

Table 28. Consumer units with reference person age 45-54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91

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 and over
Number of consumer units (in thousands)	12,543	545	833	888	809	1,946	1,634	5,888
Consumer unit characteristics:								
Income before taxes ¹	\$45,945	\$406	\$7,400	\$12,507	\$17,347	\$24,950	\$34,624	\$74,664
Income after taxes ¹	41,616	52	6,976	12,076	16,186	23,240	31,681	67,141
Age of reference person	49.2	49.4	49.5	49.4	49.4	49.3	49.2	49.1
Average number in consumer unit:								
Persons	2.9	2.2	2.3	2.4	2.9	2.7	2.9	3.2
Children under 18	0.7	0.4	0.6	0.6	0.8	0.6	0.6	0.7
Persons 65 and over	0	0	0	0	0	0	0	0
Earners	1.9	1.1	1.1	1.3	1.6	1.8	2.0	2.3
Vehicles	2.6	1.4	1.3	1.4	1.6	2.2	2.6	3.3
Percent distribution:								
Sex of reference person:								
Male	68	53	39	40	49	62	70	81
Female	32	47	61	60	51	38	30	19
Housing tenure:								
Homeowner	74	60	47	46	61	65	76	89
With mortgage	59	39	27	25	44	47	58	76
Without mortgage	16	21	20	21	17	18	19	12
Renter	26	40	53	54	39	35	24	11
Race of reference person:								
Black	12	26	23	14	21	16	9	7
White and other	88	74	77	86	79	84	91	93
Education of reference person:								
Elementary (1-8)	8	22	14	20	12	8	8	3
High school (9-12)	44	49	59	62	61	55	51	32
College	48	28	26	19	27	36	40	66
Never attended and other	0	0	1	0	0	0	0	0
At least one vehicle owned	92	75	70	79	83	95	96	99
Average annual expenditures:								
	\$39,120	\$17,426	\$15,860	\$18,077	\$22,480	\$25,496	\$32,572	\$56,227
Food								
Food at home	5,462	2,895	3,268	3,434	3,785	3,826	4,735	7,275
Cereals and bakery products	3,170	1,952	2,630	2,522	2,639	2,521	2,819	3,826
Cereals and cereal products	458	245	359	339	349	359	399	574
Bakery products	159	103	162	119	122	120	119	197
Meats, poultry, fish, and eggs	300	142	197	220	227	239	280	376
Meats, poultry, fish, and eggs	895	577	853	906	750	755	793	1,021

See footnotes at end of table.

Table 28. Consumer units with reference person age 45-54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91- Continued

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Beef	283	170	316	238	219	233	260	328
Pork	185	158	151	197	178	182	168	195
Other meats	132	72	121	109	142	119	120	147
Poultry	154	88	132	224	108	106	136	180
Fish and seafood	104	54	97	84	65	84	74	134
Eggs	37	36	38	53	38	31	34	36
Dairy products	352	204	260	232	323	279	307	435
Fresh milk and cream	153	81	145	144	182	126	141	167
Other dairy products	199	122	115	88	140	153	165	267
Fruits and vegetables	498	338	438	355	423	379	453	603
Fresh fruits	152	88	120	102	129	117	145	187
Fresh vegetables	151	90	166	101	151	109	120	182
Processed fruits	110	68	90	78	77	82	107	136
Processed vegetables	85	92	63	75	65	71	81	97
Other food at home	966	589	719	690	793	748	866	1,195
Sugar and other sweets	120	65	82	97	146	93	91	143
Fats and oils	84	57	67	65	85	68	66	101
Miscellaneous foods	419	271	345	282	302	301	357	535
Nonalcoholic beverages	289	182	212	215	248	252	304	335
Food prep by cu, out-of-town trips	54	13	13	31	11	35	49	81
Food away from home	2,292	942	638	912	1,146	1,305	1,916	3,449
Alcoholic beverages	377	177	116	244	225	169	391	538
Housing	10,975	6,755	5,174	5,599	7,042	7,374	8,965	15,286
Shelter	6,080	3,539	2,731	3,088	3,990	4,118	4,889	8,507
Owned dwellings	4,275	2,139	1,190	961	2,151	2,344	3,225	6,631
Mortgage interest and charges	2,763	1,327	511	492	1,343	1,429	2,000	4,404
Property taxes	857	443	259	227	449	481	640	1,316
Maintenance, repairs, insurance, other expenses	655	369	420	242	359	434	585	911
Rented dwellings	1,219	1,139	1,466	1,913	1,642	1,642	1,374	845
Other lodging	586	260	75	213	197	132	290	1,031
Utilities, fuels, and public services	2,389	1,826	1,663	1,671	1,943	2,025	2,212	2,882
Natural gas	299	237	234	181	272	254	265	359
Electricity	960	740	601	654	770	814	909	1,166
Fuel oil and other fuels	115	80	43	60	72	80	144	146
Telephone services	758	607	633	628	635	664	660	885
Water and other public services	257	161	154	149	194	213	233	326
Household operations	348	90	74	98	169	112	197	593
Personal services	66	1	7	18	99	22	52	102
Other household expenses	282	89	67	80	70	90	145	492
Housekeeping supplies	534	251	265	290	261	337	465	760
Laundry and cleaning supplies	150	85	109	101	73	128	153	190
Other household products	236	86	110	97	90	114	179	365

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Continued**

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Postage and stationery	148	80	46	92	99	96	133	205
Household furnishings and equipment	1,623	1,050	441	451	679	781	1,202	2,543
Household textiles	151	368	30	30	25	76	129	216
Furniture	396	174	137	96	230	198	355	599
Floor coverings	203	9	2	5	71	45	98	376
Major appliances	158	117	74	77	77	122	121	219
Small appliances, miscellaneous housewares	116	106	29	34	44	77	90	172
Miscellaneous household equipment	599	277	170	210	232	262	410	962
Apparel and services	2,327	838	887	994	1,176	1,572	2,134	3,352
Men and boys	605	87	230	397	224	333	589	892
Men, 16 and over	537	74	150	224	182	285	556	817
Boys, 2 to 15	68	13	80	173	42	48	32	74
Women and girls	961	371	330	305	472	695	907	1,388
Women, 16 and over	865	339	306	251	410	633	810	1,252
Girls, 2 to 15	96	32	24	53	62	62	97	136
Children under 2	57	22	35	35	33	40	59	77
Footwear	333	141	152	122	279	281	313	436
Other apparel products and services	371	218	140	136	168	222	267	560
Transportation	7,063	2,628	2,332	2,935	3,994	4,886	5,577	10,327
Vehicle purchases (net outlay)	2,866	783	764	1,152	1,800	1,939	1,669	4,399
Cars and trucks, new	1,501	141	0	0	802	999	823	2,516
Cars and trucks, used	1,346	642	764	1,098	998	940	844	1,853
Other vehicles	19	0	0	55	0	0	2	31
Gasoline and motor oil	1,354	794	712	709	895	1,154	1,363	1,720
Other vehicle expenses	2,405	859	726	846	1,135	1,617	2,267	3,504
Vehicle finance charges	405	93	174	102	198	277	389	587
Maintenance and repairs	857	345	221	340	415	595	884	1,221
Vehicle insurance	850	343	255	326	405	596	743	1,235
Vehicle rental, leases, licenses, other charges	293	78	77	78	118	150	251	460
Public transportation	437	192	129	228	164	175	277	704
Health care	1,665	1,074	919	1,381	1,045	1,285	1,619	2,094
Health insurance	593	424	393	294	451	500	617	725
Medical services	701	365	306	838	322	472	574	930
Drugs	252	221	167	204	207	223	301	278
Medical supplies	119	64	53	44	65	91	126	161
Entertainment	2,036	707	1,265	730	869	1,305	1,436	3,036
Fees and admissions	495	154	80	112	230	223	367	805
Television, radios, sound equipment	634	274	271	350	403	417	516	896
Pets, toys, and playground equipment	382	178	260	195	177	334	279	524
Other supplies, equipment, and services	525	101	654	73	58	330	274	812
Personal care products and services	508	150	206	214	269	379	467	719

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Continued**

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Reading	200	73	86	80	95	127	175	291
Education	794	343	57	207	204	327	605	1,318
Tobacco products and smoking supplies	376	289	368	392	339	342	417	389
Miscellaneous	1,179	645	363	464	845	874	1,113	1,620
Cash contributions	1,467	403	201	448	915	504	1,092	2,396
Personal insurance and pensions	4,691	448	620	956	1,676	2,527	3,847	7,586
Life and other personal insurance	558	200	180	147	283	326	510	835
Pensions and Social Security	4,133	248	440	809	1,393	2,200	3,337	6,751
Sources of income and taxes: ¹								
Money income before taxes	45,945	406	7,400	12,507	17,347	24,950	34,624	74,664
Wages and salaries	38,259	1,974	3,737	8,824	13,653	20,615	30,343	62,349
Self-employment income	4,609	-2,742	136	449	870	1,851	1,761	8,765
Social Security, private and government retirement	1,125	208	1,528	1,545	1,458	974	900	1,155
Interest, dividends, rental income, other property income	997	140	200	57	140	516	679	1,696
Unemployment and workers' compensation, veterans' benefits	329	115	450	377	273	489	292	291
Public assistance, supplemental security income, food stamps	298	656	1,232	833	646	209	135	79
Regular contributions for support	250	6	75	326	191	246	446	241
Other income	77	50	42	95	115	51	68	88
Personal taxes ¹	4,329	353	424	430	1,161	1,711	2,943	7,522
Federal income taxes	3,389	157	278	312	873	1,239	2,231	5,971
State and local income taxes	811	105	98	106	245	368	571	1,374
Other taxes	128	92	47	13	43	104	140	177
Income after taxes ¹	41,616	52	6,976	12,076	16,186	23,240	31,681	67,141
Addenda:								
Net change in total assets and liabilities	867	-2,216	2,613	675	935	-345	1,774	1,073
Net change in total assets	2,735	-987	2,372	1,361	2,017	766	1,954	4,305
Net change in total liabilities	1,868	1,229	-241	685	1,082	1,110	180	3,231
Other financial information								

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Other money receipts	458	97	18	111	185	145	247	805
Mortgage principal paid, owned property	-1,000	-648	-383	-333	-461	-564	-732	-1,513
Estimated market value of owned home	87,183	61,191	35,208	28,137	42,975	49,222	66,967	130,077
Estimated monthly rental value of owned home	526	254	207	214	308	352	433	757
Gifts of goods and services	1,722	1,012	430	602	577	635	1,162	2,815
Food	183	136	41	8	70	31	104	321
Housing	414	312	52	230	122	152	231	678
Housekeeping supplies	47	12	7	4	15	23	37	77
Household textiles	21	0	7	8	4	17	6	34
Appliances and miscellaneous housewares	41	14	6	13	4	30	23	66
Major appliances	11	3	3	8	0	18	9	13
Small appliances and miscellaneous housewares	30	11	3	6	4	12	14	52
Miscellaneous household equipment	80	64	4	77	11	39	39	127
Other housing	225	223	28	128	88	43	127	374
Apparel and services	362	160	243	172	175	237	366	497
Males, 2 and over	102	48	27	90	43	87	98	136
Females, 2 and over	148	72	169	49	74	67	152	204
Children under 2	42	7	9	22	24	29	41	59
Other apparel products and services	70	34	38	11	34	54	75	97
Jewelry and watches	32	9	2	10	13	28	29	48
All other apparel products and services	38	25	36	1	21	26	46	50
Transportation	133	20	6	25	29	18	22	260
Health care	63	73	15	1	17	18	29	109
Entertainment	97	42	51	67	44	54	64	143
Toys, games, hobbies, and tricycles	30	21	21	20	16	24	14	41
Other entertainment	68	20	30	47	28	30	50	102
Education	336	188	0	54	10	70	240	599
All other gifts	135	81	23	45	109	55	106	208

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