

**Table 28. Consumer units with reference person age 45-54 by income before taxes: Average Annual Expenditures, Consumer Expenditure Survey, 1986-87**

Item	Complete reporting of income <sup>1</sup>								
	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 \$49,000	\$50,000 and over
Number of consumer units (in thousands)	11,034	787	905	962	778	1,894	1,721	1,427	2,560
Number of sample interviews	9,313	558	734	763	669	1,619	1,491	1,141	2,338
<b>Consumer unit characteristics:</b>									
<b>Income before taxes <sup>1</sup></b>	\$35,138	\$647	\$7,498	\$12,307	\$17,344	\$25,007	\$34,242	\$44,435	\$72,408
<b>Income after taxes <sup>1</sup></b>	31,526	-313	7,507	11,472	16,411	22,822	30,955	39,983	64,037
<b>Average number of persons in consumer unit</b>	2.9	2.4	2.6	2.7	2.9	2.7	2.9	3.2	3.4
<b>Age of reference person</b>	49.3	49.4	49.3	49	49	49.3	49.4	49.3	49.4
<b>Average number in consumer unit:</b>									
Earners	2	1.2	1.3	1.4	1.8	1.8	2.1	2.3	2.6
Vehicles	2.7	1.7	1.5	1.9	2.2	2.5	3	3.3	3.6
Children under 18	0.6	0.6	0.6	0.7	0.8	0.6	0.6	0.7	0.7
Persons 65 and over	0	0	0.1	0	0	0	0	0.1	0
<b>Percent distribution:</b>									
<b>Sex of reference person:</b>									
Male	74	56	52	63	58	69	78	87	89
Female	26	44	48	37	42	31	22	13	11
<b>Housing tenure:</b>									
Homeowner with mortgage	57	34	29	32	40	55	61	73	80
Homeowner without mortgage	19	21	21	22	20	22	22	17	13
Renter	24	46	50	46	40	23	17	10	6
<b>Race of reference person:</b>									
Black	11	25	19	21	11	11	7	8	5
White and other	89	75	81	79	89	89	93	92	95
<b>Education of reference person:</b>									
Elementary (1-8)	9	19	20	15	15	9	7	4	2
High school (9-12)	48	52	54	58	48	57	52	49	29
College	43	29	24	26	37	33	40	47	69
Never attended and other	1	0	2	2	0		1	0	0
<b>At least one vehicle owned</b>	92	72	75	87	91	96	97	94	98
<b>Average annual expenditures:</b>									
<b>Food</b>	4,722	2,701	2,835	2,888	2,922	4,059	4,556	5,560	7,188
Food at home	2,697	1,838	2,052	1,979	1,853	2,537	2,705	3,190	3,464

See footnotes at end of table.

**Table 28. Consumer units with reference person age 45-54 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1986-87- Continued**

Item	Complete reporting of income <sup>1</sup>								
	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 \$49,000	\$50,000 and over
Cereals and bakery products	365	267	277	298	255	345	341	452	462
Cereals and cereal products	120	101	113	118	77	118	100	142	148
Bakery products	245	165	163	180	178	227	241	310	315
Meats, poultry, fish, and eggs	795	517	657	572	576	788	837	902	961
Beef	281	159	155	173	216	258	345	302	365
Pork	158	107	181	129	122	160	169	182	162
Other meats	112	96	110	86	72	112	122	130	121
Poultry	116	77	94	97	77	104	99	132	162
Fish and seafood	88	51	74	53	60	96	69	120	113
Eggs	39	27	42	36	29	58	33	36	37
Dairy products	333	235	234	253	195	332	328	390	433
Fresh milk and cream	155	125	124	145	102	166	151	166	183
Other dairy products	178	110	109	108	93	166	178	224	250
Fruits and vegetables	426	328	340	312	279	396	400	511	561
Fresh fruits	130	95	82	90	87	120	115	180	175
Fresh vegetables	131	103	107	86	86	132	132	134	170
Processed fruits	92	72	79	70	55	75	90	115	122
Processed vegetables	74	58	72	65	51	69	63	82	95
Other food at home	735	460	529	531	532	643	754	862	984
Sugar and other sweets	100	52	75	78	62	91	110	121	129
Fats and oils	67	57	64	46	42	67	66	73	85
Miscellaneous foods	305	195	202	207	220	251	295	358	444
Nonalcoholic beverages	262	157	188	201	208	235	283	310	326
Food prep by cu, out-of-town trips	43	31	15	13	15	32	45	74	64
Food away from home	2,025	864	784	909	1,069	1,522	1,851	2,370	3,724
<b>Alcoholic beverages</b>	343	167	179	169	170	308	324	296	608
<b>Housing</b>	9,005	5,958	5,171	5,369	6,332	7,031	8,306	10,119	14,733
Shelter	4,873	3,394	2,788	3,024	3,413	3,652	4,497	5,369	8,084
Owned dwellings	3,182	1,963	1,112	1,221	1,492	2,233	2,940	3,989	5,952
Mortgage interest and charges	2,013	1,234	619	657	880	1,384	1,791	2,662	3,849
Property taxes	594	387	234	263	292	464	655	623	1,040
Maintenance, repairs, insurance, other expenses	575	342	258	301	319	385	494	704	1,062
Rented dwellings	956	1,231	1,420	1,558	1,590	1,034	882	654	448
Other lodging	736	200	256	245	331	384	675	726	1,684
Utilities, fuels, and public services	2,029	1,609	1,507	1,564	1,600	1,847	1,995	2,225	2,695
Natural gas	293	214	256	205	219	232	292	354	399
Electricity	843	697	643	645	658	768	846	892	1,117
Fuel oil and other fuels	110	98	69	92	76	135	107	102	133
Telephone services	585	476	415	473	505	528	564	639	770
Water and other public services	197	124	124	149	143	184	185	238	276
Household operations	266	93	128	68	129	171	236	286	563
Personal services	46	2	7	17	29	38	76	66	64
Other household expenses	220	91	120	51	100	134	161	220	499

See footnotes at end of table.

**Table 28. Consumer units with reference person age 45-54 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1986-87- Continued**

Item	Complete reporting of income <sup>1</sup>								
	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 \$49,000	\$50,000 and over
Housekeeping supplies	451	268	257	242	550	366	429	538	621
Laundry and cleaning supplies	131	84	92	74	114	131	135	153	162
Other household products	170	93	107	94	122	125	173	235	249
Postage and stationery	149	92	58	74	314	111	121	151	210
Household furnishings and equipment	1,386	594	491	471	640	994	1,148	1,701	2,770
Household textiles	137	87	51	49	89	119	89	132	274
Furniture	370	135	153	142	175	299	336	297	779
Floor coverings	107	9	2	7	63	26	52	301	222
Major appliances	202	146	81	105	105	186	203	260	306
Small appliances, miscellaneous housewares	80	51	34	29	56	60	89	102	131
Miscellaneous household equipment	490	167	169	138	151	306	380	608	1,058
<b>Apparel and services</b>	1,932	913	908	645	1,083	1,501	2,095	2,151	3,317
Men and boys	511	178	168	137	304	351	558	627	927
Men, 16 and over	440	124	149	109	247	323	483	446	835
Boys, 2 to 15	72	53	19	28	57	28	74	182	91
Women and girls	841	431	432	209	467	676	880	921	1,449
Women, 16 and over	760	408	399	158	416	614	802	804	1,317
Girls, 2 to 15	81	23	33	51	51	63	78	118	133
Children under 2	41	44	25	22	33	37	59	35	49
Footwear	234	79	132	163	120	193	296	276	326
Other apparel products and services	305	180	150	116	159	244	303	291	567
<b>Transportation</b>	6,533	3,296	2,826	2,917	4,813	5,290	6,726	8,279	10,524
Vehicle purchases (net outlay)	3,042	1,641	1,268	891	2,358	2,385	3,183	3,910	5,024
Cars and trucks, new	1,704	410	548	306	1,039	1,027	1,980	2,317	3,210
Cars and trucks, used	1,304	1,216	718	581	1,268	1,310	1,154	1,580	1,764
Other vehicles	34	15	2	4	51	48	49	12	51
Gasoline and motor oil	1,205	735	640	778	984	1,110	1,323	1,423	1,645
Other vehicle expenses	1,952	774	779	1,005	1,328	1,592	1,930	2,689	3,131
Vehicle finance charges	389	144	106	157	208	297	396	605	652
Maintenance and repairs	693	332	342	369	500	594	697	1,006	995
Vehicle insurance	628	236	268	403	406	535	641	742	1,024
Vehicle rental, leases, licenses, other charges	241	62	63	75	214	165	196	336	460
Public transportation	335	146	140	244	143	203	289	258	724
<b>Health care</b>	1,255	726	720	846	1,451	1,170	1,228	1,424	1,678
Health insurance	388	218	241	347	473	430	394	407	437
Medical services	542	371	257	278	696	413	512	587	840
Drugs	226	99	178	167	205	244	224	283	262
Medical supplies	98	39	43	54	78	83	98	147	140
<b>Entertainment</b>	1,510	939	519	701	872	932	1,662	1,986	2,584
Fees and admissions	438	221	133	131	184	214	413	478	967
Television, radios, sound equipment	476	316	234	334	338	343	476	627	723
Pets, toys, and playground equipment	245	128	91	126	182	223	246	334	356

See footnotes at end of table.

**Table 28. Consumer units with reference person age 45-54 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1986-87- Continued**

Item	Complete reporting of income <sup>1</sup>								
	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 \$49,000	\$50,000 and over
Other supplies, equipment, and services	350	274	61	110	168	152	527	547	537
<b>Personal care products and services</b>	426	227	189	215	321	321	383	540	709
<b>Reading</b>	177	106	90	86	126	141	190	212	279
<b>Education</b>	635	205	219	120	251	345	549	486	1,577
<b>Tobacco products and smoking supplies</b>	328	289	282	312	364	363	314	365	312
<b>Miscellaneous</b>	763	464	188	388	563	782	774	870	1,166
<b>Cash contributions</b>	1,240	850	203	503	764	714	905	1,380	2,685
<b>Personal insurance and pensions</b>	3,782	602	822	1,130	1,744	2,671	3,833	5,175	7,433
Life and other personal insurance	434	232	242	241	310	342	460	504	684
Pensions and Social Security	3,349	370	580	889	1,434	2,328	3,373	4,671	6,750
<b>Sources of income and taxes: <sup>1</sup></b>									
<b>Money income before taxes</b>	35,138	647	7,498	12,307	17,344	25,007	34,242	44,435	72,408
Wages and salaries	30,031	2,183	4,092	8,472	14,059	21,428	30,317	39,362	61,684
Self-employment income	2,552	-2,412	215	912	725	1,235	1,760	2,641	7,533
Social Security, private and government retirement	947	178	1,100	1,299	1,096	1,021	840	982	950
Interest, dividends, rental income, other property income	707	-338	288	296	252	539	562	775	1,653
Unemployment and workers' compensation, veterans' benefits	325	31	387	326	630	453	362	239	231
Public assistance, supplemental security income, food stamps	272	721	1,213	723	140	188	10	70	21
Regular contributions for support	186	262	90	224	238	93	344	209	116
Other income	117	23	113	54	205	52	47	156	219
<b>Personal taxes <sup>1</sup></b>	3,612	960	-9	835	933	2,185	3,287	4,452	8,371
Federal income taxes	2,866	713	-65	681	682	1,734	2,490	3,380	6,850
State and local income taxes	667	241	26	110	206	424	698	919	1,392
Other taxes	80	6	30	44	44	27	99	153	130
<b>Income after taxes <sup>1</sup></b>	31,526	-313	7,507	11,472	16,411	22,822	30,955	39,983	64,037
<b>Addenda:</b>									
Net change in total assets	2,991	-123	1,262	-8	1,016	-821	2,710	2,960	9,314
Net change in total liabilities	2,708	-1,928	2,409	2,674	224	358	-1,650	6,718	7,440

See footnotes at end of table.

**Table 28. Consumer units with reference person age 45-54 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1986-87- Continued**

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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 \$49,000	\$50,000 and over
<b>Other financial information</b>									
Other money receipts	368	152	268	246	234	279	254	567	589
Mortgage principal paid on owned property	-728	-502	-353	-407	-420	-553	-691	-851	-1,230
Estimated market value of owned home	69,957	38,820	36,060	28,775	36,298	60,461	66,067	85,105	118,000
Estimated monthly rental value of owned home	422	256	189	192	224	351	417	496	717
<b>Gifts of:</b>									
Clothing, males 2 and over	99	35	50	32	76	79	90	81	188
Clothing, females 2 and over	121	46	59	42	88	87	121	123	217
Clothing, infants less than 2	33	13	14	20	31	28	44	28	47
Jewelry and watches	34	14	8	2	19	43	21	31	69
Small appliances and miscellaneous housewares	23	7	8	4	21	14	29	27	40
Household textiles	16	7	3	0	17	3	5	42	33
All other gifts	1,014	311	258	386	760	582	825	984	2,251

<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