

Table 28. Consumer units with reference person age 45 to 54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000

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)	15,628	444	723	824	786	1,636	1,917	1,661	2,806	4,830
Consumer unit characteristics:										
Income before taxes ¹	\$59,351	-\$1,294	\$7,662	\$12,240	\$17,157	\$24,683	\$34,388	\$44,262	\$58,467	\$114,932
Income after taxes ¹	54,302	-1,683	7,681	12,144	16,574	23,863	32,177	41,081	53,930	103,627
Age of reference person	49.3	49.7	49.7	49.2	49.1	49.2	49.4	49.3	49.2	49.2
Average number in consumer unit:										
Persons	2.7	2.2	2.1	2.3	2.4	2.5	2.3	2.5	2.9	3.1
Children under 186	.6	.5	.5	.6	.6	.5	.5	.6	.7
Persons 65 and over	(²)	(²)	(²)	.1	.1	(²)	(²)	(²)	(²)	(²)
Earners	1.8	.9	.8	1.1	1.3	1.4	1.6	1.7	2.1	2.3
Vehicles	2.4	1.3	1.1	1.6	1.5	1.9	2.2	2.3	2.7	3.2
Percent distribution:										
Sex of reference person:										
Male	57	48	37	47	42	48	53	58	60	67
Female	43	52	63	53	58	52	47	42	40	33
Housing tenure:										
Homeowner	75	43	36	47	52	61	68	74	86	93
With mortgage	54	24	13	24	23	36	48	58	63	76
Without mortgage	20	19	23	22	29	25	21	16	23	17
Renter	25	57	64	53	48	39	32	26	14	7
Race of reference person:										
Black	12	24	32	26	20	13	14	12	7	7
White and other	88	76	68	74	80	87	86	88	93	93
Education of reference person:										
Elementary (1-8)	4	11	17	9	9	6	5	3	2	1
High school (9-12)	33	48	46	56	46	41	39	33	34	19
College	62	41	37	35	43	51	56	64	63	80
Never attended and other	(³)	(⁴)	1	(³)	1	1	1	(³)	(³)	(³)
At least one vehicle owned or leased	92	68	58	79	85	92	95	96	97	97
Average annual expenditures	\$49,411	\$21,475	\$18,708	\$22,487	\$23,740	\$30,706	\$36,874	\$42,819	\$49,327	\$78,928
Food										
Food at home	3,718	2,127	2,437	2,516	2,404	3,268	3,183	3,673	3,756	4,814
Cereals and bakery products	568	272	402	357	361	478	464	547	566	765
Cereals and cereal products	185	81	171	142	142	159	144	186	182	237
Bakery products	383	191	230	215	220	319	320	361	384	528
Meats, poultry, fish, and eggs	956	555	723	686	666	941	831	978	918	1,180
Beef	281	172	212	197	173	293	214	280	255	367
Pork	198	118	182	143	161	209	199	208	186	219
Other meats	121	85	70	98	98	128	104	115	131	140
Poultry	172	82	121	138	118	159	155	188	185	202
Fish and seafood	146	77	100	71	79	107	122	149	127	212
Eggs	38	22	36	38	37	46	36	39	33	40
Dairy products	391	231	268	256	256	340	344	376	383	513
Fresh milk and cream	149	109	102	111	112	138	145	146	144	181
Other dairy products	242	122	165	145	144	202	199	230	239	332
Fruits and vegetables	632	338	409	441	422	554	539	625	619	827
Fresh fruits	190	80	113	141	119	172	164	188	176	255
Fresh vegetables	195	89	125	114	142	174	174	201	186	254
Processed fruits	140	83	89	112	93	112	114	125	148	186
Processed vegetables	107	86	83	74	69	95	86	110	110	132

See footnotes at end of table.

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Other food at home	\$1,171	\$732	\$635	\$775	\$697	\$955	\$1,005	\$1,148	\$1,269	\$1,530
Sugar and other sweets	149	89	81	80	131	121	133	138	167	189
Fats and oils	102	68	74	60	77	98	90	114	101	122
Miscellaneous foods	542	349	259	399	293	414	435	524	574	742
Nonalcoholic beverages	324	184	204	218	177	287	313	330	375	386
Food prepared by consumer unit on out-of-town trips	54	⁵ 42	⁵ 17	18	19	35	34	42	52	92
Food away from home	2,722	968	909	1,160	985	1,487	1,951	2,351	2,959	4,421
Alcoholic beverages	412	230	128	293	151	252	349	291	352	689
Housing	14,662	8,535	6,898	7,793	8,072	9,687	11,691	13,124	14,044	22,380
Shelter	8,513	5,112	3,986	4,365	4,548	5,594	6,915	7,711	7,813	13,162
Owned dwellings	6,117	2,490	1,610	1,759	1,706	2,977	4,409	5,211	6,122	10,637
Mortgage interest and charges	3,663	1,513	897	850	720	1,568	2,428	3,334	3,717	6,515
Property taxes	1,378	614	461	549	440	778	1,124	1,060	1,410	2,274
Maintenance, repairs, insurance, other expenses	1,076	363	251	360	546	631	857	816	995	1,848
Rented dwellings	1,658	2,378	2,261	2,464	2,640	2,424	2,239	2,095	1,114	880
Other lodging	738	244	115	142	202	193	266	406	576	1,645
Utilities, fuels, and public services	2,826	1,943	1,733	2,051	2,132	2,275	2,491	2,710	2,990	3,580
Natural gas	321	176	152	229	229	273	278	281	339	427
Electricity	1,036	830	701	794	850	847	894	988	1,109	1,272
Fuel oil and other fuels	99	⁵ 65	⁵ 62	101	79	77	94	86	102	124
Telephone services	1,020	709	666	729	734	802	943	1,013	1,063	1,279
Water and other public services	350	163	152	199	240	276	281	343	378	478
Household operations	613	248	187	286	143	302	284	508	501	1,179
Personal services	151	⁵ 15	⁵ 87	⁵ 121	⁵ 17	96	84	143	141	252
Other household expenses	462	233	100	164	125	206	200	365	360	927
Housekeeping supplies	633	297	283	358	226	484	588	575	690	888
Laundry and cleaning supplies	153	111	133	102	69	137	125	152	185	183
Other household products	313	129	106	183	119	222	314	277	339	446
Postage and stationery	167	⁵ 57	44	73	38	125	150	147	167	259
Household furnishings and equipment	2,078	936	710	733	1,024	1,032	1,413	1,619	2,050	3,571
Household textiles	169	26	92	89	32	127	100	98	217	270
Furniture	495	329	64	172	347	184	391	264	427	919
Floor coverings	58	⁵ 1	⁵ 34	⁵ 10	⁵ 19	9	35	72	49	107
Major appliances	237	181	124	104	186	120	155	217	183	397
Small appliances, miscellaneous housewares	145	70	93	42	59	74	90	107	117	262
Miscellaneous household equipment	973	328	304	315	380	518	642	861	1,058	1,615
Apparel and services	2,391	545	1,012	1,109	1,234	1,848	1,943	1,845	2,146	3,849
Men and boys	608	121	169	185	258	442	442	514	576	1,016
Men, 16 and over	509	⁵ 61	119	155	170	376	358	436	504	855
Boys, 2 to 15	99	60	50	30	88	66	84	78	73	161
Women and girls	965	149	428	478	493	798	793	731	886	1,521
Women, 16 and over	826	125	346	274	404	686	714	639	787	1,297
Girls, 2 to 15	138	24	82	204	90	113	79	92	98	224
Children under 2	59	⁵ 62	31	38	42	35	65	64	60	74
Footwear	413	⁵ 70	272	⁵ 266	275	384	393	324	381	575
Other apparel products and services	346	143	113	142	165	188	250	212	242	663
Transportation	9,090	3,820	2,826	4,401	4,751	6,070	7,223	8,668	9,814	13,505
Vehicle purchases (net outlay)	4,082	⁵ 1,289	⁵ 1,251	1,959	2,110	2,797	3,328	4,124	4,574	5,879
Cars and trucks, new	1,827	⁽⁴⁾	⁵ 501	⁵ 145	⁵ 226	1,043	1,650	1,727	2,007	3,005
Cars and trucks, used	2,199	1,284	733	1,786	1,868	1,732	1,675	2,324	2,464	2,795
Other vehicles	56	⁵ 5	⁵ 16	⁵ 28	⁵ 15	⁵ 22	⁵ 4	⁵ 73	⁵ 103	⁵ 79
Gasoline and motor oil	1,489	820	549	950	876	1,103	1,278	1,424	1,687	2,004

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, 1999-2000 — 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	\$3,044	\$1,576	\$870	\$1,304	\$1,592	\$1,925	\$2,333	\$2,846	\$3,173	\$4,689
Vehicle finance charges	428	138	94	153	177	255	385	453	494	620
Maintenance and repairs	883	495	298	507	454	644	668	825	853	1,343
Vehicle insurance	1,049	725	328	456	649	735	906	976	1,175	1,467
Vehicle rental, leases, licenses, other charges	684	219	150	189	312	291	375	592	650	1,259
Public transportation	476	135	156	187	173	245	283	274	380	932
Health care	2,231	1,412	966	1,383	1,220	1,505	1,831	2,250	2,337	3,143
Health insurance	947	530	475	508	536	642	790	1,061	1,064	1,255
Medical services	741	479	207	321	255	399	548	702	685	1,234
Drugs	422	349	259	492	386	372	411	396	434	471
Medical supplies	121	54	25	62	44	93	82	92	154	182
Entertainment	2,378	1,114	679	1,110	823	1,277	1,855	1,702	2,631	3,891
Fees and admissions	661	271	102	166	171	205	273	422	586	1,379
Television, radios, sound equipment	751	391	322	521	404	550	598	709	843	1,034
Pets, toys, and playground equipment	425	216	188	134	164	288	309	341	472	663
Other entertainment supplies, equipment, and services	541	236	66	288	84	234	675	230	729	815
Personal care products and services	688	295	496	337	371	596	508	621	662	996
Reading	203	81	68	64	78	111	145	170	207	343
Education	1,083	565	215	225	188	398	560	441	974	2,276
Tobacco products and smoking supplies	403	400	407	469	458	453	394	423	404	362
Miscellaneous	1,130	288	903	368	632	643	804	1,018	1,088	1,799
Cash contributions	1,670	5636	312	180	759	630	855	1,036	1,267	3,498
Personal insurance and pensions	6,631	460	454	1,080	1,614	2,481	3,582	5,206	6,686	12,962
Life and other personal insurance	594	196	144	292	216	259	326	399	515	1,144
Pensions and Social Security	6,037	264	310	788	1,398	2,222	3,255	4,806	6,171	11,817
Sources of income and personal taxes: ¹										
Money income before taxes	59,351	-1,294	7,662	12,240	17,157	24,683	34,388	44,262	58,467	114,932
Wages and salaries	51,518	1,622	2,663	6,785	11,812	18,906	30,323	39,193	53,369	100,143
Self-employment income	3,925	-4,251	5174	811	876	1,650	1,196	2,335	2,011	9,779
Social Security, private and government retirement	1,892	269	2,935	3,094	2,542	2,266	1,319	1,610	1,617	1,932
Interest, dividends, rental income, other property income	898	126	530	264	520	203	483	333	657	2,004
Unemployment and workers' compensation, veterans' benefits	288	5130	321	208	312	573	296	316	255	219
Public assistance, supplemental security income, food stamps	311	594	1,294	858	878	555	258	106	166	46
Regular contributions for support	290	563	5119	572	115	382	446	231	227	367
Other income	228	5152	5126	5149	5103	149	66	140	166	442
Personal taxes	5,048	389	-19	97	584	820	2,211	3,182	4,537	11,305
Federal income taxes	3,940	299	-92	2	375	562	1,655	2,405	3,397	9,025
State and local income taxes	901	44	14	33	98	183	457	604	932	1,895
Other taxes	207	546	59	62	111	75	99	172	208	384
Income after taxes	54,302	-1,683	7,681	12,144	16,574	23,863	32,177	41,081	53,930	103,627

See footnotes at end of table.

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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	\$2,769	\$88,738	\$5,294	-\$3,685	\$6,333	-\$280	-\$1,916	-\$9,202	\$1,765	\$2,594
Net change in total assets	9,701	89,393	5,433	-204	4,886	5,594	3,126	-856	6,599	14,914
Net change in total liabilities	6,932	655	139	3,481	-1,447	5,873	5,042	8,346	4,834	12,320
Other financial information:										
Other money receipts	742	⁵ 2,222	791	⁵ 36	411	676	267	849	529	1,071
Mortgage principal paid on owned property	-1,922	-642	-367	-401	-757	-827	-1,165	-1,600	-1,658	-3,656
Estimated market value of owned home ...	106,847	54,767	30,877	42,479	39,227	56,875	71,628	82,599	107,424	183,916
Estimated monthly rental value of owned home	738	342	227	309	342	424	556	616	762	1,194
Gifts of goods and services	1,796	580	614	843	537	897	1,101	1,005	1,555	3,442
Food	162	⁵ 16	⁵ 14	⁵ 25	⁵ 28	59	60	66	89	394
Alcoholic beverages	17	⁵ 7	⁵ 10	⁵ 17	⁵ 3	57	24	11	11	26
Housing	440	130	109	181	141	216	274	295	401	824
Housekeeping supplies	53	⁵ 15	⁵ 14	⁵ 18	⁵ 20	39	56	38	67	76
Household textiles	30	⁽⁴⁾	⁵ 12	⁵ 15	⁵ 1	⁵ 22	10	⁵ 7	42	54
Appliances and miscellaneous housewares	54	⁵ 5	⁵ 17	⁵ 3	⁵ 4	19	34	73	43	98
Major appliances	16	⁵ 4	⁽⁴⁾	⁽⁴⁾	⁽⁴⁾	⁵ 4	8	42	5	27
Small appliances and miscellaneous housewares	38	⁵ 1	⁵ 17	⁵ 3	⁵ 4	⁵ 15	26	30	37	70
Miscellaneous household equipment	89	19	24	70	22	52	68	53	67	166
Other housing	214	⁵ 91	42	75	94	84	107	124	182	431
Apparel and services	351	71	153	359	192	179	294	242	312	571
Males, 2 and over	95	⁵ 16	⁵ 28	⁵ 44	65	66	99	71	89	148
Females, 2 and over	147	⁵ 18	42	⁵ 179	56	65	98	82	117	272
Children under 2	46	⁵ 23	25	37	37	25	38	51	48	63
Other apparel products and services	61	⁵ 14	⁵ 99	⁵ 99	⁵ 33	23	58	39	59	88
Jewelry and watches	20	⁵ 5	⁵ 1	⁵ 4	⁵ 24	8	20	16	21	31
All other apparel products and services	41	⁵ 9	⁵ 58	⁵ 94	⁵ 9	⁵ 16	⁵ 38	⁵ 23	38	57
Transportation	93	18	12	26	14	125	27	42	110	157
Health care	47	⁵ 52	⁵ 6	⁵ 8	⁵ 1	⁵ 16	⁵ 11	⁵ 13	33	110
Entertainment	119	⁵ 69	30	36	45	83	94	123	125	182
Toys, games, hobbies, and tricycles	38	⁵ 28	⁵ 12	⁵ 22	⁵ 17	40	36	48	44	41
Other entertainment	81	41	18	⁵ 14	28	43	58	75	81	140
Personal care products and services	22	⁵ 10	29	⁵ 2	⁵ 12	26	11	24	13	24
Reading	3	⁽³⁾	⁵ 1	⁽⁴⁾	⁽³⁾	1	1	2	3	5
Education	429	⁵ 180	⁵ 70	⁵ 112	⁵ 67	110	220	112	377	950
All other gifts	114	27	179	26	34	76	84	75	80	198

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

² Value less than 0.05.

³ Value less than 0.5.

⁴ No data reported.

⁵ Data are likely to have large sampling errors.

n.a. Not applicable.