25	11
Race of reference person:								
Black	12	22	23	12	18	15	10	8
White and other	88	78	77	88	82	85	90	92
Education of reference person:								
Elementary (1-8)	8	13	19	24	11	8	8	3
High school (9-12)	45	61	58	57	64	51	48	32
College	47	26	19	20	25	40	44	65
Never attended and other	0	0	4	0	1	1	0	0
At least one vehicle owned	92	76	66	82	86	94	97	98
Average annual expenditures:								
Food	5,528	3,050	3,060	3,359	4,173	3,863	5,148	7,251
Food at home	3,025	1,957	2,275	2,336	2,584	2,337	3,098	3,562

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, 1989-90- 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	433	238	312	354	341	318	429	526
Cereals and cereal products	143	100	120	126	119	114	130	167
Bakery products	290	138	192	228	223	204	299	358
Meats, poultry, fish, and eggs	838	578	697	669	744	697	886	944
Beef	277	196	223	187	247	217	298	318
Pork	171	146	160	164	152	143	190	181
Other meats	130	53	110	145	139	122	131	137
Poultry	130	85	114	90	83	104	139	154
Fish and seafood	93	65	55	44	83	73	87	116
Eggs	38	33	35	39	40	38	40	38
Dairy products	359	217	276	280	348	300	367	409
Fresh milk and cream	165	119	131	161	199	156	179	166
Other dairy products	195	99	145	119	148	144	188	243
Fruits and vegetables	478	343	357	347	421	348	517	560
Fresh fruits	146	93	117	102	128	105	156	173
Fresh vegetables	147	105	109	124	151	106	150	169
Processed fruits	104	66	76	64	70	73	122	126
Processed vegetables	81	79	55	57	72	64	89	92
Other food at home	916	580	632	685	730	674	899	1,124
Sugar and other sweets	112	63	77	93	122	78	102	134
Fats and oils	77	54	60	66	87	62	75	85
Miscellaneous foods	396	287	270	269	258	242	409	504
Nonalcoholic beverages	286	160	212	232	248	261	278	328
Food prep by cu, out-of-town trips	47	16	13	25	16	31	35	73
Food away from home	2,503	1,093	786	1,023	1,589	1,526	2,050	3,689
Alcoholic beverages	338	146	140	155	195	230	325	468
Housing	10,610	7,697	4,789	5,698	6,491	8,266	8,874	14,791
Shelter	6,025	4,503	2,619	3,116	3,637	4,624	5,002	8,506
Owned dwellings	3,912	2,609	875	962	1,588	2,626	2,968	6,245
Mortgage interest and charges	2,536	1,831	497	515	1,006	1,479	1,798	4,191
Property taxes	723	452	133	235	284	539	566	1,127
Maintenance, repairs, insurance, other expenses	653	326	245	211	298	607	605	928
Rented dwellings	1,264	1,238	1,550	1,927	1,767	1,618	1,407	834
Other lodging	849	656	194	227	282	381	627	1,428
Utilities, fuels, and public services	2,279	1,696	1,492	1,633	1,781	2,068	2,178	2,778
Natural gas	296	198	214	192	245	262	289	363
Electricity	912	651	592	641	706	817	835	1,134
Fuel oil and other fuels	104	63	40	58	67	97	108	135
Telephone services	728	620	514	582	598	682	701	847
Water and other public services	238	165	131	160	165	211	246	298
Household operations	337	138	74	90	96	142	233	590
Personal services	83	17	7	20	26	43	47	150
Other household expenses	254	120	67	70	70	99	186	441

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, 1989-90- 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	511	269	250	351	269	409	445	678
Laundry and cleaning supplies	139	78	94	121	71	106	144	172
Other household products	209	100	97	137	101	158	174	287
Postage and stationery	163	91	59	93	97	145	127	219
Household furnishings and equipment	1,458	1,091	355	508	708	1,022	1,016	2,239
Household textiles	147	472	12	57	42	81	110	211
Furniture	373	190	98	180	280	206	302	571
Floor coverings	142	1	0	43	55	66	67	251
Major appliances	174	69	54	53	88	164	147	254
Small appliances, miscellaneous housewares	89	100	16	31	41	52	78	134
Miscellaneous household equipment	532	260	174	144	204	452	312	818
Apparel and services	2,143	697	1,024	1,065	1,123	1,389	2,108	3,019
Men and boys	563	129	219	268	201	304	453	872
Men, 16 and over	494	114	183	204	179	260	400	773
Boys, 2 to 15	69	15	36	64	22	44	53	100
Women and girls	893	280	399	484	491	619	893	1,223
Women, 16 and over	794	229	354	390	445	537	790	1,097
Girls, 2 to 15	99	51	45	93	46	82	103	126
Children under 2	59	17	32	29	28	45	117	66
Footwear	280	106	167	175	239	205	344	332
Other apparel products and services	347	164	208	109	164	217	301	526
Transportation	7,057	2,841	2,413	3,131	4,320	4,424	6,341	10,593
Vehicle purchases (net outlay)	3,001	688	865	1,363	1,993	1,391	2,433	4,817
Cars and trucks, new	1,592	141	125	276	559	639	1,056	2,907
Cars and trucks, used	1,376	548	740	1,029	1,434	752	1,350	1,853
Other vehicles	33	0	0	58	0	0	28	56
Gasoline and motor oil	1,354	896	695	742	891	1,177	1,391	1,754
Other vehicle expenses	2,270	1,054	701	854	1,200	1,640	2,230	3,319
Vehicle finance charges	431	102	164	106	249	268	460	650
Maintenance and repairs	786	336	233	346	483	575	811	1,109
Vehicle insurance	806	514	242	332	375	632	748	1,170
Vehicle rental, leases, licenses, other charges	247	102	61	70	93	165	210	390
Public transportation	431	203	151	173	236	216	288	704
Health care	1,509	1,030	834	965	1,162	1,231	1,519	1,922
Health insurance	536	392	343	303	485	470	570	649
Medical services	626	308	257	362	392	502	547	877
Drugs	236	258	185	224	212	177	296	251
Medical supplies	110	71	49	76	73	81	107	146
Entertainment	1,901	703	1,244	598	772	1,305	1,383	2,932
Fees and admissions	457	152	82	85	212	243	342	772
Television, radios, sound equipment	557	301	263	272	310	388	514	798
Pets, toys, and playground equipment	362	171	255	210	186	434	315	447

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, 1989-90- 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	525	79	645	31	63	240	213	915
Personal care products and services	486	163	234	309	267	324	476	666
Reading	191	80	83	73	115	136	190	275
Education	667	498	83	259	133	302	512	1,125
Tobacco products and smoking supplies	355	281	393	351	326	332	375	363
Miscellaneous	890	590	311	410	534	856	913	1,166
Cash contributions	1,384	178	199	327	488	667	990	2,427
Personal insurance and pensions	4,298	495	660	1,000	1,786	2,524	3,854	7,093
Life and other personal insurance	501	215	236	182	299	301	512	738
Pensions and Social Security	3,797	280	424	818	1,487	2,223	3,342	6,355
Sources of income and taxes: ¹								
Money income before taxes	42,716	156	7,661	12,508	17,387	24,676	34,693	71,583
Wages and salaries	35,658	1,493	3,899	8,794	13,748	20,610	30,600	59,966
Self-employment income	4,067	-2,690	16	751	1,131	1,800	1,724	8,048
Social Security, private and government retirement	1,182	368	1,114	1,799	1,130	1,091	865	1,289
Interest, dividends, rental income, other property income	832	127	335	80	137	308	484	1,539
Unemployment and workers' compensation, veterans' benefits	299	214	417	249	329	297	368	273
Public assistance, supplemental security income, food stamps	274	581	1,566	560	565	171	56	40
Regular contributions for support	296	13	240	154	243	363	501	282
Other income	107	51	75	121	104	34	95	146
Personal taxes ¹	4,094	-217	286	539	1,322	1,833	3,171	7,384
Federal income taxes	3,214	-270	164	402	1,013	1,371	2,441	5,864
State and local income taxes	789	-19	56	126	280	402	635	1,386
Other taxes	91	71	66	11	29	60	95	133
Income after taxes ¹	38,621	373	7,375	11,969	16,064	22,843	31,522	64,200
Addenda:								
Net change in total assets and liabilities	62	3,778	1,707	-811	680	276	1,296	-947

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, 1989-90- 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
Net change in total assets	2,330	708	2,077	222	1,059	504	2,711	3,702
Net change in total liabilities	2,268	-3,070	370	1,032	379	228	1,415	4,649
Other financial information								
Other money receipts	435	45	13	86	324	487	960	447
Mortgage principal paid on owned property	-922	-728	-374	-311	-450	-689	-688	-1,384
Estimated market value of owned home	84,280	75,674	33,176	27,164	40,032	54,534	63,137	129,151
Estimated monthly rental value of owned home	506	277	182	200	295	367	417	753
Gifts of:								
Clothing, males 2 and over	1,646	1,185	490	529	532	801	1,199	2,690
Clothing, females 2 and over	96	59	17	90	32	116	82	122
Clothing, infants less than 2	151	100	173	55	56	129	145	191
Jewelry and watches	46	16	5	15	14	34	102	53
Small appliances and miscellaneous housewares	32	7	2	14	20	31	28	47
Household textiles	26	12	4	3	6	11	16	44
All other gifts	15	0	2	0	5	17	5	23
	1,280	990	287	353	400	464	820	2,210

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