

Table 4. Consumer units with reference person age 45-54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995 - 1996

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 over
Number of consumer units (in thousands)	14,955	485	885	788	903	2,023	1,808	1,589	2,870	3,605
Income before taxes 1/	\$51,860	\$-1,383	\$7,433	\$12,292	\$17,552	\$24,733	\$34,626	\$44,511	\$58,860	\$108,692
Income after taxes 1/	47,058	-1,502	7,155	12,191	17,083	23,230	31,999	40,779	53,372	97,172
Age of reference person	49.1	49.5	49.3	49.3	49.5	49.4	48.7	49.0	49.0	49.1
Average number in consumer unit:										
Persons	2.8	2.0	2.2	2.5	2.5	2.5	2.8	2.6	3.1	3.2
Children under 18	0.6	0.5	0.5	0.7	0.7	0.6	0.7	0.5	0.7	0.7
Persons 65 and over	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.1	0.0	0.0
Earners	1.9	0.9	0.9	1.1	1.4	1.6	1.9	1.9	2.3	2.4
Vehicles	2.5	1.4	1.2	1.5	1.7	2.2	2.5	2.7	3.1	3.1
Percent distribution:										
Male	65	45	43	43	46	58	59	69	77	80
Female	35	55	57	57	54	42	41	31	23	20
Percent homeowner	76	46	42	45	60	64	76	82	88	94
With mortgage	58	26	26	27	35	43	54	65	71	79
Without mortgage	18	20	16	17	25	21	21	17	17	14
Renter	24	54	58	55	40	36	24	18	12	6
Black	11	24	20	20	17	15	13	10	6	6
White and other	89	76	80	80	83	85	87	90	94	94
Elementary (1-8)	5	11	13	13	8	8	7	4	3	1
High school (9-12)	39	61	58	53	55	55	41	39	36	19
College	55	27	28	35	36	37	52	56	61	80
Never attended and other	0	1	1	0	0	0	1	0	0	0
At least one vehicle owned	92	62	66	83	83	95	94	95	97	97
Average annual expenditures	\$45,107	\$18,648	\$19,127	\$20,046	\$23,496	\$28,927	\$35,968	\$42,139	\$50,022	\$75,428
Food	5,957	3,053	2,829	3,819	3,554	4,620	4,777	5,772	6,722	8,421
Food at home	3,497	2,160	2,181	2,620	2,495	3,079	3,092	3,208	3,944	4,388
Cereals and bakery products	539	283	303	323	363	507	461	515	589	704
Cereals and cereal products	188	105	133	119	133	190	169	182	184	244
Bakery products	351	178	170	204	231	318	292	333	405	460
Meats, poultry, fish, and eggs	925	682	739	893	769	844	810	777	1,030	1,087
Beef	275	203	210	285	227	252	266	233	309	306
Pork	185	110	173	200	186	188	150	151	211	199
Other meats	123	82	79	105	100	105	103	97	134	160
Poultry	181	139	159	114	147	172	166	170	187	220
Fish and seafood	127	118	86	153	73	92	85	98	149	169
Eggs	35	30	32	37	37	35	42	28	40	33
Dairy products	368	225	207	249	245	321	359	338	417	459
Fresh milk and cream	146	80	102	129	100	149	164	129	160	159
Other dairy products	223	145	105	120	145	172	196	209	257	300
Fruits and vegetables	564	302	330	347	416	493	512	508	626	734
Fresh fruits	173	64	83	89	145	142	166	146	201	228
Fresh vegetables	177	106	101	100	133	157	161	154	181	242
Processed fruits	117	50	75	81	65	104	100	110	138	151
Processed vegetables	97	81	71	77	72	91	85	98	106	113
Other food at home	1,100	669	602	808	702	914	949	1,070	1,282	1,405
Sugar and other sweets	136	100	66	104	92	94	127	138	161	172
Fats and oils	97	62	69	104	59	103	96	95	102	107
Miscellaneous foods	478	302	206	289	298	408	380	474	583	613
Nonalcoholic beverages	327	192	228	291	239	283	293	308	357	402
Food prepared by consumer unit on out-of-town trips	62	13	32	20	13	26	53	54	78	111
Food away from home	2,460	893	647	1,199	1,059	1,541	1,685	2,564	2,778	4,033
Alcoholic beverages	391	148	78	268	178	163	252	323	440	698
Housing	13,093	6,640	6,168	7,271	7,855	9,196	10,678	11,664	13,340	21,834
Shelter	7,365	3,950	3,599	4,273	4,372	5,048	5,925	6,375	7,339	12,653
Owned dwellings	5,401	1,478	1,429	1,584	2,157	2,792	4,214	4,871	5,793	10,531
Mortgage interest and charges	3,216	788	677	885	1,151	1,657	2,592	2,818	3,375	6,428

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Property taxes	1,250	398	540	354	518	655	957	1,026	1,332	2,432
Maintenance, repairs, insurance, other expenses	935	292	212	344	487	480	665	1,026	1,085	1,671
Rented dwellings	1,370	2,346	2,098	2,434	2,046	2,073	1,416	1,095	937	705
Other lodging	594	127	72	255	169	183	295	409	608	1,417
Utilities, fuels, and public services	2,700	1,651	1,762	2,034	2,210	2,195	2,566	2,592	2,935	3,549
Natural gas	320	195	217	249	239	240	286	311	336	450
Electricity	1,040	686	688	809	901	856	1,003	977	1,150	1,323
Fuel oil and other fuels	104	60	83	66	62	81	107	111	113	136
Telephone services	898	558	614	658	739	766	840	857	971	1,169
Water and other public services	337	151	160	252	269	252	330	336	366	471
Household operations	476	132	115	170	340	145	313	339	346	1,140
Personal services	115	56	7	67	132	30	151	148	105	181
Other household expenses	361	76	108	103	208	114	162	191	240	959
Housekeeping supplies	641	381	156	334	295	495	420	649	662	1,019
Laundry and cleaning supplies	148	80	73	156	100	124	134	175	141	188
Other household products	280	116	52	143	121	215	176	307	319	428
Postage and stationery	214	186	31	35	75	156	111	167	201	404
Household furnishings and equipment	1,911	526	537	460	639	1,313	1,454	1,710	2,059	3,473
Household textiles	107	33	57	29	40	47	94	80	103	216
Furniture	387	108	106	111	156	182	347	258	405	789
Floor coverings	169	11	28	3	57	283	74	251	166	231
Major appliances	212	71	59	110	115	179	162	159	304	310
Small appliances, miscellaneous housewares	103	19	31	23	58	55	70	65	131	185
Miscellaneous household equipment	932	283	255	183	213	567	706	897	949	1,742
Apparel and services	2,524	1,205	857	722	848	1,427	1,498	2,331	2,463	4,724
Men and boys	591	163	109	255	171	357	376	468	614	1,127
Men, 16 and over	494	132	89	215	128	298	307	382	508	952
Boys, 2 to 15	97	31	20	40	42	59	69	87	106	175
Women and girls	1,026	727	407	229	363	607	622	1,166	994	1,790
Women, 16 and over	914	648	375	144	316	507	494	1,074	858	1,649
Girls, 2 to 15	112	80	32	86	48	100	128	92	136	141
Children under 2	76	2	53	15	36	54	66	95	74	117
Footwear	367	161	143	192	152	218	212	360	377	631
Other apparel products and services	464	152	145	31	127	191	221	242	405	1,059
Transportation	8,373	3,414	4,310	3,306	4,377	5,804	7,620	8,289	10,462	12,328
Vehicle purchases (net outlay)	3,670	1,518	2,322	1,139	1,743	2,662	3,548	3,712	5,034	4,849
Cars and trucks, new	1,442	501	853	120	96	551	864	1,494	2,001	2,661
Cars and trucks, used	2,185	1,017	1,469	1,005	1,647	2,111	2,659	2,218	2,913	2,121
Other vehicles	43	0	0	15	0	0	25	0	120	67
Gasoline and motor oil	1,403	518	712	833	840	1,085	1,357	1,445	1,713	1,892
Other vehicle expenses	2,828	1,122	1,103	1,156	1,572	1,831	2,416	2,814	3,267	4,575
Vehicle finance charges	392	119	117	133	299	284	370	406	451	594
Maintenance and repairs	917	453	421	422	465	722	769	962	1,092	1,340
Vehicle insurance	959	312	403	466	611	627	897	890	1,132	1,488
Vehicle rental, leases, licenses, other charges	561	239	161	135	197	198	380	555	593	1,154
Public transportation	472	256	173	178	221	226	299	318	448	1,012
Health care	1,861	905	981	884	1,167	1,499	1,859	1,771	2,112	2,620
Health insurance	800	358	366	392	498	707	793	801	852	1,144
Medical services	628	220	401	212	405	409	645	545	762	931
Drugs	303	309	170	242	210	310	320	278	331	336
Medical supplies	130	18	45	38	55	73	101	148	168	209
Entertainment	2,455	597	841	826	961	1,501	1,902	2,946	2,599	4,197
Fees and admissions	570	109	134	126	183	175	260	426	601	1,350
Television, radios, sound equipment	671	201	407	348	437	433	636	668	767	1,005
Pets, toys, and playground equipment	502	123	151	303	228	362	392	483	746	655
Other entertainment supplies, equipment and services	712	165	149	48	112	530	614	1,369	484	1,187
Personal care products and services	664	293	271	277	321	473	558	739	706	1,029
Reading	205	68	82	73	104	112	172	194	224	368

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Education	890	441	104	291	319	269	470	414	1,052	2,047
Tobacco products and smoking supplies	350	303	302	348	349	409	385	299	404	299
Miscellaneous	1,157	988	1,056	465	734	726	1,202	976	1,273	1,660
Cash contributions	1,514	122	736	641	1,039	435	1,167	1,322	1,486	3,086
Personal insurance and pensions	5,673	471	511	853	1,690	2,293	3,428	5,101	6,741	12,117
Life and other personal insurance	541	252	172	224	278	291	387	476	612	995
Pensions and Social Security	5,133	219	339	629	1,412	2,002	3,041	4,624	6,129	11,122
Money income before taxes 1/	51,860	-1,383	7,433	12,292	17,552	24,733	34,626	44,511	58,860	108,692
Wages and salaries	44,538	1,190	3,070	7,058	13,276	20,711	29,373	39,622	53,144	92,855
Self-employment income	3,755	-4,364	192	181	870	949	1,756	2,580	2,738	11,130
Social Security, private and government retirement	1,678	660	1,671	2,956	1,794	1,510	2,085	1,016	1,534	1,804
Interest, dividends, rental income, other property income	752	271	83	82	128	268	323	339	713	1,983
Unemployment and workers' compensation, veterans' benefits	344	120	273	383	475	454	274	394	342	304
Public assistance, supplemental security income, food stamps	401	586	1,935	1,451	667	546	216	251	79	38
Regular contributions for support	253	28	140	93	226	174	412	251	219	346
Other income	138	126	70	88	115	121	186	58	90	233
Personal taxes 1/	4,802	119	278	101	469	1,503	2,627	3,732	5,488	11,520
Federal income taxes	3,639	66	75	12	271	1,071	1,968	2,829	4,101	8,898
State and local income taxes	972	22	31	62	147	328	511	775	1,191	2,243
Other taxes	190	31	172	27	51	104	148	129	196	379
Income after taxes 1/	47,058	-1,502	7,155	12,191	17,083	23,230	31,999	40,779	53,372	97,172
Net change in total assets and liabilities	-2,735	4,243	-976	-2,129	-1,034	-930	-7,846	-2,958	-615	-4,705
Net change in total assets	3,303	7,086	-38	3,183	1,173	1,192	2,789	1,387	2,750	6,900
Net change in total liabilities	6,039	2,843	938	5,312	2,207	2,122	10,635	4,346	3,365	11,605
Other money receipts	695	604	11	173	158	605	145	313	967	1,400
Mortgage principal paid on owned property	-1,696	-529	-496	-434	-594	-755	-1,040	-1,478	-2,002	-3,411
Estimated market value of owned home	94,274	41,047	38,585	33,418	38,737	53,107	76,079	83,639	99,882	174,756
Estimated monthly rental value of owned home	641	290	239	261	333	405	543	596	705	1,096
Gifts of goods and services	1,863	859	562	593	927	736	1,079	1,282	2,219	3,653
Food	145	14	9	96	22	81	101	95	144	311
Housing	452	179	70	222	229	203	223	384	450	928
Housekeeping supplies	61	40	6	1	9	52	26	79	54	113
Household textiles	11	5	5	5	11	7	10	10	10	17
Appliances and miscellaneous housewares	41	5	5	2	35	12	20	25	49	86
Major appliances	10	0	1	0	22	4	3	4	17	18
Small appliances and miscellaneous housewares	31	5	4	2	13	8	18	21	32	68
Miscellaneous household equipment	133	75	20	24	26	49	83	126	149	254
Other housing	206	55	34	190	148	83	84	143	189	458
Apparel and services	413	357	206	45	165	209	331	209	415	777
Males, 2 and over	104	121	29	13	17	93	84	38	123	178
Females, 2 and over	125	107	9	10	100	46	114	72	149	216
Children under 2	57	2	42	2	22	29	56	51	57	101
Other apparel products and services	126	127	126	19	26	42	76	48	87	282
Jewelry and watches	77	0	109	3	13	18	61	27	43	183
All other apparel products and services	49	127	17	16	12	24	15	21	44	99
Transportation	83	3	16	27	17	14	40	66	149	155
Health care	47	10	32	11	24	27	30	37	72	71
Entertainment	195	170	26	59	124	60	75	190	393	242
Toys, games, hobbies, and tricycles	50	18	6	39	50	37	25	54	53	74
Other entertainment	145	152	20	21	74	23	51	136	340	168
Education	331	56	9	72	177	62	133	132	349	864
All other gifts	198	69	194	60	169	79	146	169	246	306

1/ Components of income and taxes are derived from "complete income reporters" only; see glossary.

Note that 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 also that some data are likely to have large sampling errors.