

**Table 28. Consumer units with reference person age 45 to 54 by income before taxes:  
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992-93**

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)	13,403	559	853	876	946	1,730	1,740	1,505	2,494	2,700
<b>Consumer unit characteristics:</b>										
<b>Income before taxes</b> <sup>1</sup>	\$47,683	\$444	\$7,289	\$12,445	\$17,212	\$24,746	\$34,713	\$44,501	\$59,072	\$106,629
<b>Income after taxes</b> <sup>1</sup>	42,843	-751	7,137	12,108	16,079	22,147	31,591	40,830	53,399	94,370
<b>Age of reference person</b>	49	49	49	49	49	49	49	49	49	49
<b>Average number in consumer unit:</b>										
Persons	2.7	2.2	2.3	2.5	2.3	2.6	2.6	2.9	3.0	3.1
Children under 18	0.6	0.5	0.6	0.7	0.5	0.6	0.6	0.6	0.6	0.6
Persons 65 and over	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Earners	1.9	0.9	0.9	1.2	1.4	1.7	1.9	2.1	2.3	2.4
Vehicles	2.5	1.2	1.0	1.5	1.8	2.2	2.5	2.9	3.1	3.3
<b>Percent distribution:</b>										
<b>Sex of reference person:</b>										
Male	68	57	41	53	47	60	61	76	82	83
Female	32	43	59	47	53	40	39	24	18	17
<b>Housing tenure:</b>										
Homeowner	74	48	37	44	60	69	76	82	85	94
With mortgage	56	28	20	24	40	46	56	60	68	83
Without mortgage	18	20	17	20	20	24	19	22	17	11
Renter	26	52	63	56	40	31	24	18	15	6
<b>Race of reference person:</b>										
Black	11	23	26	20	11	10	10	7	7	6
White and other	89	77	74	80	89	90	90	93	93	94
<b>Education of reference person:</b>										
Elementary (1-8)	7	19	21	20	14	7	3	2	4	1
High school (9-12)	41	45	53	51	53	52	49	44	38	20
College	51	36	26	28	33	40	48	53	58	79
Never attended and other	0	0	0	1	0	1	0	0	0	0
<b>At least one vehicle owned</b>	92	69	65	84	88	95	96	98	97	97
<b>Average annual expenditures:</b>										
<b>Food</b>	5,495	2,120	2,688	3,150	4,064	4,033	4,772	6,077	6,485	8,362
Food at home	3,197	1,642	2,137	2,109	2,760	2,498	2,877	3,544	3,816	4,188
Cereals and bakery products	502	237	322	302	433	389	462	539	618	666
Cereals and cereal products	172	97	121	106	150	146	148	188	217	213
Bakery products	330	141	201	196	283	242	314	351	401	453
Meats, poultry, fish, and eggs	840	485	678	664	749	687	742	944	954	1,031

See footnotes at end of table.

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Beef	261	119	172	183	266	234	230	315	286	317
Pork	183	137	167	176	174	136	154	233	214	191
Other meats	116	52	89	84	126	87	104	119	148	140
Poultry	149	84	134	109	104	138	126	159	173	191
Fish and seafood	95	68	90	74	46	58	100	82	103	147
Eggs	35	25	27	38	33	33	28	36	31	45
Dairy products	349	178	222	255	368	288	316	410	391	422
Fresh milk and cream	146	78	111	135	191	144	121	171	148	152
Other dairy products	203	100	111	120	177	144	195	239	243	270
Fruits and vegetables	509	305	335	313	381	388	453	532	631	701
Fresh fruits	153	94	101	88	98	120	137	153	197	212
Fresh vegetables	158	95	94	95	125	130	132	163	185	227
Processed fruits	110	75	63	65	84	76	100	117	140	152
Processed vegetables	89	41	78	65	75	63	83	99	108	110
Other food at home	997	436	580	575	829	746	904	1,119	1,222	1,367
Sugar and other sweets	117	45	80	70	107	102	98	132	155	139
Fats and oils	91	53	74	61	69	72	89	109	114	101
Miscellaneous foods	451	161	254	237	403	307	401	530	550	634
Nonalcoholic beverages	278	165	167	190	220	218	276	296	338	358
Food prep by cu, out-of-town trips	61	13	5	17	30	47	40	53	66	136
Food away from home	2,298	479	552	1,041	1,304	1,535	1,896	2,532	2,669	4,174
<b>Alcoholic beverages</b>	326	109	47	169	169	222	256	355	379	600
<b>Housing</b>	11,595	6,237	5,567	6,526	7,324	8,390	9,126	11,371	12,285	20,828
Shelter	6,581	3,991	3,064	3,883	3,901	4,504	5,230	6,319	6,954	12,046
Owned dwellings	4,642	2,136	1,152	1,676	1,882	2,641	3,475	4,441	5,133	9,886
Mortgage interest and charges	2,851	1,250	640	995	1,097	1,445	2,137	2,541	3,061	6,437
Property taxes	1,074	562	353	325	466	687	835	1,031	1,231	2,146
Maintenance, repairs, insurance, other expenses	717	324	160	356	319	508	503	869	841	1,303
Rented dwellings	1,338	1,767	1,786	2,152	1,868	1,571	1,454	1,346	1,154	599
Other lodging	601	87	126	55	151	292	301	532	667	1,561
Utilities, fuels, and public services	2,446	1,522	1,675	1,728	1,960	2,147	2,217	2,494	2,687	3,372
Natural gas	308	218	241	199	262	248	252	322	333	442
Electricity	980	586	673	710	776	853	914	977	1,095	1,336
Fuel oil and other fuels	104	52	54	71	51	84	114	143	130	120
Telephone services	762	526	531	580	651	714	685	758	793	1,033
Water and other public services	293	140	176	168	220	248	252	293	336	442
Household operations	388	159	136	99	143	239	216	337	328	983
Personal services	89	30	38	31	70	99	45	82	77	179
Other household expenses	299	130	97	68	72	140	171	256	251	804
Housekeeping supplies	577	185	294	296	497	420	435	618	625	972
Laundry and cleaning supplies	153	61	112	107	117	160	126	171	186	185
Other household products	278	91	137	123	304	177	179	298	270	513

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Postage and stationery	146	33	45	66	76	83	130	150	169	274
Household furnishings and equipment	1,604	379	398	520	824	1,080	1,027	1,602	1,691	3,454
Household textiles	140	20	10	25	51	91	70	141	134	353
Furniture	377	84	107	152	175	280	237	318	407	826
Floor coverings	85	40	4	42	63	19	47	216	152	63
Major appliances	169	28	80	126	148	173	120	129	203	265
Small appliances, miscellaneous housewares	111	40	28	40	117	51	74	131	116	213
Miscellaneous household equipment	721	166	169	135	270	467	479	666	679	1,734
<b>Apparel and services</b>	2,226	704	853	893	1,397	1,456	1,749	2,409	2,395	4,167
Men and boys	597	114	119	174	483	335	543	843	619	1,024
Men, 16 and over	507	109	88	155	282	261	395	779	540	917
Boys, 2 to 15	90	5	32	19	201	75	148	64	79	107
Women and girls	903	260	395	384	422	606	662	844	1,001	1,810
Women, 16 and over	796	240	334	315	346	517	597	747	880	1,617
Girls, 2 to 15	107	20	61	69	76	89	65	97	121	193
Children under 2	58	33	57	21	35	76	50	47	65	81
Footwear	302	114	195	154	307	238	245	385	290	447
Other apparel products and services	365	184	86	160	149	201	249	290	421	805
<b>Transportation</b>	7,279	2,827	1,675	3,007	3,635	5,334	6,592	7,230	9,191	12,583
Vehicle purchases (net outlay)	2,998	590	431	1,076	1,340	2,164	2,868	2,959	4,060	5,169
Cars and trucks, new	1,555	0	169	112	401	598	1,089	1,626	2,080	3,574
Cars and trucks, used	1,379	590	261	958	932	1,567	1,707	1,280	1,896	1,436
Other vehicles	64	0	0	7	7	0	71	53	84	159
Gasoline and motor oil	1,289	659	534	798	892	1,156	1,156	1,396	1,517	1,855
Other vehicle expenses	2,582	1,397	623	996	1,257	1,802	2,312	2,495	3,155	4,619
Vehicle finance charges	353	85	69	139	168	230	333	378	548	530
Maintenance and repairs	836	391	246	374	446	640	820	781	943	1,467
Vehicle insurance	938	394	224	333	428	688	790	1,020	1,200	1,620
Vehicle rental, leases, licenses, other charges	455	527	84	151	214	244	369	316	464	1,002
Public transportation	411	181	88	136	147	212	257	380	459	941
<b>Health care</b>	1,730	724	779	676	1,335	1,426	1,607	2,000	2,002	2,592
Health insurance	700	347	219	253	517	575	734	824	820	1,013
Medical services	611	180	297	182	468	488	518	727	715	969
Drugs	292	146	155	180	282	284	240	301	327	406
Medical supplies	127	51	107	61	69	80	116	147	140	204
<b>Entertainment</b>	2,100	1,170	682	811	1,007	1,197	1,583	2,302	2,420	4,025
Fees and admissions	564	179	114	70	155	233	342	579	599	1,402
Television, radios, sound equipment	637	267	290	362	371	421	657	675	739	1,010
Pets, toys, and playground equipment	385	141	224	195	216	289	331	398	489	594
Other supplies, equipment, and services	514	583	54	183	265	253	253	649	593	1,019
<b>Personal care products and services</b>	489	200	198	176	332	383	461	497	572	796

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<b>Reading</b>	217	91	71	139	107	123	191	226	261	385
<b>Education</b>	942	385	142	262	322	443	548	557	1,067	2,420
<b>Tobacco products and smoking supplies</b>	370	302	337	401	329	439	439	383	421	256
<b>Miscellaneous</b>	993	362	252	564	834	813	660	1,127	1,168	1,641
<b>Cash contributions</b>	1,457	300	138	243	389	366	830	1,562	1,820	3,589
<b>Personal insurance and pensions</b>	5,263	345	439	907	1,550	2,691	4,001	5,186	6,798	11,604
Life and other personal insurance	654	147	91	165	184	404	527	548	627	1,587
Pensions and Social Security	4,609	198	348	742	1,366	2,287	3,474	4,638	6,171	10,017
<b>Sources of income and taxes: <sup>1</sup></b>										
<b>Money income before taxes</b>	47,683	444	7,289	12,445	17,212	24,746	34,713	44,501	59,072	106,629
Wages and salaries	39,884	1,224	2,691	7,641	12,556	20,460	30,455	37,847	52,243	87,902
Self-employment income	4,335	-2,344	524	622	965	1,294	1,774	3,652	4,198	13,412
Social Security, private and government retirement	1,262	238	1,525	1,379	2,020	1,159	739	958	1,194	1,720
Interest, dividends, rental income, other property income	891	104	213	109	366	336	561	834	668	2,511
Unemployment and workers' compensation, veterans' benefits	401	210	183	508	395	520	348	706	187	464
Public assistance, supplemental security income, food stamps	479	705	1,950	1,976	523	521	316	105	121	82
Regular contributions for support	302	193	160	88	240	343	369	350	365	307
Other income	130	115	43	122	146	113	152	51	94	232
<b>Personal taxes <sup>1</sup></b>	4,840	1,196	151	337	1,133	2,600	3,122	3,671	5,674	12,259
Federal income taxes	3,675	983	-77	208	879	2,066	2,286	2,663	4,199	9,529
State and local income taxes	968	111	29	89	219	446	642	843	1,211	2,380
Other taxes	197	102	200	40	35	88	194	165	264	350
<b>Income after taxes <sup>1</sup></b>	42,843	-751	7,137	12,108	16,079	22,147	31,591	40,830	53,399	94,370
<b>Addenda:</b>										
<b>Net change in total assets and liabilities</b>	-3,095	-9,604	1,768	4,607	1,097	-1,989	-3,314	-9,494	-4,878	-2,606
Net change in total assets	4,142	-6,226	1,210	4,664	3,275	1,660	1,550	2,335	1,784	13,795
Net change in total liabilities	7,238	3,378	-557	58	2,178	3,649	4,864	11,829	6,663	16,401
<b>Other financial information</b>										

See footnotes at end of table.

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Other money receipts	569	54	80	142	467	190	206	1,199	627	1,076
Mortgage principal paid on owned property	-1,364	-409	-233	-417	-517	-628	-912	-1,471	-1,573	-3,034
Estimated market value of owned home	88,827	48,449	27,948	27,538	39,140	54,054	61,860	83,438	95,773	189,941
Estimated monthly rental value of owned home	552	290	206	196	337	392	444	518	630	1,024
<b>Gifts of goods and services</b>	1,844	478	413	531	866	1,397	1,214	1,311	2,360	3,832
Food	192	37	27	22	24	79	128	124	303	438
Housing	439	111	161	88	186	320	246	364	635	853
Housekeeping supplies	56	15	7	23	28	34	37	56	81	101
Household textiles	15	6	3	2	4	8	0	25	9	40
Appliances and miscellaneous housewares	40	25	7	7	90	26	22	50	48	52
Major appliances	11	17	0	4	6	18	8	7	20	10
Small appliances and miscellaneous housewares	29	8	7	3	84	8	14	42	28	42
Miscellaneous household equipment	87	25	19	30	34	52	77	86	104	171
Other housing	242	40	127	26	31	201	109	146	393	489
Apparel and services	352	60	131	174	262	334	404	353	331	553
Males, 2 and over	110	29	20	36	91	74	205	135	82	156
Females, 2 and over	125	6	49	33	101	130	93	133	102	241
Children under 2	47	23	45	19	12	50	46	39	51	73
Other apparel products and services	69	2	18	86	59	80	60	47	95	82
Jewelry and watches	36	2	2	14	17	37	21	15	79	47
All other apparel products and services	34	1	16	71	43	42	40	32	17	35
Transportation	86	12	9	37	12	160	47	55	118	133
Health care	60	26	0	9	46	19	27	41	150	85
Entertainment	125	43	29	140	85	83	93	94	189	186
Toys, games, hobbies, and tricycles	36	29	13	15	42	31	32	42	56	35
Other entertainment	89	13	16	125	43	52	61	52	133	151
Education	423	66	40	3	83	275	183	146	405	1,296
All other gifts	166	124	15	58	168	127	86	135	229	289

<sup>1</sup> 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