

**Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98**

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) ....	15,287	449	833	800	706	1,744	1,824	1,642	2,729	4,560
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$57,004	-\$725	\$7,613	\$12,466	\$17,598	\$24,882	\$34,480	\$44,510	\$58,809	\$110,338
Income after taxes <sup>1</sup> .....	51,845	-881	7,587	12,482	16,890	23,673	32,031	40,412	53,704	99,143
Age of reference person .....	49.1	49.2	49.5	49.6	49.4	49.1	49.0	48.8	49.0	49.2
Average number in consumer unit:										
Persons .....	2.7	1.8	2.0	2.2	2.4	2.5	2.4	2.6	2.9	3.1
Children under 18 .....	.6	.3	.5	.5	.5	.6	.5	.6	.7	.7
Persons 65 and over .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	3.1	3.1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Earners .....	1.8	1.0	.8	1.1	1.3	1.5	1.7	1.8	2.1	2.3
Vehicles .....	2.5	1.3	1.2	1.5	1.8	1.9	2.3	2.5	2.9	3.3
Percent distribution:										
Sex of reference person:										
Male .....	63	41	40	44	44	54	58	66	66	77
Female .....	37	59	60	56	56	46	42	34	34	23
Housing tenure:										
Homeowner .....	76	47	40	50	58	61	70	78	87	94
With mortgage .....	57	22	16	31	28	41	51	56	70	78
Without mortgage .....	19	25	24	19	30	20	19	22	17	15
Renter .....	24	53	60	50	42	39	30	22	13	6
Race of reference person:										
Black .....	11	24	26	22	18	14	13	9	7	5
White and other .....	89	76	74	78	82	86	87	91	93	95
Education of reference person:										
Elementary (1-8) .....	4	13	17	11	11	7	5	3	1	( <sup>4</sup> )
High school (9-12) .....	33	45	44	51	45	45	44	32	31	18
College .....	62	42	38	38	41	48	51	65	67	81
Never attended and other .....	( <sup>4</sup> )	( <sup>4</sup> )	1	( <sup>5</sup> )	3	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
At least one vehicle owned or leased .....	93	68	69	79	91	91	95	97	98	99
Average annual expenditures .....	\$47,323	\$22,631	\$18,378	\$22,494	\$23,068	\$29,180	\$35,341	\$40,189	\$51,287	\$75,577
Food .....	6,168	3,771	3,095	3,465	3,250	4,533	4,859	5,731	6,835	8,986
Food at home .....	3,580	2,316	2,252	2,576	2,365	3,077	3,156	3,571	3,977	4,516
Cereals and bakery products .....	544	388	290	371	363	470	511	556	575	698
Cereals and cereal products .....	187	154	123	150	111	166	182	185	189	237
Bakery products .....	357	234	167	221	251	304	329	371	387	461
Meats, poultry, fish, and eggs .....	935	596	712	859	758	839	819	922	1,088	1,055
Beef .....	284	213	171	261	258	241	235	278	374	304
Pork .....	189	118	172	204	150	190	182	199	200	195
Other meats .....	116	70	98	91	71	93	116	125	118	140
Poultry .....	176	119	110	155	143	152	150	169	199	214
Fish and seafood .....	131	<sup>3</sup> 49	131	112	103	120	98	107	158	160
Eggs .....	39	27	30	36	33	43	39	44	40	41
Dairy products .....	375	247	253	260	233	298	320	388	416	481
Fresh milk and cream .....	141	130	103	119	99	118	128	156	157	161
Other dairy products .....	233	117	150	141	133	180	192	232	260	320
Fruits and vegetables .....	592	377	314	339	425	533	513	564	637	793
Fresh fruits .....	186	136	91	97	122	159	172	171	199	254
Fresh vegetables .....	186	101	92	114	160	183	169	155	203	246
Processed fruits .....	124	77	67	59	65	99	95	130	134	177
Processed vegetables .....	96	63	63	69	78	92	77	107	101	115

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, 1997-98 — Continued**

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Other food at home .....	\$1,134	\$708	\$684	\$746	\$587	\$938	\$993	\$1,141	\$1,260	\$1,490
Sugar and other sweets .....	139	84	91	87	71	102	130	160	163	169
Fats and oils .....	100	70	64	99	56	103	85	109	108	116
Miscellaneous foods .....	504	302	294	323	271	443	427	504	561	665
Nonalcoholic beverages .....	314	204	213	199	168	264	302	305	355	396
Food prepared by consumer unit on out-of-town trips .....	77	<sup>3</sup> 47	22	<sup>3</sup> 38	<sup>3</sup> 20	26	49	63	73	145
Food away from home .....	2,588	1,455	843	890	884	1,456	1,703	2,160	2,858	4,469
Alcoholic beverages .....	376	219	214	199	213	188	271	254	388	649
Housing .....	13,997	8,285	7,048	7,786	7,723	9,424	11,038	11,992	14,211	21,510
Shelter .....	7,897	4,728	4,013	4,380	4,477	5,460	6,131	6,610	7,789	12,233
Owned dwellings .....	5,620	2,456	1,466	1,795	1,913	2,927	3,760	4,422	6,027	9,899
Mortgage interest and charges .....	3,433	1,448	841	1,002	837	1,675	2,360	2,619	3,765	6,128
Property taxes .....	1,284	662	371	459	436	656	830	970	1,311	2,307
Maintenance, repairs, insurance, other expenses .....	903	346	254	334	640	596	569	832	951	1,464
Rented dwellings .....	1,535	2,065	2,394	2,420	2,445	2,391	2,078	1,765	1,077	677
Other lodging .....	742	207	154	164	120	142	292	424	685	1,657
Utilities, fuels, and public services .....	2,828	1,934	1,862	1,919	2,213	2,335	2,559	2,776	2,933	3,599
Natural gas .....	310	204	185	186	204	257	285	256	328	419
Electricity .....	1,084	733	765	780	929	945	1,014	1,101	1,095	1,321
Fuel oil and other fuels .....	122	96	60	78	131	89	104	132	123	159
Telephone services .....	961	708	650	690	716	798	873	966	990	1,207
Water and other public services .....	351	193	201	185	233	246	283	322	398	492
Household operations .....	500	232	166	128	148	174	264	354	478	992
Personal services .....	135	<sup>3</sup> 28	<sup>3</sup> 38	<sup>3</sup> 42	<sup>3</sup> 54	<sup>3</sup> 42	93	140	187	217
Other household expenses .....	365	204	128	116	94	133	171	214	291	775
Housekeeping supplies .....	600	268	222	407	257	450	501	609	761	806
Laundry and cleaning supplies .....	151	104	74	124	89	131	126	150	184	185
Other household products .....	275	95	99	181	123	175	217	324	357	364
Postage and stationery .....	174	<sup>3</sup> 69	50	101	45	144	158	134	219	256
Household furnishings and equipment .....	2,172	1,124	786	951	627	1,004	1,583	1,643	2,251	3,881
Household textiles .....	160	253	89	92	39	74	49	134	237	237
Furniture .....	458	165	178	181	123	238	247	369	446	847
Floor coverings .....	191	<sup>3</sup> 14	<sup>3</sup> 11	<sup>3</sup> 2	<sup>3</sup> 8	53	<sup>3</sup> 6	<sup>3</sup> 56	97	561
Major appliances .....	218	<sup>3</sup> 115	141	280	81	112	367	165	235	247
Small appliances, miscellaneous housewares .....	129	63	25	35	39	85	94	90	208	187
Miscellaneous household equipment .....	1,015	514	342	361	337	441	820	828	1,028	1,802
Apparel and services .....	2,258	1,709	837	1,121	657	1,484	1,743	1,791	2,371	3,740
Men and boys .....	581	249	181	177	131	326	395	476	563	1,087
Men, 16 and over .....	494	<sup>3</sup> 187	137	<sup>3</sup> 111	<sup>3</sup> 86	260	352	402	450	962
Boys, 2 to 15 .....	87	61	44	65	45	66	44	75	113	126
Women and girls .....	913	954	339	542	223	681	740	651	947	1,475
Women, 16 and over .....	792	<sup>3</sup> 898	312	452	190	601	641	558	819	1,277
Girls, 2 to 15 .....	120	55	26	90	33	80	99	93	128	198
Children under 2 .....	51	<sup>3</sup> 1	<sup>3</sup> 15	<sup>3</sup> 26	<sup>3</sup> 17	<sup>3</sup> 31	55	<sup>3</sup> 50	63	74
Footwear .....	370	<sup>3</sup> 280	<sup>3</sup> 200	265	<sup>3</sup> 150	269	328	324	402	533
Other apparel products and services .....	343	226	102	111	137	177	224	289	397	571
Transportation .....	8,894	3,664	3,213	4,462	5,680	5,024	7,228	7,263	10,720	13,377
Vehicle purchases (net outlay) .....	3,899	<sup>3</sup> 1,208	<sup>3</sup> 1,252	2,029	2,894	2,034	3,250	2,998	4,986	5,777
Cars and trucks, new .....	2,018	( <sup>5</sup> )	<sup>3</sup> 620	<sup>3</sup> 724	<sup>3</sup> 1,869	<sup>3</sup> 509	1,072	1,344	2,320	3,739
Cars and trucks, used .....	1,820	1,208	632	1,306	1,025	1,449	2,143	1,571	2,599	1,947
Other vehicles .....	61	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	<sup>3</sup> 75	<sup>3</sup> 36	<sup>3</sup> 82	<sup>3</sup> 67	<sup>3</sup> 90
Gasoline and motor oil .....	1,380	712	652	750	962	1,026	1,165	1,387	1,609	1,837

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, 1997-98 — Continued**

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Other vehicle expenses .....	\$3,091	\$1,468	\$1,023	\$1,478	\$1,713	\$1,750	\$2,521	\$2,525	\$3,650	\$4,747
Vehicle finance charges .....	421	225	75	160	343	267	373	433	560	551
Maintenance and repairs .....	943	366	344	623	455	558	733	698	1,211	1,409
Vehicle insurance .....	1,034	603	409	571	705	686	796	910	1,195	1,499
Vehicle rental, leases, licenses, other charges .....	694	274	195	125	210	239	620	485	683	1,287
Public transportation .....	524	275	287	205	111	214	292	354	475	1,016
Health care .....	2,107	1,092	1,046	1,160	1,355	1,571	1,890	2,251	2,121	2,915
Health insurance .....	878	526	427	435	515	639	846	1,009	956	1,139
Medical services .....	724	285	347	351	386	486	533	681	682	1,160
Drugs .....	365	215	192	275	395	318	393	435	357	407
Medical supplies .....	141	<sup>3</sup> 66	80	99	60	127	119	127	125	209
Entertainment .....	2,397	953	758	794	928	1,497	1,505	1,736	2,893	4,025
Fees and admissions .....	656	334	119	118	161	364	383	387	658	1,282
Television, radios, sound equipment .....	717	311	384	462	420	472	545	693	908	970
Pets, toys, and playground equipment .....	425	174	132	142	197	326	297	351	563	630
Other entertainment supplies, equipment, and services .....	598	134	124	72	150	335	280	304	765	1,144
Personal care products and services .....	548	612	244	309	297	355	465	408	660	796
Reading .....	217	121	72	72	86	124	153	175	228	367
Education .....	1,000	353	<sup>3</sup> 112	146	129	526	555	520	1,145	1,962
Tobacco products and smoking supplies .....	332	275	390	327	354	346	365	378	326	294
Miscellaneous .....	1,129	666	284	952	704	911	909	1,303	1,171	1,502
Cash contributions .....	1,566	<sup>3</sup> 148	454	614	294	815	705	1,333	1,593	2,973
Personal insurance and pensions .....	6,333	762	610	1,088	1,397	2,381	3,653	5,054	6,624	12,482
Life and other personal insurance .....	597	398	192	253	235	291	408	394	552	1,098
Pensions and Social Security .....	5,737	364	417	835	1,162	2,090	3,245	4,660	6,072	11,384
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	57,004	-725	7,613	12,466	17,598	24,882	34,480	44,510	58,809	110,338
Wages and salaries .....	49,726	2,347	2,586	7,482	12,080	20,410	29,934	39,577	53,056	97,033
Self-employment income .....	3,729	-4,308	515	868	799	1,434	1,784	1,884	2,676	9,014
Social Security, private and government retirement .....	1,621	<sup>3</sup> 217	1,952	2,301	2,383	1,573	1,508	1,475	1,670	1,550
Interest, dividends, rental income, other property income .....	862	<sup>3</sup> 72	129	54	450	138	390	735	497	2,008
Unemployment and workers' compensation, veterans' benefits .....	288	<sup>3</sup> 187	222	307	370	411	283	299	345	210
Public assistance, supplemental security income, food stamps .....	348	480	1,883	1,133	1,073	340	123	251	177	<sup>3</sup> 35
Regular contributions for support .....	228	<sup>3</sup> 148	<sup>3</sup> 106	<sup>3</sup> 98	176	407	295	142	242	215
Other income .....	202	<sup>3</sup> 133	218	223	267	170	162	146	146	272
Personal taxes .....	5,159	157	26	-16	708	1,209	2,449	4,099	5,106	11,195
Federal income taxes .....	3,986	37	-15	-166	495	840	1,855	3,090	4,027	8,727
State and local income taxes .....	992	18	2	64	142	286	524	844	896	2,132
Other taxes .....	181	<sup>3</sup> 102	39	86	71	83	69	165	183	336
Income after taxes .....	51,845	-881	7,587	12,482	16,890	23,673	32,031	40,412	53,704	99,143

See footnotes at end of table.

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	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
Addenda:										
Net change in total assets and liabilities .....	-\$2,465	\$3,455	\$2,293	\$2,594	-\$1,461	-\$1,595	-\$2,763	-\$477	-\$6,688	-\$3,363
Net change in total assets .....	4,986	2,663	2,961	4,136	-640	3,356	2,712	3,545	3,595	9,489
Net change in total liabilities .....	7,451	-792	668	1,542	821	4,950	5,475	4,022	10,283	12,852
Other financial information:										
Other money receipts .....	779	<sup>3</sup> 42	190	<sup>3</sup> 24	<sup>3</sup> 202	399	842	835	704	1,327
Mortgage principal paid on owned property .....	-1,930	-599	-400	-634	-562	-842	-1,062	-1,322	-1,808	-3,835
Estimated market value of owned home ...	100,416	46,743	34,333	35,101	41,789	45,941	64,701	81,384	101,887	179,400
Estimated monthly rental value of owned home .....	698	344	242	311	309	386	496	580	735	1,166
Gifts of goods and services .....	1,756	628	385	781	488	647	1,266	1,408	1,944	3,154
Food .....	189	<sup>3</sup> 13	<sup>3</sup> 28	34	45	48	86	172	167	399
Housing .....	446	191	143	171	212	198	315	356	448	797
Housekeeping supplies .....	51	<sup>3</sup> 16	<sup>3</sup> 6	<sup>3</sup> 13	<sup>3</sup> 33	29	48	45	54	86
Household textiles .....	15	<sup>3</sup> 7	<sup>(4)</sup>	<sup>3</sup> 8	<sup>3</sup> 1	<sup>3</sup> 7	<sup>3</sup> 12	<sup>3</sup> 3	30	22
Appliances and miscellaneous housewares .....	44	<sup>3</sup> 15	<sup>3</sup> 5	<sup>3</sup> 5	<sup>3</sup> 29	<sup>3</sup> 45	42	<sup>3</sup> 13	80	57
Major appliances .....	11	<sup>(5)</sup>	<sup>3</sup> 2	<sup>3</sup> 1	<sup>3</sup> 27	<sup>(4)</sup>	<sup>3</sup> 25	<sup>(4)</sup>	22	9
Small appliances and miscellaneous housewares .....	34	<sup>3</sup> 15	<sup>3</sup> 4	<sup>3</sup> 4	<sup>3</sup> 2	<sup>3</sup> 45	17	<sup>3</sup> 12	58	48
Miscellaneous household equipment .....	96	<sup>3</sup> 81	14	<sup>3</sup> 44	64	40	58	74	97	174
Other housing .....	239	<sup>3</sup> 73	118	101	85	77	157	221	187	457
Apparel and services .....	322	<sup>3</sup> 152	92	232	61	183	301	298	353	506
Males, 2 and over .....	93	<sup>3</sup> 42	33	<sup>3</sup> 23	<sup>3</sup> 12	66	56	96	97	161
Females, 2 and over .....	117	<sup>3</sup> 46	<sup>3</sup> 26	<sup>3</sup> 80	13	75	146	111	97	191
Children under 2 .....	36	<sup>(5)</sup>	<sup>3</sup> 8	<sup>3</sup> 10	<sup>3</sup> 14	<sup>3</sup> 15	39	<sup>3</sup> 35	44	56
Other apparel products and services .....	75	<sup>3</sup> 64	<sup>3</sup> 25	<sup>3</sup> 119	<sup>3</sup> 22	26	60	57	114	98
Jewelry and watches .....	34	<sup>3</sup> 33	<sup>3</sup> 5	<sup>3</sup> 4	<sup>3</sup> 12	<sup>3</sup> 12	13	<sup>3</sup> 4	84	36
All other apparel products and services .....	41	<sup>3</sup> 31	<sup>3</sup> 20	<sup>3</sup> 115	<sup>3</sup> 11	<sup>3</sup> 14	<sup>3</sup> 48	<sup>3</sup> 22	<sup>3</sup> 31	62
Transportation .....	75	5	8	199	24	20	22	58	115	105
Health care .....	51	<sup>3</sup> 24	<sup>3</sup> 2	<sup>3</sup> 2	<sup>3</sup> 2	<sup>3</sup> 12	<sup>3</sup> 70	48	18	107
Entertainment .....	134	<sup>3</sup> 87	41	<sup>3</sup> 41	51	51	206	103	121	211
Toys, games, hobbies, and tricycles .....	38	<sup>3</sup> 25	28	<sup>3</sup> 11	<sup>3</sup> 18	28	37	42	46	48
Other entertainment .....	96	<sup>3</sup> 61	<sup>3</sup> 13	<sup>3</sup> 30	<sup>3</sup> 2	<sup>3</sup> 23	<sup>3</sup> 168	61	75	163
Education .....	392	<sup>3</sup> 89	<sup>3</sup> 40	<sup>3</sup> 25	<sup>3</sup> 40	<sup>3</sup> 74	<sup>3</sup> 152	226	538	796
All other gifts .....	149	67	31	75	53	63	113	147	184	232

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

<sup>2</sup> Value less than 0.05.

<sup>3</sup> Data are likely to have large sampling errors.

<sup>4</sup> Value less than 0.5.

<sup>5</sup> No data reported.

n.a. Not applicable.