

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97

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)	14,958	455	853	887	818	1,932	1,765	1,634	2,649	3,966
Consumer unit characteristics:										
Income before taxes ¹	\$53,483	\$994	\$7,539	\$12,498	\$17,393	\$24,764	\$34,600	\$44,568	\$58,747	\$108,548
Income after taxes ¹	48,711	819	7,456	12,697	16,859	23,395	32,041	40,632	53,671	97,472
Age of reference person	49.1	49.3	49.2	49.5	49.4	49.3	48.8	48.8	49.0	49.1
Average number in consumer unit:										
Persons	2.7	1.8	2.2	2.5	2.5	2.5	2.6	2.6	3.0	3.1
Children under 186	.3	.5	.7	.7	.6	.6	.5	.6	.7
Persons 65 and over	(²)	(²)	(²)	³ .1	(²)	(²)	(²)	.1	(²)	(²)
Earners	1.8	1.0	.9	1.0	1.3	1.5	1.7	1.8	2.2	2.4
Vehicles	2.5	1.2	1.2	1.5	1.8	2.1	2.3	2.6	3.0	3.1
Percent distribution:										
Sex of reference person:										
Male	64	42	42	40	45	54	55	69	72	80
Female	36	58	58	60	55	46	45	31	28	20
Housing tenure:										
Homeowner	76	50	44	49	60	63	74	79	88	93
With mortgage	57	26	25	30	31	41	56	57	72	79
Without mortgage	19	24	19	19	29	22	19	21	16	14
Renter	24	50	56	51	40	37	26	21	12	7
Race of reference person:										
Black	12	25	23	24	18	14	16	7	7	5
White and other	88	75	77	76	82	86	84	93	93	95
Education of reference person:										
Elementary (1-8)	5	14	15	14	10	8	6	3	2	1
High school (9-12)	36	49	49	52	49	47	41	35	34	18
College	59	35	36	34	40	45	53	62	64	81
Never attended and other	(⁴)	1	1	(⁵)	1	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
At least one vehicle owned	92	67	68	78	88	92	94	96	96	97
Average annual expenditures	\$45,947	\$19,078	\$19,412	\$20,856	\$22,254	\$29,152	\$35,337	\$42,108	\$50,314	\$75,908
Food										
Food at home	6,016	3,520	2,605	3,895	3,238	4,481	4,871	5,647	6,647	8,718
Cereals and bakery products	3,579	2,484	1,900	2,978	2,297	3,052	3,240	3,482	3,847	4,571
Cereals and cereal products	556	376	269	377	369	465	505	578	588	724
Bakery products	192	140	107	157	116	164	193	193	194	242
Meats, poultry, fish, and eggs	364	237	162	220	253	301	312	385	394	482
Beef	932	675	566	1,037	695	856	807	871	995	1,115
Pork	275	203	133	317	236	262	226	272	300	317
Other meats	190	118	112	251	156	185	183	187	219	195
Poultry	121	86	70	118	88	101	112	113	121	154
Fish and seafood	181	126	111	158	132	153	152	172	192	231
Eggs	128	114	112	150	47	116	90	89	123	179
Dairy products	39	28	29	43	36	39	44	37	40	39
Fresh milk and cream	375	255	219	281	217	286	350	375	407	488
Other dairy products	147	102	98	132	94	132	154	153	159	164
Fruits and vegetables	229	153	122	149	124	154	195	222	249	323
Fresh fruits	578	370	267	392	361	504	541	531	601	780
Fresh vegetables	177	96	69	98	118	135	193	166	187	238
Processed fruits	180	114	76	121	106	183	169	134	179	251
Processed vegetables	123	71	68	84	66	95	99	123	133	172
	98	88	54	89	70	91	80	107	103	119

See footnotes at end of table.

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97 — Continued

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Other food at home	\$1,137	\$808	\$579	\$891	\$655	\$941	\$1,038	\$1,127	\$1,255	\$1,465
Sugar and other sweets	139	99	82	133	89	89	147	140	158	167
Fats and oils	103	76	44	127	68	100	95	101	115	114
Miscellaneous foods	496	369	240	313	281	435	442	499	553	638
Nonalcoholic beverages	327	228	189	281	195	289	307	331	347	405
Food prepared by consumer unit on out-of-town trips	73	³ 36	³ 24	37	22	27	47	56	82	140
Food away from home	2,437	1,036	705	917	941	1,428	1,631	2,165	2,800	4,147
Alcoholic beverages	388	161	187	247	206	205	271	253	359	706
Housing	13,385	6,760	7,106	7,228	7,485	9,153	10,739	12,114	13,804	21,441
Shelter	7,449	3,804	4,005	3,969	4,069	5,210	5,839	6,511	7,501	12,243
Owned dwellings	5,323	1,924	1,669	1,407	1,968	2,849	3,911	4,555	5,818	9,886
Mortgage interest and charges	3,248	1,177	960	802	987	1,536	2,425	2,691	3,555	6,217
Property taxes	1,208	510	430	355	452	711	882	977	1,316	2,211
Maintenance, repairs, insurance, other expenses	867	238	279	250	528	601	604	887	946	1,458
Rented dwellings	1,488	1,794	2,217	2,474	2,006	2,208	1,699	1,541	1,006	825
Other lodging	638	³ 85	119	88	95	154	230	415	677	1,533
Utilities, fuels, and public services	2,819	1,637	1,899	2,096	2,184	2,355	2,643	2,779	3,023	3,630
Natural gas	326	178	215	238	237	258	304	282	346	451
Electricity	1,076	665	768	836	918	935	1,043	1,070	1,149	1,313
Fuel oil and other fuels	130	³ 68	89	83	89	97	108	148	137	178
Telephone services	940	568	637	732	690	807	880	953	999	1,194
Water and other public services	348	157	190	207	250	258	308	326	392	495
Household operations	502	183	194	143	182	186	379	331	425	1,079
Personal services	127	³ 57	³ 10	³ 45	³ 78	44	177	119	141	201
Other household expenses	375	125	185	98	104	142	202	212	284	878
Housekeeping supplies	641	366	186	380	348	500	463	631	656	981
Laundry and cleaning supplies	157	102	64	161	113	135	125	178	165	195
Other household products	277	116	92	163	156	199	202	331	318	388
Postage and stationery	207	148	³ 29	56	78	165	136	122	172	398
Household furnishings and equipment	1,974	770	822	640	703	902	1,414	1,862	2,199	3,507
Household textiles	115	72	62	39	47	65	92	87	114	209
Furniture	418	106	244	160	109	139	259	355	487	800
Floor coverings	117	³ 25	³ 16	³ 3	³ 47	19	³ 43	170	151	215
Major appliances	215	³ 14	149	128	107	138	230	171	253	317
Small appliances, miscellaneous housewares	126	43	30	32	67	74	81	76	206	193
Miscellaneous household equipment	982	511	321	277	327	467	709	1,003	989	1,773
Apparel and services	2,424	1,439	838	953	842	1,222	1,488	1,801	2,336	4,587
Men and boys	604	307	147	268	139	289	399	501	548	1,174
Men, 16 and over	507	³ 266	104	223	³ 91	218	342	428	429	1,017
Boys, 2 to 15	97	³ 40	42	45	48	71	58	73	119	157
Women and girls	956	715	423	325	335	591	591	679	867	1,784
Women, 16 and over	847	624	386	254	307	497	496	581	749	1,623
Girls, 2 to 15	109	92	37	71	28	94	95	97	118	161
Children under 2	71	³ 4	³ 10	³ 27	³ 38	56	38	98	69	116
Footwear	374	³ 268	³ 213	³ 282	³ 222	136	233	349	390	616
Other apparel products and services	419	145	46	51	108	150	227	174	462	897
Transportation	8,752	3,880	3,939	3,854	4,499	5,474	7,699	8,372	10,769	13,181
Vehicle purchases (net outlay)	3,763	³ 1,736	³ 1,835	1,451	1,858	2,325	3,521	3,675	4,990	5,345
Cars and trucks, new	1,731	³ 534	³ 825	³ 127	³ 655	743	1,289	1,684	2,275	2,976
Cars and trucks, used	1,995	³ 1,202	1,010	1,325	1,203	1,582	2,191	1,990	2,661	2,282
Other vehicles	38	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	³ 40	³ 1	³ 54	³ 87
Gasoline and motor oil	1,441	597	687	830	929	1,095	1,343	1,476	1,758	1,929

See footnotes at end of table.

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97 — 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 \$49,999	\$50,000 to \$69,999	\$70,000 and over
Other vehicle expenses	\$3,049	\$1,161	\$1,263	\$1,406	\$1,542	\$1,814	\$2,557	\$2,852	\$3,538	\$4,891
Vehicle finance charges	401	156	112	164	285	283	360	437	491	569
Maintenance and repairs	964	399	473	571	495	649	813	883	1,139	1,445
Vehicle insurance	995	383	449	527	597	684	860	923	1,216	1,464
Vehicle rental, leases, licenses, other charges	689	224	229	143	165	198	524	609	692	1,413
Public transportation	498	386	154	167	170	239	278	369	482	1,015
Health care	1,898	826	1,082	942	1,387	1,519	1,908	1,972	1,926	2,640
Health insurance	817	338	484	406	528	623	763	922	911	1,105
Medical services	630	140	385	178	462	468	666	624	581	974
Drugs	320	306	145	267	322	341	353	311	313	347
Medical supplies	132	³ 43	68	91	74	87	127	115	121	214
Entertainment	2,453	656	840	843	988	1,583	1,498	2,732	2,642	4,232
Fees and admissions	623	136	157	114	136	220	340	391	621	1,413
Television, radios, sound equipment	686	196	414	403	421	484	574	709	793	985
Pets, toys, and playground equipment	426	³ 108	157	286	246	401	270	402	498	618
Other entertainment supplies, equipment, and services	719	216	112	40	186	478	314	1,230	731	1,215
Personal care products and services	674	311	227	313	349	461	610	604	705	1,071
Reading	208	80	88	67	88	125	172	189	212	367
Education	871	³ 275	110	291	154	464	496	501	1,045	1,772
Tobacco products and smoking supplies	333	278	280	350	330	373	381	314	360	296
Miscellaneous	1,231	486	1,069	610	888	948	860	1,226	1,246	1,850
Cash contributions	1,429	³ 108	432	415	269	736	910	1,257	1,676	2,736
Personal insurance and pensions	5,885	297	608	849	1,532	2,410	3,435	5,125	6,588	12,313
Life and other personal insurance	559	129	184	182	259	341	392	437	587	1,046
Pensions and Social Security	5,326	169	424	667	1,273	2,069	3,044	4,688	6,001	11,267
Sources of income and personal taxes: ¹										
Money income before taxes	53,483	994	7,539	12,498	17,393	24,764	34,600	44,568	58,747	108,548
Wages and salaries	46,057	1,563	2,690	6,813	13,108	20,106	29,788	39,275	52,996	94,102
Self-employment income	4,002	³ 1,746	451	425	556	1,424	1,589	2,312	2,990	10,639
Social Security, private and government retirement	1,621	³ 254	2,022	3,092	1,984	1,706	1,889	1,332	1,287	1,467
Interest, dividends, rental income, other property income	676	75	158	60	311	166	287	672	638	1,520
Unemployment and workers' compensation, veterans' benefits	294	³ 145	³ 190	377	473	365	275	336	313	223
Public assistance, supplemental security income, food stamps	396	501	1,795	1,440	580	516	156	277	184	³ 50
Regular contributions for support	264	³ 65	³ 82	³ 111	³ 229	344	397	246	216	310
Other income	172	³ 136	151	180	³ 152	137	218	117	123	237
Personal taxes	4,771	176	83	-200	534	1,369	2,559	3,935	5,075	11,076
Federal income taxes	3,674	116	26	-308	350	979	1,998	3,006	3,942	8,599
State and local income taxes	942	30	22	53	146	313	473	798	965	2,166
Other taxes	155	³ 30	³ 34	56	38	76	88	131	168	311
Income after taxes	48,711	819	7,456	12,697	16,859	23,395	32,041	40,632	53,671	97,472

See footnotes at end of table.

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97 — Continued

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
Addenda:										
Net change in total assets and liabilities	\$-751	\$6,921	\$707	\$895	\$-364	\$-2,230	\$-3,018	\$-4,155	\$-2,221	\$1,723
Net change in total assets	5,208	7,466	2,478	1,346	-362	2,230	4,238	3,899	2,744	11,618
Net change in total liabilities	5,959	544	1,772	451	1	4,461	7,256	8,054	4,964	9,895
Other financial information:										
Other money receipts	596	³ 131	165	³ 104	203	496	471	284	909	956
Mortgage principal paid on owned property	-1,770	-438	-673	-525	-522	-830	-1,049	-1,394	-1,776	-3,622
Estimated market value of owned home ...	94,145	41,290	34,871	30,599	42,170	50,991	69,161	82,619	100,962	170,229
Estimated monthly rental value of owned home	652	320	264	280	320	399	523	598	707	1,091
Gifts of goods and services	1,776	1,016	565	740	715	727	1,177	1,310	2,169	3,192
Food	117	³ 11	³ 25	43	44	46	105	117	159	189
Housing	444	253	125	124	238	201	314	387	467	811
Housekeeping supplies	49	³ 32	³ 6	³ 10	³ 18	32	37	54	43	84
Household textiles	13	³ 17	37	³ 5	³ 9	9	11	8	14	19
Appliances and miscellaneous housewares	48	³ 16	35	34	³ 38	43	28	24	70	76
Major appliances	12	(⁵)	³ 2	³ 1	³ 24	³ 3	³ 7	³ 4	24	18
Small appliances and miscellaneous housewares	36	³ 16	³ 3	³ 2	³ 14	40	21	³ 20	46	59
Miscellaneous household equipment	136	³ 120	24	³ 19	67	48	102	122	125	259
Other housing	199	³ 68	³ 82	86	105	69	135	179	214	373
Apparel and services	444	389	95	202	89	184	285	249	521	825
Males, 2 and over	110	³ 141	³ 38	25	³ 16	61	60	86	96	214
Females, 2 and over	116	³ 107	³ 33	69	³ 29	56	133	51	121	195
Children under 2	52	³ 3	³ 2	³ 2	³ 23	31	24	57	63	95
Other apparel products and services	166	³ 138	³ 23	³ 106	³ 21	³ 35	³ 68	³ 55	³ 241	321
Jewelry and watches	116	(⁵)	³ 0	³ 2	³ 18	³ 22	³ 38	³ 28	³ 214	232
All other apparel products and services	49	³ 138	³ 22	³ 104	³ 3	³ 12	³ 29	³ 27	³ 27	89
Transportation	92	4	14	175	21	25	23	65	189	127
Health care	47	(⁵)	³ 31	³ 8	³ 27	23	³ 29	37	33	101
Entertainment	150	³ 189	³ 44	³ 60	96	105	170	123	139	228
Toys, games, hobbies, and tricycles	45	³ 19	³ 18	³ 42	³ 56	³ 70	³ 20	³ 37	47	53
Other entertainment	105	³ 171	26	18	40	35	150	86	92	175
Education	307	³ 69	³ 38	³ 59	³ 42	³ 68	141	188	450	643
All other gifts	175	100	192	70	158	75	110	144	211	268

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.05.

³ Data are likely to have large sampling errors.

⁴ Value less than 0.5.

⁵ No data reported.