

**Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999**

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) ....	15,468	455	739	779	783	1,540	1,849	1,594	2,794	4,934
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$59,263	-\$1,529	\$7,644	\$12,328	\$17,433	\$24,702	\$34,355	\$44,360	\$58,925	\$111,780
Income after taxes <sup>1</sup> .....	53,858	-2,007	7,629	12,086	16,837	23,671	32,030	40,419	53,911	100,320
Age of reference person .....	49.1	49.5	49.7	49.2	49.0	48.9	49.3	49.1	49.1	49.1
Average number in consumer unit:										
Persons .....	2.7	2.0	2.0	2.1	2.4	2.6	2.3	2.6	2.9	3.1
Children under 18 .....	.6	.5	.5	.4	.5	.7	.4	.5	.7	.7
Persons 65 and over .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Earners .....	1.8	.9	.7	1.1	1.2	1.5	1.6	1.8	2.1	2.3
Vehicles .....	2.5	1.3	1.1	1.6	1.6	2.0	2.3	2.4	2.8	3.2
Percent distribution:										
Sex of reference person:										
Male .....	60	50	36	45	41	53	55	62	64	72
Female .....	40	50	64	55	59	47	45	38	36	28
Housing tenure:										
Homeowner .....	76	41	34	52	51	60	70	79	86	93
With mortgage .....	56	22	12	30	24	39	47	61	65	77
Without mortgage .....	20	19	22	22	28	20	23	18	20	16
Renter .....	24	59	66	48	49	40	30	21	14	7
Race of reference person:										
Black .....	11	26	29	18	20	14	12	10	6	7
White and other .....	89	74	71	82	80	86	88	90	94	93
Education of reference person:										
Elementary (1-8) .....	4	12	18	8	9	7	4	3	2	( <sup>3</sup> )
High school (9-12) .....	33	51	46	52	44	45	42	29	31	19
College .....	63	37	36	40	44	48	54	68	67	81
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	1	( <sup>4</sup> )	3	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
At least one vehicle owned or leased .....	93	66	65	79	89	93	95	96	98	98
Average annual expenditures .....	\$48,912	\$21,936	\$18,035	\$22,126	\$23,722	\$30,140	\$36,269	\$40,659	\$50,582	\$77,186
Food .....	6,347	3,316	3,431	3,341	3,553	4,778	5,234	5,859	6,982	8,934
Food at home .....	3,593	2,264	2,457	2,181	2,528	3,302	3,182	3,502	4,095	4,370
Cereals and bakery products .....	534	339	346	321	368	489	464	529	576	676
Cereals and cereal products .....	182	130	150	125	127	160	156	197	186	222
Bakery products .....	352	209	196	196	242	329	308	331	390	453
Meats, poultry, fish, and eggs .....	926	622	759	601	771	841	857	897	1,119	1,021
Beef .....	271	191	198	162	232	229	241	244	372	292
Pork .....	186	128	204	107	152	206	177	187	199	196
Other meats .....	116	92	95	77	85	116	103	113	134	129
Poultry .....	177	124	120	105	152	149	162	184	216	200
Fish and seafood .....	139	<sup>5</sup> 59	113	117	118	97	141	128	160	164
Eggs .....	37	28	30	34	32	44	32	41	37	40
Dairy products .....	379	239	277	230	258	345	331	350	420	476
Fresh milk and cream .....	140	137	101	98	106	123	136	139	159	157
Other dairy products .....	239	103	176	133	152	222	194	210	261	319
Fruits and vegetables .....	614	376	385	371	463	586	507	607	683	764
Fresh fruits .....	194	120	114	113	128	190	150	184	217	253
Fresh vegetables .....	186	107	121	109	177	172	163	186	204	226
Processed fruits .....	135	83	75	90	76	122	107	137	157	174
Processed vegetables .....	97	66	75	60	82	102	86	100	105	111

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, 1998-1999 — 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 food at home .....	\$1,142	\$687	\$690	\$658	\$668	\$1,040	\$1,024	\$1,120	\$1,297	\$1,433
Sugar and other sweets .....	141	96	72	49	119	135	134	145	169	166
Fats and oils .....	100	76	80	61	65	116	93	111	102	110
Miscellaneous foods .....	512	279	288	340	280	474	424	500	593	656
Nonalcoholic beverages .....	325	209	231	195	192	292	323	310	378	387
Food prepared by consumer unit on out-of-town trips .....	63	5 <sup>27</sup>	5 <sup>18</sup>	5 <sup>13</sup>	5 <sup>12</sup>	24	50	54	56	114
Food away from home .....	2,754	1,052	974	1,160	1,026	1,476	2,052	2,358	2,887	4,563
Alcoholic beverages .....	353	284	146	226	149	193	257	299	333	582
Housing .....	14,531	8,352	6,721	7,607	8,212	9,819	11,449	12,484	14,281	21,888
Shelter .....	8,392	4,890	3,887	4,204	4,735	5,736	6,297	7,245	7,946	12,869
Owned dwellings .....	6,050	2,175	1,357	1,861	1,790	3,070	3,912	5,074	6,154	10,436
Mortgage interest and charges .....	3,608	1,210	745	905	761	1,694	2,254	3,118	3,692	6,351
Property taxes .....	1,362	590	402	597	432	700	906	1,066	1,388	2,305
Maintenance, repairs, insurance, other expenses .....	1,080	374	210	359	597	676	752	890	1,074	1,781
Rented dwellings .....	1,566	2,502	2,391	2,184	2,775	2,504	2,051	1,703	1,163	775
Other lodging .....	776	213	139	159	170	161	335	469	629	1,658
Utilities, fuels, and public services .....	2,813	2,009	1,775	1,903	2,107	2,241	2,469	2,681	2,954	3,570
Natural gas .....	298	186	126	182	189	247	262	251	324	399
Electricity .....	1,070	838	755	778	851	878	938	1,051	1,119	1,308
Fuel oil and other fuels .....	101	94	54	72	126	72	108	82	96	124
Telephone services .....	994	729	682	673	710	784	899	952	1,030	1,256
Water and other public services .....	350	162	158	198	231	259	262	345	384	483
Household operations .....	564	228	100	301	140	196	262	447	483	1,084
Personal services .....	146	5 <sup>10</sup>	5 <sup>36</sup>	5 <sup>139</sup>	5 <sup>28</sup>	62	91	156	149	238
Other household expenses .....	417	218	65	162	112	134	171	291	334	846
Housekeeping supplies .....	647	269	272	435	238	490	662	585	818	836
Laundry and cleaning supplies .....	151	120	110	97	73	129	127	156	182	182
Other household products .....	316	89	100	231	125	225	354	298	399	405
Postage and stationery .....	179	5 <sup>60</sup>	63	107	40	137	180	131	237	249
Household furnishings and equipment .....	2,115	956	686	763	991	1,156	1,759	1,525	2,081	3,529
Household textiles .....	185	220	92	72	34	157	103	138	238	269
Furniture .....	473	193	57	141	313	306	377	270	399	833
Floor coverings .....	72	( <sup>3</sup> )	5 <sup>38</sup>	5 <sup>15</sup>	5 <sup>22</sup>	38	30	40	48	152
Major appliances .....	236	178	90	104	171	109	326	216	223	313
Small appliances, miscellaneous housewares .....	133	32	31	42	52	74	100	89	132	244
Miscellaneous household equipment .....	1,016	332	379	390	400	473	822	773	1,041	1,718
Apparel and services .....	2,313	1,375	738	1,090	874	1,878	2,062	1,875	2,206	3,621
Men and boys .....	576	153	185	117	166	449	439	512	509	1,003
Men, 16 and over .....	490	5 <sup>103</sup>	148	5 <sup>66</sup>	5 <sup>77</sup>	397	379	443	417	876
Boys, 2 to 15 .....	86	50	37	50	88	52	59	69	92	127
Women and girls .....	981	906	338	619	395	807	878	763	993	1,452
Women, 16 and over .....	849	881	289	409	339	733	779	692	869	1,234
Girls, 2 to 15 .....	132	25	49	210	56	74	99	71	124	218
Children under 2 .....	52	5 <sup>1</sup>	5 <sup>20</sup>	5 <sup>21</sup>	5 <sup>19</sup>	74	53	59	59	71
Footwear .....	362	5 <sup>111</sup>	5 <sup>100</sup>	5 <sup>196</sup>	140	422	399	331	360	489
Other apparel products and services .....	342	204	95	138	152	181	272	216	285	606
Transportation .....	9,005	3,310	3,248	4,379	5,278	5,609	6,701	7,390	10,134	13,528
Vehicle purchases (net outlay) .....	4,090	5 <sup>1,126</sup>	5 <sup>1,543</sup>	2,219	2,638	2,525	2,748	3,195	4,797	6,150
Cars and trucks, new .....	2,092	( <sup>4</sup> )	5 <sup>744</sup>	5 <sup>599</sup>	5 <sup>1,229</sup>	5 <sup>720</sup>	1,037	1,311	2,206	3,873
Cars and trucks, used .....	1,937	1,120	799	1,619	1,394	1,720	1,689	1,724	2,543	2,204
Other vehicles .....	61	5 <sup>5</sup>	( <sup>4</sup> )	( <sup>4</sup> )	5 <sup>15</sup>	5 <sup>85</sup>	5 <sup>22</sup>	5 <sup>160</sup>	5 <sup>48</sup>	73
Gasoline and motor oil .....	1,342	746	609	791	841	991	1,147	1,319	1,529	1,756

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, 1998-1999 — Continued**

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Other vehicle expenses .....	\$3,068	\$1,293	\$819	\$1,220	\$1,675	\$1,896	\$2,495	\$2,545	\$3,379	\$4,663
Vehicle finance charges .....	448	212	69	143	251	306	425	431	558	601
Maintenance and repairs .....	902	383	256	471	429	572	701	721	1,043	1,354
Vehicle insurance .....	1,048	547	362	462	717	685	834	923	1,141	1,524
Vehicle rental, leases, licenses, other charges .....	670	151	133	144	278	333	534	470	637	1,184
Public transportation .....	506	145	277	149	124	197	311	330	429	959
Health care .....	2,243	1,452	904	1,229	1,339	1,522	1,888	2,225	2,391	3,107
Health insurance .....	921	629	340	418	551	607	841	1,047	1,024	1,203
Medical services .....	776	455	242	385	306	462	562	599	795	1,246
Drugs .....	415	286	271	370	441	329	405	463	418	469
Medical supplies .....	131	81	51	56	40	123	80	116	154	189
Entertainment .....	2,350	965	612	1,072	813	1,279	1,876	1,682	2,533	3,845
Fees and admissions .....	629	261	102	125	173	173	286	457	614	1,234
Television, radios, sound equipment .....	743	327	323	494	380	492	591	687	828	1,051
Pets, toys, and playground equipment .....	426	225	125	126	185	255	323	314	543	648
Other entertainment supplies, equipment, and services .....	551	152	62	326	75	359	676	224	548	913
Personal care products and services .....	560	543	369	312	271	442	416	473	580	812
Reading .....	219	108	64	66	83	102	141	175	232	370
Education .....	1,018	386	144	83	161	343	508	445	1,085	2,045
Tobacco products and smoking supplies .....	380	340	444	444	435	423	390	423	354	338
Miscellaneous .....	1,152	586	305	732	630	778	800	939	1,125	1,841
Cash contributions .....	1,652	<sup>5</sup> 174	355	455	523	609	827	1,260	1,412	3,249
Personal insurance and pensions .....	6,790	746	554	1,091	1,401	2,366	3,722	5,129	6,931	13,024
Life and other personal insurance .....	612	382	177	262	203	222	370	363	514	1,168
Pensions and Social Security .....	6,178	363	378	829	1,199	2,144	3,352	4,767	6,417	11,856
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	59,263	-1,529	7,644	12,328	17,433	24,702	34,355	44,360	58,925	111,780
Wages and salaries .....	51,825	2,333	2,801	7,444	11,334	19,872	30,026	39,947	53,455	98,221
Self-employment income .....	3,811	-5,170	<sup>5</sup> 283	934	1,076	1,559	1,450	1,983	2,354	9,060
Social Security, private and government retirement .....	1,768	<sup>5</sup> 236	2,512	2,672	2,445	1,711	1,574	1,293	1,771	1,789
Interest, dividends, rental income, other property income .....	818	<sup>5</sup> 61	<sup>5</sup> 30	131	474	140	419	355	516	1,851
Unemployment and workers' compensation, veterans' benefits .....	293	<sup>5</sup> 171	169	189	481	447	323	276	329	236
Public assistance, supplemental security income, food stamps .....	320	566	1,590	807	1,233	471	191	184	115	46
Regular contributions for support .....	201	<sup>5</sup> 116	<sup>5</sup> 80	<sup>5</sup> 39	189	285	302	164	250	176
Other income .....	228	<sup>5</sup> 157	179	<sup>5</sup> 111	200	217	70	159	135	401
Personal taxes .....	5,405	478	15	242	596	1,031	2,326	3,941	5,013	11,460
Federal income taxes .....	4,193	324	-22	109	395	725	1,705	3,011	3,844	9,023
State and local income taxes .....	998	28	5	60	119	243	520	750	965	2,039
Other taxes .....	214	<sup>5</sup> 126	32	72	82	64	101	180	204	398
Income after taxes .....	53,858	-2,007	7,629	12,086	16,837	23,671	32,030	40,419	53,911	100,320

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, 1998-1999 — 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
Addenda:										
Net change in total assets and liabilities .....	-\$2,630	\$680	\$213	-\$1,127	\$1,548	\$1,963	-\$4,278	-\$6,105	-\$2,955	-\$3,771
Net change in total assets .....	5,852	1,797	341	3,327	1,236	4,918	2,584	-457	6,644	11,289
Net change in total liabilities .....	8,482	1,117	127	4,454	-312	2,955	6,862	5,648	9,599	15,060
Other financial information:										
Other money receipts .....	864	<sup>5</sup> 1,845	362	<sup>5</sup> 43	342	335	696	1,080	364	1,501
Mortgage principal paid on owned property .....	-2,013	-632	-250	-599	-777	-842	-1,103	-1,520	-1,741	-3,845
Estimated market value of owned home ...	103,765	43,781	23,323	39,466	32,099	49,115	65,409	84,148	104,262	180,357
Estimated monthly rental value of owned home .....	718	303	188	318	302	395	508	605	735	1,172
Gifts of goods and services .....	1,812	429	368	683	470	702	1,226	1,257	1,703	3,403
Food .....	217	<sup>5</sup> 13	<sup>5</sup> 9	<sup>5</sup> 6	<sup>5</sup> 25	58	101	104	126	516
Housing .....	464	109	122	226	152	212	303	308	404	874
Housekeeping supplies .....	58	<sup>5</sup> 12	<sup>5</sup> 14	<sup>5</sup> 16	<sup>5</sup> 38	39	62	43	74	84
Household textiles .....	26	<sup>(4)</sup>	<sup>5</sup> 10	<sup>5</sup> 14	<sup>5</sup> 1	<sup>5</sup> 26	<sup>5</sup> 14	<sup>5</sup> 7	29	50
Appliances and miscellaneous housewares .....	50	<sup>5</sup> 1	<sup>(3)</sup>	<sup>5</sup> 5	<sup>5</sup> 4	<sup>5</sup> 18	56	45	53	88
Major appliances .....	13	<sup>(4)</sup>	<sup>(4)</sup>	<sup>(4)</sup>	<sup>(4)</sup>	<sup>(3)</sup>	<sup>5</sup> 25	<sup>5</sup> 34	<sup>5</sup> 10	12
Small appliances and miscellaneous housewares .....	37	<sup>5</sup> 1	<sup>(3)</sup>	<sup>5</sup> 5	<sup>5</sup> 4	<sup>5</sup> 17	30	11	43	76
Miscellaneous household equipment .....	91	32	8	83	24	47	43	63	77	175
Other housing .....	238	<sup>5</sup> 65	89	108	85	82	128	149	172	477
Apparel and services .....	321	<sup>5</sup> 30	74	307	111	157	354	295	324	489
Males, 2 and over .....	90	<sup>5</sup> 2	35	<sup>5</sup> 32	<sup>5</sup> 22	50	108	90	101	131
Females, 2 and over .....	126	<sup>5</sup> 16	<sup>5</sup> 22	<sup>5</sup> 178	28	74	136	112	95	206
Children under 2 .....	38	<sup>(4)</sup>	<sup>5</sup> 13	<sup>5</sup> 21	<sup>5</sup> 18	<sup>5</sup> 9	45	28	46	57
Other apparel products and services .....	67	<sup>5</sup> 12	<sup>5</sup> 4	<sup>5</sup> 76	<sup>5</sup> 44	<sup>5</sup> 23	65	65	82	94
Jewelry and watches .....	29	<sup>5</sup> 12	<sup>5</sup> 4	<sup>5</sup> 5	<sup>5</sup> 27	<sup>5</sup> 6	13	33	48	40
All other apparel products and services .....	38	<sup>(4)</sup>	<sup>(4)</sup>	<sup>5</sup> 71	<sup>5</sup> 16	<sup>5</sup> 17	<sup>5</sup> 52	<sup>5</sup> 32	<sup>5</sup> 34	55
Transportation .....	77	9	12	37	8	6	23	58	97	149
Health care .....	50	<sup>5</sup> 70	<sup>5</sup> 3	<sup>5</sup> 6	<sup>5</sup> 1	<sup>5</sup> 9	<sup>5</sup> 61	<sup>5</sup> 29	30	99
Entertainment .....	119	<sup>5</sup> 71	41	41	52	67	97	114	119	186
Toys, games, hobbies, and tricycles .....	40	<sup>5</sup> 26	<sup>5</sup> 19	<sup>5</sup> 23	21	32	39	49	48	46
Other entertainment .....	79	45	22	18	32	35	58	65	71	140
Education .....	406	<sup>5</sup> 85	<sup>5</sup> 45	<sup>5</sup> 21	<sup>5</sup> 73	<sup>5</sup> 96	154	191	458	835
All other gifts .....	157	43	62	40	46	98	133	158	146	254

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

<sup>2</sup> Value less than 0.05.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> No data reported.

<sup>5</sup> Data are likely to have large sampling errors.

n.a. Not applicable.