

**Table 28. Consumer units with reference person age 45 to 54 by income before taxes:
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991-92**

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)	12,840	611	828	854	878	1,695	1,650	1,495	2,344	2,484
Consumer unit characteristics:										
Income before taxes ¹	\$47,280	\$425	\$7,191	\$12,609	\$17,302	\$24,982	\$34,574	\$44,333	\$58,977	\$109,091
Income after taxes ¹	42,724	-898	7,017	12,297	16,166	23,176	31,551	40,716	53,383	97,129
Age of reference person	49.1	49.4	49.9	49.1	49.2	49.2	48.8	48.9	48.9	49.0
Average number in consumer unit:										
Persons	2.8	2.1	2.4	2.6	2.6	2.7	2.6	3.0	3.2	3.2
Children under 18	0.6	0.5	0.6	0.8	0.6	0.6	0.6	0.6	0.7	0.7
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	1.0	0.9	1.2	1.6	1.7	1.8	2.1	2.3	2.5
Vehicles	2.5	1.3	1.0	1.4	1.9	2.2	2.5	3.0	3.2	3.3
Percent distribution:										
Sex of reference person:										
Male	68	58	35	45	50	60	66	78	83	83
Female	32	42	65	55	50	40	34	22	17	17
Housing tenure:										
Homeowner	74	56	37	39	64	68	74	85	86	93
With mortgage	57	31	19	24	49	45	54	65	71	81
Without mortgage	17	26	18	16	15	23	20	20	14	13
Renter	26	44	63	61	36	32	26	15	14	7
Race of reference person:										
Black	11	26	28	23	14	13	10	8	6	4
White and other	89	74	72	77	86	87	90	92	94	96
Education of reference person:										
Elementary (1-8)	7	26	19	19	15	7	5	3	3	1
High school (9-12)	44	42	57	58	54	56	52	50	36	22
College	48	31	24	22	31	36	43	47	61	77
Never attended and other	0	0	0	1	0	0	0	1	0	0
At least one vehicle owned	91	69	63	79	86	95	96	98	98	97
Average annual expenditures:	\$39,288	\$16,867	\$13,398	\$17,835	\$23,285	\$26,769	\$32,360	\$39,620	\$48,942	\$70,776
Food										
Food at home	5,380	2,579	3,004	3,369	3,893	4,224	4,547	5,575	6,669	8,262
Cereals and bakery products	3,234	1,876	2,473	2,387	2,685	2,742	2,856	3,278	3,877	4,364
Cereals and cereal products	489	271	352	326	405	418	440	492	596	671
Bakery products	168	108	156	108	142	150	146	170	200	219
Meats, poultry, fish, and eggs	321	163	196	218	263	268	294	322	396	452
Meats, poultry, fish, and eggs	881	499	787	850	714	790	759	858	1,008	1,126

See footnotes at end of table.

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Continued**

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Beef	276	142	275	227	243	241	250	273	313	355
Pork	189	119	166	202	175	199	148	218	203	200
Other meats	124	72	98	110	103	124	118	118	149	144
Poultry	158	88	120	193	117	124	125	135	194	218
Fish and seafood	97	40	93	74	44	69	89	81	116	162
Eggs	36	37	36	44	31	33	29	33	33	46
Dairy products	355	222	242	227	351	292	309	389	425	463
Fresh milk and cream	146	91	131	133	181	122	121	162	158	160
Other dairy products	209	131	111	93	169	170	188	227	267	302
Fruits and vegetables	508	320	409	332	395	415	443	522	600	724
Fresh fruits	147	94	99	84	106	125	123	147	172	227
Fresh vegetables	157	90	157	85	124	125	124	171	186	224
Processed fruits	113	64	84	76	92	90	111	107	139	158
Processed vegetables	91	72	69	87	72	75	85	96	104	114
Other food at home	1,002	565	683	652	821	826	906	1,017	1,248	1,382
Sugar and other sweets	116	68	74	86	117	111	97	111	151	139
Fats and oils	88	60	64	59	70	73	86	106	105	106
Miscellaneous foods	457	226	353	276	385	352	393	485	567	649
Nonalcoholic beverages	283	193	185	203	223	260	273	264	357	364
Food prep by cu, out-of-town trips	58	18	7	29	26	29	57	52	68	122
Food away from home	2,145	703	531	982	1,208	1,482	1,690	2,297	2,791	3,898
Alcoholic beverages	315	62	68	183	154	189	292	316	389	606
Housing	11,249	6,412	5,337	5,978	7,599	7,740	9,114	10,803	13,226	19,854
Shelter	6,365	3,759	2,973	3,415	4,200	4,236	5,242	5,948	7,096	11,680
Owned dwellings	4,518	2,231	1,035	1,208	2,321	2,417	3,442	4,451	5,303	9,607
Mortgage interest and charges	2,841	1,269	349	655	1,396	1,390	2,102	2,714	3,417	6,337
Property taxes	1,014	578	324	280	533	575	809	929	1,159	2,122
Maintenance, repairs, insurance, other expenses	663	384	363	273	393	452	531	808	727	1,147
Rented dwellings	1,275	1,457	1,799	2,132	1,663	1,607	1,499	1,049	1,085	564
Other lodging	572	71	139	75	216	211	300	448	708	1,509
Utilities, fuels, and public services	2,374	1,766	1,629	1,729	1,975	2,013	2,130	2,328	2,721	3,246
Natural gas	294	230	225	193	259	222	237	297	358	403
Electricity	968	707	579	670	799	829	917	940	1,134	1,311
Fuel oil and other fuels	107	98	68	61	60	77	134	119	98	158
Telephone services	730	559	592	637	630	663	623	689	801	962
Water and other public services	276	173	166	167	227	223	218	282	330	412
Household operations	391	164	92	109	159	128	175	404	414	1,022
Personal services	72	13	3	31	99	19	48	129	94	112
Other household expenses	319	151	89	78	61	109	127	275	320	909
Housekeeping supplies	565	211	281	291	463	423	453	607	692	922
Laundry and cleaning supplies	163	90	99	94	103	167	153	170	222	208
Other household products	260	73	133	122	243	154	175	291	280	488

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Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991-92-
Continued**

Item	Complete reporting of income									
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Postage and stationery	142	48	49	75	116	102	125	147	189	226
Household furnishings and equipment	1,553	512	361	434	803	940	1,115	1,516	2,303	2,985
Household textiles	131	40	28	25	32	76	118	137	174	273
Furniture	397	140	142	105	233	238	244	316	466	899
Floor coverings	146	9	2	2	106	27	74	87	562	118
Major appliances	153	72	56	77	91	122	125	134	209	253
Small appliances, miscellaneous housewares	116	38	37	36	107	60	85	119	174	196
Miscellaneous household equipment	611	214	96	188	235	417	469	722	719	1,247
Apparel and services	2,336	851	440	957	1,312	1,670	1,976	2,350	2,744	4,548
Men and boys	619	96	118	316	408	362	627	725	774	1,057
Men, 16 and over	539	86	54	189	274	312	546	681	691	961
Boys, 2 to 15	80	10	64	127	134	50	81	45	84	95
Women and girls	963	332	143	309	403	736	770	894	1,064	2,114
Women, 16 and over	848	312	110	247	322	655	682	806	915	1,886
Girls, 2 to 15	115	20	33	62	81	80	88	88	149	227
Children under 2	57	44	18	34	47	48	66	47	64	87
Footwear	330	146	70	129	305	327	290	401	349	509
Other apparel products and services	367	233	92	169	148	197	222	283	492	783
Transportation	6,890	2,565	1,801	2,756	3,749	5,547	6,107	6,992	9,376	11,235
Vehicle purchases (net outlay)	2,752	755	549	1,022	1,411	2,454	2,378	2,832	4,173	4,109
Cars and trucks, new	1,280	126	174	114	352	754	986	1,338	2,075	2,429
Cars and trucks, used	1,412	629	375	906	1,051	1,701	1,315	1,456	2,031	1,508
Other vehicles	60	0	0	1	7	0	77	38	66	171
Gasoline and motor oil	1,293	756	555	722	962	1,117	1,236	1,446	1,563	1,799
Other vehicle expenses	2,476	877	585	840	1,232	1,778	2,250	2,419	3,284	4,423
Vehicle finance charges	375	76	97	124	189	260	319	377	600	594
Maintenance and repairs	835	328	211	303	449	640	841	825	1,101	1,392
Vehicle insurance	903	345	219	311	431	651	785	980	1,184	1,576
Vehicle rental, leases, licenses, other charges	364	128	58	103	163	228	305	238	399	861
Public transportation	369	177	111	172	144	198	244	295	355	904
Health care	1,690	1,093	785	1,162	1,203	1,365	1,550	1,810	2,047	2,400
Health insurance	644	416	279	254	490	572	664	735	810	832
Medical services	651	407	325	665	376	413	507	658	770	1,055
Drugs	270	218	146	195	275	276	262	275	311	309
Medical supplies	125	51	35	49	62	103	117	142	156	203
Entertainment	2,009	1,202	551	709	1,119	1,268	1,508	2,118	2,647	3,638
Fees and admissions	503	192	75	87	222	187	348	448	586	1,238
Television, radios, sound equipment	640	265	252	399	410	402	528	640	945	982
Pets, toys, and playground equipment	365	175	181	127	206	289	301	397	437	625
Other supplies, equipment, and services	501	571	43	96	281	391	331	633	679	792
Personal care products and services	508	209	171	179	306	411	444	578	651	838

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Reading	210	86	76	138	106	120	173	203	279	373
Education	848	175	97	91	297	259	684	500	1,017	2,286
Tobacco products and smoking supplies	383	301	341	387	367	398	442	492	416	275
Miscellaneous	1,114	545	201	648	878	742	883	1,383	1,303	1,866
Cash contributions	1,396	423	76	360	790	317	847	1,450	1,652	3,476
Personal insurance and pensions	4,962	364	451	916	1,513	2,520	3,794	5,050	6,527	11,119
Life and other personal insurance	556	176	120	155	187	368	455	620	678	1,104
Pensions and Social Security	4,406	188	331	762	1,326	2,151	3,339	4,430	5,849	10,016
Sources of income and taxes: ¹										
Money income before taxes	47,280	425	7,191	12,609	17,302	24,982	34,574	44,333	58,977	109,091
Wages and salaries	38,780	1,656	2,556	8,388	13,123	20,742	30,320	38,138	51,451	85,876
Self-employment income	5,165	-2,517	547	344	889	1,454	1,628	3,006	4,517	18,558
Social Security, private and government retirement	1,169	250	1,868	1,006	1,724	978	753	1,186	1,113	1,471
Interest, dividends, rental income, other property income	910	170	193	100	364	452	829	699	896	2,309
Unemployment and workers' compensation, veterans' benefits	407	115	273	654	386	600	253	824	266	298
Public assistance, supplemental security income, food stamps	420	562	1,634	1,677	415	432	286	222	123	29
Regular contributions for support	313	127	67	283	250	234	429	214	494	341
Other income	116	60	54	157	152	89	76	44	117	209
Personal taxes ¹	4,556	1,323	174	312	1,136	1,806	3,023	3,617	5,593	11,962
Federal income taxes	3,512	989	50	187	893	1,306	2,269	2,813	4,288	9,376
State and local income taxes	873	200	49	85	196	366	596	672	1,075	2,286
Other taxes	171	133	74	40	46	134	159	132	230	301
Income after taxes ¹	42,724	-898	7,017	12,297	16,166	23,176	31,551	40,716	53,383	97,129
Addenda:										
Net change in total assets and liabilities	-874	-12,168	872	-173	173	-1,854	411	-1,815	-3,341	3,418
Net change in total assets	3,324	-6,038	405	1,766	3,094	1,470	2,348	1,551	3,009	10,496
Net change in total liabilities	4,198	6,130	-467	1,939	2,920	3,324	1,937	3,367	6,350	7,078
Other financial information										

See footnotes at end of table.

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Other money receipts	456	60	25	61	405	138	96	676	466	1,164
Mortgage principal paid on owned property	-1,241	-579	-243	-379	-580	-594	-827	-1,033	-1,618	-2,753
Estimated market value of owned home	87,427	52,954	24,383	27,523	40,557	50,410	64,207	76,323	102,832	186,948
Estimated monthly rental value of owned home	532	297	197	196	326	363	419	510	626	1,006
Gifts of goods and services	1,730	511	274	493	664	915	1,367	1,263	2,520	3,676
Food	172	33	25	10	42	45	119	75	315	411
Housing	428	159	112	128	160	176	239	333	690	911
Housekeeping supplies	54	11	7	10	30	38	42	89	79	82
Household textiles	18	0	7	6	7	8	1	27	14	49
Appliances and miscellaneous housewares	40	10	10	15	76	22	27	36	58	56
Major appliances	10	3	3	11	6	15	7	12	13	13
Small appliances and miscellaneous housewares	30	7	7	4	70	7	20	25	45	43
Miscellaneous household equipment	83	29	1	61	13	53	69	62	122	167
Other housing	233	109	87	35	34	53	100	119	417	556
Apparel and services	354	87	45	155	231	278	483	299	416	592
Males, 2 and over	110	26	16	52	82	57	172	138	118	163
Females, 2 and over	130	15	5	13	79	131	172	87	146	257
Children under 2	41	21	8	23	23	30	49	33	53	69
Other apparel products and services	73	25	15	67	47	59	90	41	100	103
Jewelry and watches	37	7	2	10	11	30	22	24	73	65
All other apparel products and services	35	18	13	57	36	29	68	17	27	38
Transportation	110	23	9	17	9	162	27	43	213	193
Health care	36	41	5	8	12	22	19	25	77	55
Entertainment	103	37	22	133	68	58	84	99	149	142
Toys, games, hobbies, and tricycles	32	22	13	8	37	23	29	37	50	35
Other entertainment	71	16	9	125	31	35	55	62	99	107
Education	365	11	32	4	23	73	308	124	445	1,116
All other gifts	162	120	25	38	118	101	89	265	217	255

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