

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95

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)	14,822	452	970	699	868	2,128	1,903	1,764	2,804	3,235
Consumer unit characteristics:										
Income before taxes ¹	\$50,548	-\$2,373	\$7,311	\$12,233	\$17,523	\$24,975	\$34,711	\$44,600	\$58,583	\$110,470
Income after taxes ¹	45,601	-2,669	6,967	11,941	16,887	23,050	31,896	40,910	52,863	98,072
Age of reference person	49.1	49.5	49.4	49.7	49.1	49.2	48.7	49.0	49.1	49.1
Average number in consumer unit:										
Persons	2.8	2.0	2.2	2.3	2.5	2.5	2.8	2.8	3.1	3.2
Children under 18	0.6	0.6	0.5	0.5	0.6	0.5	0.7	0.6	0.7	0.7
Persons 65 and over	0	0	0.1	0	0.1	0	0	0	0	0
Earners	1.9	0.7	0.9	1.1	1.4	1.6	1.9	2.0	2.3	2.4
Vehicles	2.6	1.4	1.2	1.5	1.9	2.3	2.5	2.9	3.1	3.3
Percent distribution:										
Sex of reference person:										
Male	68	47	42	48	49	64	65	71	78	82
Female	32	53	58	52	51	36	35	29	22	18
Housing tenure:										
Homeowner	76	47	40	46	62	66	74	83	88	93
With mortgage	57	22	21	23	35	45	51	64	71	80
Without mortgage	19	25	19	23	27	21	23	19	17	13
Renter	24	53	60	54	38	34	26	17	12	7
Race of reference person:										
Black	11	22	22	21	17	12	11	10	6	5
White and other	89	78	78	79	83	88	89	90	94	95
Education of reference person:										
Elementary (1-8)	5	8	13	10	10	8	5	4	2	1
High school (9-12)	42	59	58	55	60	56	47	42	37	19
College	53	32	27	34	30	36	47	54	61	80
Never attended and other	0	1	2	1	0	0	0	0	0	0
At least one vehicle owned	92	59	65	82	86	95	92	96	98	99
Average annual expenditures:										
Food	5,770	3,037	2,993	3,751	3,532	4,709	4,688	5,962	6,461	8,371
Food at home	3,342	1,968	2,306	2,620	2,601	3,103	3,165	3,429	3,657	4,065
Cereals and bakery products	521	269	368	390	370	469	484	533	572	661
Cereals and cereal products	188	95	145	153	149	184	171	208	167	245
Bakery products	333	174	223	236	221	285	312	326	405	417
Meats, poultry, fish, and eggs	910	648	805	809	859	917	933	869	912	1,015
Beef	287	231	230	272	313	272	313	293	265	313

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Pork	186	94	200	184	188	229	177	160	175	198
Other meats	117	78	101	117	100	108	116	106	119	140
Poultry	173	165	144	147	129	169	193	178	161	194
Fish and seafood	115	58	77	53	93	101	98	101	157	141
Eggs	34	23	52	35	36	38	37	30	34	29
Dairy products	352	220	208	282	261	321	347	363	382	432
Fresh milk and cream	146	105	99	149	119	149	153	136	154	161
Other dairy products	206	116	109	133	143	172	194	227	228	271
Fruits and vegetables	525	306	333	380	426	480	492	520	580	659
Fresh fruits	161	88	97	116	125	144	131	136	193	215
Fresh vegetables	168	106	105	137	143	143	167	167	171	215
Processed fruits	107	64	60	72	74	95	104	112	120	134
Processed vegetables	90	48	71	56	84	97	90	105	95	95
Other food at home	1,034	523	591	759	686	915	910	1,144	1,211	1,297
Sugar and other sweets	133	76	105	78	74	109	159	156	149	155
Fats and oils	89	45	67	84	54	90	92	108	81	104
Miscellaneous foods	440	226	181	312	321	356	357	476	525	588
Nonalcoholic beverages	304	163	216	264	211	299	256	318	376	345
Food prep by cu, out-of-town trips	67	15	23	21	26	61	45	86	80	105
Food away from home	2,428	1,070	688	1,131	930	1,606	1,523	2,533	2,804	4,306
Alcoholic beverages	356	113	85	189	210	141	271	330	490	601
Housing	12,811	6,938	5,614	7,031	7,995	9,280	10,110	11,718	13,630	21,962
Shelter	7,250	3,998	3,311	4,333	4,522	5,213	5,746	6,344	7,395	12,840
Owned dwellings	5,271	1,496	1,233	1,740	2,177	2,996	3,962	4,800	5,938	10,548
Mortgage interest and charges	3,129	611	581	910	1,198	1,888	2,344	2,854	3,534	6,319
Property taxes	1,220	458	465	372	457	640	888	1,103	1,432	2,398
Maintenance, repairs, insurance, other expenses	922	426	188	457	522	467	730	843	971	1,831
Rented dwellings	1,350	2,314	2,023	2,250	1,976	1,947	1,497	1,122	878	705
Other lodging	629	188	55	342	370	270	287	423	580	1,587
Utilities, fuels, and public services	2,582	1,554	1,685	1,883	2,252	2,119	2,401	2,552	2,820	3,456
Natural gas	324	191	252	268	231	246	293	328	328	466
Electricity	1,004	652	691	720	912	841	935	966	1,104	1,313
Fuel oil and other fuels	98	66	54	47	78	69	108	97	114	129
Telephone services	837	493	524	601	799	718	764	836	906	1,102
Water and other public services	320	152	164	248	233	245	301	325	367	445
Household operations	448	138	110	101	340	175	193	362	367	1,145
Personal services	111	53	44	34	127	31	69	113	129	211
Other household expenses	338	85	66	67	213	144	124	249	237	935
Housekeeping supplies	532	409	180	276	205	427	412	550	631	792
Laundry and cleaning supplies	135	110	89	114	76	123	146	128	148	164
Other household products	244	188	54	109	79	185	172	260	277	395
Postage and stationery	153	112	38	53	49	119	94	162	205	233
Household furnishings and equipment	1,999	839	328	438	675	1,346	1,359	1,910	2,417	3,729

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-Continued

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Household textiles	162	99	43	11	56	139	84	106	238	287
Furniture	387	110	35	105	168	215	264	324	438	824
Floor coverings	243	0	18	5	25	296	155	158	272	467
Major appliances	193	227	45	112	118	136	155	193	275	260
Small appliances, miscellaneous housewares	106	24	35	49	39	73	94	72	117	199
Miscellaneous household equipment	909	378	152	156	269	486	606	1,056	1,077	1,692
Apparel and services	2,268	1,135	952	981	1,118	1,606	1,574	2,115	2,786	3,770
Men and boys	585	234	138	237	193	421	402	531	720	1,032
Men, 16 and over	486	172	80	210	149	357	292	411	575	914
Boys, 2 to 15	100	62	58	27	44	64	110	120	145	118
Women and girls	913	504	289	375	354	626	666	890	1,191	1,459
Women, 16 and over	804	402	258	270	303	542	544	782	1,056	1,323
Girls, 2 to 15	109	103	32	105	51	83	123	108	135	136
Children under 2	62	25	81	16	45	45	76	48	91	67
Footwear	347	217	329	224	134	295	241	352	436	465
Other apparel products and services	361	154	114	129	392	220	188	295	348	748
Transportation	8,259	3,402	2,598	2,670	4,188	6,120	7,206	9,469	10,625	12,254
Vehicle purchases (net outlay)	3,658	1,646	951	645	1,573	2,807	3,350	4,745	5,057	4,897
Cars and trucks, new	1,554	415	224	135	100	512	830	2,459	2,284	2,792
Cars and trucks, used	2,020	1,230	727	493	1,473	2,280	2,450	2,056	2,670	1,990
Other vehicles	84	0	0	17	0	15	69	229	103	115
Gasoline and motor oil	1,329	493	696	750	858	1,093	1,212	1,371	1,589	1,864
Other vehicle expenses	2,801	1,141	790	1,069	1,593	1,943	2,276	2,949	3,522	4,502
Vehicle finance charges	362	68	65	99	329	261	335	408	421	564
Maintenance and repairs	972	392	315	435	513	710	772	1,059	1,343	1,414
Vehicle insurance	961	418	305	426	577	688	889	1,054	1,150	1,460
Vehicle rental, leases, licenses, other charges	506	262	104	109	175	283	279	429	609	1,064
Public transportation	472	123	161	207	164	277	368	404	456	991
Health care	1,868	760	890	951	989	1,477	1,619	1,793	2,422	2,710
Health insurance	786	277	261	413	432	729	739	839	840	1,180
Medical services	671	272	380	283	327	414	534	573	1,052	964
Drugs	284	190	186	206	171	234	263	266	342	371
Medical supplies	127	21	63	50	59	101	83	115	188	195
Entertainment	2,257	642	657	657	1,110	1,401	1,862	1,881	2,609	4,319
Fees and admissions	587	183	142	144	175	196	291	481	618	1,444
Television, radios, sound equipment	669	215	316	292	433	418	613	652	858	1,029
Pets, toys, and playground equipment	434	151	93	174	237	332	428	354	579	680
Other supplies, equipment, and services	567	93	106	47	265	454	531	395	553	1,166
Personal care products and services	547	278	214	208	261	464	491	544	754	737
Reading	211	69	65	94	115	123	173	208	259	365

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Education	948	374	171	291	396	409	428	513	1,083	2,327
Tobacco products and smoking supplies	343	300	332	320	371	368	371	300	412	281
Miscellaneous	1,109	2,357	244	539	741	629	1,375	1,159	1,244	1,427
Cash contributions	1,667	350	546	541	1,256	575	1,232	1,083	1,726	3,784
Personal insurance and pensions	5,497	660	480	1,086	1,650	2,471	3,652	5,234	6,703	11,839
Life and other personal insurance	603	251	163	294	277	383	419	560	714	1,118
Pensions and Social Security	4,895	409	317	791	1,373	2,088	3,233	4,673	5,989	10,722
Sources of income and taxes: ¹										
Money income before taxes	50,548	-2,373	7,311	12,233	17,523	24,975	34,711	44,600	58,583	110,470
Wages and salaries	43,622	1,653	2,926	7,741	13,068	21,059	29,302	39,440	52,495	95,501
Self-employment income	3,282	-6,336	215	615	872	876	2,196	3,090	2,627	9,665
Social Security, private and government retirement	1,582	738	1,304	1,950	1,901	1,251	1,624	915	1,830	1,959
Interest, dividends, rental income, other property income	830	328	119	111	154	394	265	298	757	2,424
Unemployment and workers' compensation, veterans' benefits	405	52	285	505	494	626	342	375	373	381
Public assistance, supplemental security income, food stamps	418	861	2,220	1,108	756	429	291	165	100	57
Regular contributions for support	262	155	187	99	169	206	530	255	235	265
Other income	146	177	54	103	107	134	161	62	165	218
Personal taxes ¹	4,947	296	344	292	635	1,924	2,815	3,690	5,720	12,398
Federal income taxes	3,702	206	-1	171	353	1,310	2,071	2,719	4,232	9,573
State and local income taxes	1,017	60	29	87	207	414	584	828	1,228	2,437
Other taxes	228	31	316	34	75	201	160	143	260	387
Income after taxes ¹	45,601	-2,669	6,967	11,941	16,887	23,050	31,896	40,910	52,863	98,072
Addenda:										
Net change in total assets and liabilities	-2,298	4,026	532	-2,722	-244	-2,415	-3,437	-1,257	-7,922	565
Net change in total assets	3,165	4,827	406	3,310	2,575	-682	2,324	2,492	1,206	8,978
Net change in total liabilities	5,463	801	-126	6,032	2,819	1,733	5,760	3,749	9,128	8,413
Other financial information										
Other money receipts	1,029	1,264	7	183	100	732	409	1,489	1,194	1,903
Mortgage principal paid, owned	-1,777	-467	-276	-397	-618	-785	-1,068	-2,017	-2,568	-3,274

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property										
Estimated market value of owned home	95,720	42,649	34,160	35,012	39,899	55,664	70,169	87,623	104,151	188,180
Estimated monthly rental value of owned home	640	287	220	261	329	430	512	601	731	1,135
Gifts of goods and services	1,745	617	340	784	1,293	896	1,030	1,364	2,104	3,481
Food	184	15	16	110	32	83	136	206	152	425
Housing	427	169	62	304	300	216	170	359	492	872
Housekeeping supplies	57	36	16	2	14	39	31	62	63	107
Household textiles	19	46	3	1	8	12	11	12	28	29
Appliances and miscellaneous housewares	37	3	8	9	36	12	17	19	43	83
Major appliances	9	0	1	7	22	7	1	2	16	14
Small appliances and miscellaneous housewares	28	3	6	2	14	6	16	17	27	69
Miscellaneous household equipment	108	50	6	33	72	36	49	61	204	188
Other housing	205	35	30	259	171	118	63	204	155	465
Apparel and services	337	200	142	118	474	242	263	210	446	494
Males 2 and over	87	91	28	34	58	93	74	36	106	137
Females 2 and over	117	48	10	27	117	49	91	84	165	200
Children under 2	50	13	67	11	30	33	59	33	80	57
Other apparel products and services	83	48	37	46	269	67	39	57	96	100
Jewelry and watches	38	6	0	6	260	12	14	31	41	33
All other apparel products and services	45	42	36	40	8	55	25	26	54	67
Transportation	92	1	7	28	14	46	100	78	155	142
Health care	42	20	6	14	6	28	30	40	73	63
Entertainment	119	32	17	32	118	60	82	135	165	195
Toys, games, hobbies, and tricycles	43	9	9	16	42	27	28	53	68	58
Other entertainment	76	22	8	16	76	34	54	82	97	137
Education	362	2	49	117	278	126	103	129	356	1,021
All other gifts	182	178	41	62	70	94	145	207	265	268

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