

**Table 4. Consumer units with reference person age 45 to 54 by income before taxes:
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1993-94**

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)	14,143	441	919	809	888	2,018	1,834	1,740	2,562	2,933
Consumer unit characteristics:										
Income before taxes ¹	\$49,030	\$202	\$7,317	\$12,229	\$17,181	\$24,875	\$34,721	\$44,799	\$58,636	\$108,922
Income after taxes ¹	43,977	-269	6,962	11,951	16,293	22,083	31,692	40,847	52,908	96,249
Age of reference person	49.1	49.4	49.3	49.8	49.0	49.0	48.8	49.0	49.2	49.0
Average number in consumer unit:										
Persons	2.8	2.2	2.2	2.3	2.4	2.5	2.7	2.9	3.0	3.1
Children under 18	0.6	0.6	0.6	0.6	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	0.8	1.0	1.1	1.3	1.6	1.9	2.1	2.2	2.4
Vehicles	2.6	1.0	1.1	1.5	1.7	2.4	2.4	2.9	3.1	3.3
Percent distribution:										
Sex of reference person:										
Male	69	54	45	53	47	65	63	74	80	84
Female	31	46	55	47	53	35	37	26	20	16
Housing tenure:										
Homeowner	75	46	42	50	59	68	77	82	87	93
With mortgage	56	25	21	24	31	45	55	60	70	83
Without mortgage	19	21	21	26	28	23	22	22	17	10
Renter	25	54	58	50	41	32	23	18	13	7
Race of reference person:										
Black	11	22	22	19	16	10	11	8	7	6
White and other	89	78	78	81	84	90	89	92	93	94
Education of reference person:										
Elementary (1-8)	6	12	17	16	9	8	3	3	3	1
High school (9-12)	41	46	52	50	61	52	49	40	38	18
College	53	41	31	32	29	40	48	57	59	80
Never attended and other	0	1	1	1	1	1	0	0	0	0
At least one vehicle owned	92	66	68	80	87	94	94	97	97	99
Average annual expenditures:										
	\$42,783	\$18,215	\$14,457	\$18,452	\$20,955	\$28,674	\$33,257	\$43,208	\$49,678	\$77,652
Food										
Food at home	5,661	2,682	2,556	3,472	3,414	4,234	4,979	6,233	6,271	8,760
Cereals and bakery products	3,260	2,071	1,896	2,501	2,508	2,746	3,119	3,673	3,629	4,133
Cereals and cereal products	510	281	313	344	387	385	489	573	587	673
Bakery products	186	117	112	147	149	147	166	230	205	234
Meats, poultry, fish, and eggs	324	164	201	197	238	238	323	343	381	439
	878	669	608	766	814	795	866	986	886	1,024

See footnotes at end of table.

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Beef	276	197	154	216	327	258	262	348	258	316
Pork	181	148	141	164	163	173	184	197	192	192
Other meats	117	78	83	104	126	88	111	116	126	149
Poultry	165	151	119	152	99	150	161	192	162	200
Fish and seafood	104	71	75	86	66	88	114	96	118	134
Eggs	34	25	36	43	33	38	33	36	31	33
Dairy products	339	216	188	293	240	285	323	388	367	436
Fresh milk and cream	145	113	96	151	117	148	131	156	153	165
Other dairy products	194	102	93	142	123	137	192	232	214	271
Fruits and vegetables	519	378	279	413	353	423	482	541	617	677
Fresh fruits	164	116	96	135	89	132	144	143	221	219
Fresh vegetables	162	132	79	158	121	129	149	164	176	219
Processed fruits	108	86	46	75	67	80	103	127	126	145
Processed vegetables	85	45	57	45	76	81	87	107	94	94
Other food at home	1,015	527	508	685	714	859	959	1,186	1,172	1,323
Sugar and other sweets	127	57	94	79	93	109	150	158	145	138
Fats and oils	90	62	56	79	63	75	83	105	99	110
Miscellaneous foods	428	215	166	276	344	320	404	501	489	589
Nonalcoholic beverages	297	181	180	235	181	270	282	339	360	353
Food prep by cu, out-of-town trips	73	12	11	17	33	85	39	82	79	131
Food away from home	2,401	611	660	971	907	1,488	1,860	2,560	2,642	4,627
Alcoholic beverages	314	168	54	153	157	178	270	326	341	581
Housing	12,333	6,114	5,601	6,627	7,222	8,657	9,370	12,039	13,045	22,261
Shelter	6,881	3,516	3,100	3,915	4,052	4,904	5,176	6,456	7,208	12,643
Owned dwellings	4,919	1,558	1,242	1,670	1,831	2,853	3,563	4,608	5,646	10,229
Mortgage interest and charges	2,959	721	708	904	975	1,657	2,042	2,778	3,331	6,418
Property taxes	1,144	460	376	373	402	700	846	1,118	1,478	2,139
Maintenance, repairs, insurance, other expenses	817	377	158	393	454	495	675	712	837	1,671
Rented dwellings	1,336	1,822	1,800	2,124	1,943	1,730	1,362	1,323	977	749
Other lodging	626	135	58	120	278	321	251	525	584	1,665
Utilities, fuels, and public services	2,545	1,383	1,733	1,739	2,087	2,139	2,324	2,617	2,774	3,510
Natural gas	332	196	277	236	254	265	298	331	324	497
Electricity	1,001	573	765	695	828	857	924	1,005	1,089	1,344
Fuel oil and other fuels	113	66	40	63	88	79	115	141	153	135
Telephone services	794	449	476	568	714	688	712	840	851	1,081
Water and other public services	304	99	176	178	202	251	275	300	357	453
Household operations	417	109	152	76	173	261	211	330	352	1,058
Personal services	105	50	78	20	75	97	42	44	100	239
Other household expenses	312	59	74	55	98	164	169	286	252	819
Housekeeping supplies	530	362	212	259	252	368	416	554	630	868
Laundry and cleaning supplies	136	119	101	107	86	130	127	144	154	162
Other household products	255	187	74	88	118	147	184	265	301	460

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Average annual expenditures and characteristics, Consumer Expenditure Survey, 1993-94-
Continued**

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Postage and stationery	139	56	37	64	48	91	105	145	174	246
Household furnishings and equipment	1,959	744	403	638	658	985	1,243	2,082	2,081	4,183
Household textiles	170	73	21	25	47	129	73	176	123	414
Furniture	383	58	67	146	143	249	206	337	406	877
Floor coverings	209	50	4	47	23	40	151	242	284	448
Major appliances	186	201	105	178	140	129	134	169	215	279
Small appliances, miscellaneous housewares	106	32	29	54	37	72	81	106	119	201
Miscellaneous household equipment	906	330	176	187	268	367	597	1,053	935	1,963
Apparel and services	2,235	956	1,096	1,081	1,102	1,412	1,552	2,263	2,664	3,982
Men and boys	600	233	164	248	295	397	451	716	629	1,087
Men, 16 and over	492	181	110	231	170	307	288	590	492	983
Boys, 2 to 15	108	52	54	17	125	90	163	125	137	104
Women and girls	872	441	431	468	435	509	603	735	1,177	1,521
Women, 16 and over	776	355	379	403	380	443	540	613	1,072	1,379
Girls, 2 to 15	95	86	52	65	55	66	63	122	105	142
Children under 2	61	17	72	21	26	61	42	60	90	76
Footwear	325	155	333	200	186	235	242	416	390	419
Other apparel products and services	377	110	96	144	159	209	214	335	378	878
Transportation	7,936	3,477	1,974	2,860	3,093	5,689	6,465	9,141	9,738	13,509
Vehicle purchases (net outlay)	3,394	1,227	443	793	834	2,336	2,631	4,343	4,480	5,829
Cars and trucks, new	1,816	426	0	0	247	687	936	2,559	2,326	4,010
Cars and trucks, used	1,519	801	443	786	587	1,633	1,623	1,526	2,131	1,765
Other vehicles	59	0	0	7	0	16	72	259	23	53
Gasoline and motor oil	1,295	550	666	791	830	1,146	1,139	1,367	1,503	1,858
Other vehicle expenses	2,761	1,478	753	1,086	1,292	1,959	2,342	2,930	3,268	4,752
Vehicle finance charges	339	75	44	124	204	262	323	376	421	542
Maintenance and repairs	942	375	348	431	459	657	848	1,034	1,089	1,563
Vehicle insurance	964	432	272	370	441	737	836	1,147	1,171	1,528
Vehicle rental, leases, licenses, other charges	516	596	89	160	188	303	335	372	586	1,120
Public transportation	487	221	113	189	136	249	354	501	487	1,070
Health care	1,835	498	829	769	1,179	1,420	1,656	1,944	2,375	2,706
Health insurance	746	251	231	323	467	598	712	812	883	1,148
Medical services	661	73	290	209	424	492	588	706	958	938
Drugs	302	126	180	178	217	239	254	302	376	433
Medical supplies	126	49	129	59	71	90	102	124	158	188
Entertainment	2,225	607	641	796	973	1,367	1,494	2,095	2,651	4,496
Fees and admissions	602	167	154	105	118	257	307	593	611	1,511
Television, radios, sound equipment	658	229	290	309	395	441	631	691	808	1,028
Pets, toys, and playground equipment	407	112	139	208	229	302	389	373	556	629
Other supplies, equipment, and services	558	98	58	175	231	366	167	438	676	1,327
Personal care products and services	510	241	208	227	264	418	489	472	685	748

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Reading	218	85	63	93	104	131	191	232	274	377
Education	977	418	184	392	334	568	429	648	1,181	2,308
Tobacco products and smoking supplies	346	273	290	393	343	413	393	306	407	258
Miscellaneous	1,079	1737	305	491	843	842	865	1,100	1,256	1,582
Cash contributions	1,653	509	159	104	390	590	1,140	982	2,025	4,228
Personal insurance and pensions	5,459	451	497	994	1,537	2,755	3,965	5,428	6,768	11,856
Life and other personal insurance	695	102	130	210	247	460	523	584	691	1,568
Pensions and Social Security	4,764	350	367	784	1,291	2,296	3,442	4,844	6,077	10,288
Sources of income and taxes: ¹										
Money income before taxes	49,030	202	7,317	12,229	17,181	24,875	34,721	44,799	58,636	108,922
Wages and salaries	41,976	1,722	2,951	7,310	12,383	20,697	29,524	38,796	52,125	94,230
Self-employment income	3,557	-3,424	420	888	831	1,081	2,248	3,777	3,517	9,578
Social Security, private and government retirement	1,379	243	1,355	2,027	2,214	1,204	1,173	734	1,495	1,658
Interest, dividends, rental income, other property income	873	72	168	83	190	409	404	570	752	2,538
Unemployment and workers' compensation, veterans' benefit	389	152	166	432	490	590	351	371	280	444
Public assistance, supplemental security income, food stamps	447	1,029	2,022	1,316	757	446	325	121	115	93
Regular contributions for support	268	205	195	74	215	314	526	361	186	194
Other income	140	203	39	100	101	135	170	70	165	187
Personal taxes ¹	5,052	471	355	278	887	2,792	3,029	3,952	5,729	12,674
Federal income taxes	3,801	379	-6	158	565	2,106	2,198	2,889	4,220	9,839
State and local income taxes	1,033	48	41	89	264	520	632	905	1,231	2,494
Other taxes	218	45	321	31	59	166	198	158	278	340
Income after taxes ¹	43,977	-269	6,962	11,951	16,293	22,083	31,692	40,847	52,908	96,249
Addenda:										
Net change in total assets and liabilities	-2,149	1497	1,894	5,781	2091	-2,764	-50	-5,981	-8,590	-423
Net change in total assets	4,530	1,501	1,293	4,794	2,995	-386	3,682	4,831	1,782	12,527
Net change in total liabilities	6,679	5	-600	-986	904	2,379	3,732	10,812	10,372	12,950
Other financial information										

See footnotes at end of table.

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Other money receipts	931	802	65	211	220	455	522	2,195	849	1,539
Mortgage principal paid on owned property	-1,668	-248	-267	-429	-465	-723	-1,024	-2,237	-2,213	-3,265
Estimated market value of owned home	93,132	35,375	26,425	30,534	38,333	55,322	63,539	91,746	101,722	194,421
Estimated monthly rental value of owned home	601	250	213	229	322	417	480	584	698	1,091
Gifts of goods and services	1,767	640	407	577	929	1,215	973	1,605	2,188	3,522
Food	180	31	16	34	34	74	128	253	169	407
Housing	416	180	110	143	171	299	183	411	502	835
Housekeeping supplies	51	24	16	19	19	19	35	52	76	93
Household textiles	18	55	5	3	4	13	2	18	24	29
Appliances and miscellaneous housewares	38	23	4	8	18	24	14	39	56	73
Major appliances	11	22	0	6	0	14	4	2	23	13
Small appliances and miscellaneous housewares	28	1	4	2	18	10	10	36	33	60
Miscellaneous household equipment	102	46	21	37	41	39	68	89	153	195
Other housing	206	32	65	76	89	204	65	214	193	445
Apparel and services	323	119	155	166	239	249	259	318	380	508
Males, 2 and over	95	101	28	60	81	71	133	91	68	144
Females, 2 and over	115	8	45	47	125	48	59	117	139	218
Children under 2	50	9	61	18	15	46	27	46	82	67
Other apparel products and services	63	0	21	41	17	83	40	64	91	79
Jewelry and watches	28	0	1	13	10	25	16	21	59	35
All other apparel products and services	35	0	20	28	8	58	24	44	32	44
Transportation	89	1	6	29	6	57	97	86	161	127
Health care	57	14	4	9	47	24	25	36	125	91
Entertainment	129	20	36	46	83	85	80	128	178	230
Toys, games, hobbies, and tricycles	42	10	14	20	45	30	25	59	60	52
Other entertainment	87	10	22	26	38	55	55	69	118	178
Education	397	82	53	80	197	307	94	165	434	1,058
All other gifts	177	194	28	71	151	120	108	208	239	265

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