Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

| Item |
| :--- |

## Consumer unit characteristics:

Income before taxes ${ }^{1}$
Income after taxes ${ }^{1}$

Average number of persons in consumer unit

Age of reference person
Average number in consumer unit:
Earners
Vehicles
Children under 18
Persons 65 and over

## Percent distribution:

Sex of reference person:

## Male

Female
Housing tenure:
Homeowner with mortgage
Homeowner without mortgage
Renter
Race of reference person:
Black
White and other
Education of reference person:
Elementary (1-8)
High school (9-12)
College
Never attended and other

At least one vehicle owned
Average annual expenditures:
Food
\$35,573
$1,024-7,516$
\$12,308
\$17,256
16,647
\$24,808
23,436 32,006
教
3
3
42.7

41
44.4
42.9
1.8

| 1.8 | 1.2 | 1 | 1.4 | 1.6 |
| ---: | ---: | ---: | ---: | ---: |
| 2.5 | 1.5 | 1.1 | 1.8 | 2.2 |
| 0.8 | 1.1 | 1.2 | 0.9 | 0.8 |

1.8
1.8
$\begin{array}{lll}0.2 & 0.3 & 0.2\end{array}$
2.5
0.8
0.2
0.8
0.1
0.6
0.1

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1988-89- Continued

| Item | Complete reporting of income ${ }^{1}$ |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total complete reporting | $\begin{gathered} \text { Less } \\ \text { ten } \\ \$ 5,000 \end{gathered}$ | $\begin{gathered} \$ \mathbf{5 , 0 0 0} \\ \text { to } \\ \$ \mathbf{9 , 9 9 9} \end{gathered}$ | $\begin{gathered} \$ 10,000 \\ \text { to } \\ \$ 14,999 \end{gathered}$ | $\begin{gathered} \$ 15,000 \\ \text { to } \\ \$ 19,999 \end{gathered}$ | $\begin{gathered} \$ 20,000 \\ \text { to } \\ \$ 29,999 \end{gathered}$ | $\begin{gathered} \$ 30,000 \\ \text { to } \\ \$ 39,999 \end{gathered}$ | $\begin{gathered} \$ 40,000 \\ \text { and } \\ \text { over } \end{gathered}$ |
| Food at home | 2,706 | 2,262 | 2,123 | 2,325 | 2,530 | 2,528 | 2,802 | 3,109 |
| Cereals and bakery products | 389 | 324 | 317 | 341 | 352 | 369 | 422 | 433 |
| Cereals and cereal products | 135 | 142 | 139 | 129 | 127 | 123 | 141 | 139 |
| Bakery products | 254 | 182 | 178 | 212 | 225 | 246 | 280 | 294 |
| Meats, poultry, fish, and eggs | 705 | 640 | 592 | 675 | 718 | 638 | 669 | 799 |
| Beef | 241 | 222 | 196 | 252 | 230 | 229 | 223 | 268 |
| Pork | 139 | 153 | 162 | 129 | 142 | 119 | 124 | 149 |
| Other meats | 102 | 95 | 62 | 99 | 105 | 93 | 105 | 118 |
| Poultry | 109 | 92 | 89 | 97 | 99 | 95 | 103 | 133 |
| Fish and seafood | 79 | 49 | 43 | 60 | 103 | 69 | 78 | 97 |
| Eggs | 35 | 30 | 39 | 38 | 40 | 33 | 36 | 34 |
| Dairy products | 335 | 269 | 268 | 280 | 314 | 331 | 349 | 375 |
| Fresh milk and cream | 161 | 140 | 147 | 159 | 166 | 170 | 167 | 158 |
| Other dairy products | 174 | 128 | 121 | 121 | 148 | 161 | 182 | 217 |
| Fruits and vegetables | 451 | 372 | 344 | 380 | 390 | 422 | 469 | 530 |
| Fresh fruits | 138 | 109 | 108 | 101 | 111 | 127 | 146 | 167 |
| Fresh vegetables | 135 | 128 | 111 | 121 | 110 | 126 | 137 | 155 |
| Processed fruits | 107 | 79 | 72 | 89 | 99 | 97 | 107 | 131 |
| Processed vegetables | 72 | 56 | 54 | 69 | 70 | 71 | 80 | 77 |
| Other food at home | 827 | 658 | 602 | 649 | 754 | 769 | 893 | 973 |
| Sugar and other sweets | 96 | 71 | 80 | 78 | 83 | 92 | 102 | 110 |
| Fats and oils | 68 | 60 | 56 | 71 | 52 | 66 | 78 | 72 |
| Miscellaneous foods | 372 | 315 | 277 | 263 | 336 | 332 | 420 | 441 |
| Nonalcoholic beverages | 256 | 192 | 180 | 225 | 268 | 246 | 255 | 296 |
| Food prep by cu, out-of-town trips | 35 | 20 | 9 | 12 | 15 | 33 | 39 | 54 |
| Food away from home | 1,975 | 816 | 800 | 939 | 1,393 | 1,631 | 1,906 | 3,043 |
| Alcoholic beverages | 294 | 251 | 172 | 141 | 213 | 273 | 315 | 392 |
| Housing | 9,649 | 6,654 | 5,016 | 5,926 | 6,785 | 7,890 | 9,244 | 14,092 |
| Shelter | 5,203 | 3,911 | 2,632 | 2,997 | 3,570 | 3,976 | 4,957 | 7,825 |
| Owned dwellings | 3,378 | 2,334 | 790 | 1,017 | 1,644 | 2,117 | 3,132 | 6,058 |
| Mortgage interest and charges | 2,254 | 1,713 | 403 | 462 | 930 | 1,282 | 2,083 | 4,228 |
| Property taxes | 589 | 297 | 201 | 206 | 302 | 365 | 589 | 1,025 |
| Maintenance, repairs, insurance, other expenses | 535 | 323 | 187 | 349 | 413 | 471 | 460 | 805 |
| Rented dwellings | 1,329 | 1,241 | 1,770 | 1,858 | 1,603 | 1,572 | 1,416 | 842 |
| Other lodging | 496 | 337 | 72 | 122 | 323 | 287 | 409 | 926 |
| Utilities, fuels, and public services | 2,048 | 1,742 | 1,512 | 1,620 | 1,795 | 1,988 | 2,017 | 2,451 |
| Natural gas | 272 | 167 | 215 | 202 | 240 | 250 | 261 | 343 |
| Electricity | 859 | 754 | 629 | 712 | 756 | 833 | 863 | 1,009 |
| Fuel oil and other fuels | 100 | 117 | 90 | 65 | 84 | 97 | 88 | 121 |
| Telephone services | 604 | 529 | 434 | 501 | 550 | 611 | 597 | 699 |
| Water and other public services | 213 | 175 | 145 | 140 | 165 | 196 | 207 | 279 |
| Household operations | 551 | 210 | 154 | 271 | 317 | 481 | 504 | 891 |
| Personal services | 340 | 44 | 71 | 180 | 235 | 369 | 374 | 483 |

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1988-89- Continued

| Item | Complete reporting of income ${ }^{1}$ |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total complete reporting | $\begin{gathered} \text { Less } \\ \text { than } \\ \$ 5,000 \end{gathered}$ | $\begin{gathered} \$ 5,000 \\ \mathbf{t o} \\ \$ 9,999 \end{gathered}$ | $\begin{gathered} \$ 10,000 \\ \text { to } \\ \$ 14,999 \end{gathered}$ | $\begin{gathered} \$ 15,000 \\ \text { to } \\ \$ 19,999 \end{gathered}$ | $\begin{gathered} \$ \mathbf{2 0 , 0 0 0} \\ \text { to } \\ \$ \mathbf{2 9 , 9 9 9} \end{gathered}$ | $\begin{gathered} \mathbf{\$ 3 0 , 0 0 0} \\ \text { to } \\ \mathbf{\$ 3 9 , 9 9 9} \end{gathered}$ | $\$ 40,000$ and over |
| Other household expenses | 211 | 166 | 83 | 91 | 81 | 112 | 129 | 408 |
| Housekeeping supplies | 482 | 269 | 406 | 349 | 338 | 432 | 442 | 634 |
| Laundry and cleaning supplies | 137 | 124 | 115 | 112 | 138 | 127 | 120 | 162 |
| Other household products | 196 | 63 | 92 | 111 | 140 | 170 | 182 | 293 |
| Postage and stationery | 149 | 82 | 199 | 125 | 61 | 134 | 140 | 179 |
| Household furnishings and equipment | 1,366 | 522 | 312 | 689 | 766 | 1,013 | 1,325 | 2,292 |
| Household textiles | 149 | 20 | 31 | 33 | 122 | 108 | 147 | 255 |
| Furniture | 408 | 158 | 82 | 299 | 216 | 243 | 359 | 720 |
| Floor coverings | 101 | 29 | 9 | 21 | 13 | 81 | 191 | 150 |
| Major appliances | 182 | 75 | 78 | 114 | 133 | 173 | 193 | 253 |
| Small appliances, miscellaneous housewares | 77 | 29 | 20 | 55 | 32 | 42 | 52 | 144 |
| Miscellaneous household equipment | 450 | 211 | 93 | 167 | 250 | 367 | 383 | 770 |
| Apparel and services | 1,822 | 895 | 798 | 1,361 | 1,374 | 1,312 | 2,025 | 2,631 |
| Men and boys | 451 | 145 | 182 | 319 | 325 | 339 | 438 | 691 |
| Men, 16 and over | 353 | 105 | 95 | 207 | 241 | 247 | 332 | 584 |
| Boys, 2 to 15 | 98 | 39 | 88 | 112 | 85 | 92 | 107 | 106 |
| Women and girls | 690 | 313 | 271 | 504 | 469 | 465 | 920 | 970 |
| Women, 16 and over | 572 | 211 | 202 | 373 | 381 | 370 | 795 | 825 |
| Girls, 2 to 15 | 118 | 101 | 70 | 130 | 88 | 95 | 125 | 145 |
| Children under 2 | 136 | 75 | 90 | 108 | 111 | 115 | 164 | 169 |
| Footwear | 239 | 134 | 113 | 267 | 298 | 155 | 269 | 298 |
| Other apparel products and services | 306 | 229 | 141 | 164 | 170 | 238 | 234 | 503 |
| Transportation | 6,287 | 4,054 | 2,060 | 4,111 | 4,661 | 5,795 | 6,876 | 8,659 |
| Vehicle purchases (net outlay) | 2,925 | 2,038 | 822 | 2,097 | 2,322 | 2,718 | 3,224 | 3,938 |
| Cars and trucks, new | 1,637 | 745 | 331 | 625 | 1,216 | 1,157 | 1,798 | 2,655 |
| Cars and trucks, used | 1,252 | 1,292 | 416 | 1,457 | 1,093 | 1,528 | 1,387 | 1,245 |
| Other vehicles | 35 | 0 | 74 | 15 | 13 | 33 | 39 | 39 |
| Gasoline and motor oil | 1,149 | 836 | 485 | 833 | 955 | 1,111 | 1,226 | 1,481 |
| Other vehicle expenses | 1,966 | 1,011 | 633 | 1,103 | 1,243 | 1,823 | 2,191 | 2,815 |
| Vehicle finance charges | 379 | 173 | 86 | 168 | 250 | 375 | 458 | 532 |
| Maintenance and repairs | 673 | 286 | 244 | 469 | 466 | 606 | 744 | 946 |
| Vehicle insurance | 681 | 456 | 245 | 375 | 422 | 669 | 697 | 968 |
| Vehicle rental, leases, licenses, other charges | 233 | 95 | 58 | 90 | 104 | 172 | 292 | 369 |
| Public transportation | 247 | 169 | 121 | 79 | 142 | 143 | 234 | 424 |
| Health care | 1,431 | 924 | 701 | 1,118 | 1,386 | 1,449 | 1,443 | 1,764 |
| Health insurance | 498 | 323 | 225 | 453 | 548 | 579 | 496 | 549 |
| Medical services | 593 | 325 | 242 | 367 | 507 | 540 | 627 | 815 |
| Drugs | 248 | 211 | 198 | 246 | 266 | 263 | 239 | 258 |
| Medical supplies | 91 | 65 | 35 | 52 | 65 | 67 | 82 | 143 |
| Entertainment | 1,677 | 749 | 516 | 658 | 1,018 | 1,405 | 1,642 | 2,695 |
| Fees and admissions | 381 | 216 | 97 | 96 | 148 | 245 | 321 | 711 |
| Television, radios, sound equipment | 509 | 282 | 246 | 304 | 379 | 471 | 547 | 694 |

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1988-89- Continued

| Item | Complete reporting of income ${ }^{1}$ |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total complete reporting | $\begin{gathered} \text { Less } \\ \text { than } \\ \$ \mathbf{5 , 0 0 0} \end{gathered}$ | $\begin{gathered} \$ 5,000 \\ \text { to } \\ \$ 9,999 \end{gathered}$ | $\begin{gathered} \$ 10,000 \\ \mathbf{t o} \\ \$ 14,999 \end{gathered}$ | $\begin{gathered} \$ 15,000 \\ \text { to } \\ \$ 19,999 \end{gathered}$ | $\begin{gathered} \$ \mathbf{2 0 , 0 0 0} \\ \mathbf{t o} \\ \$ \mathbf{2 9 , 9 9 9} \end{gathered}$ | $\begin{gathered} \$ \mathbf{3 0 , 0 0 0} \\ \text { to } \\ \$ 39,999 \end{gathered}$ | $\begin{gathered} \$ 40,000 \\ \text { and } \\ \text { over } \end{gathered}$ |
| Pets, toys, and playground equipment | 322 | 162 | 129 | 191 | 194 | 381 | 337 | 417 |
| Other supplies, equipment, and services | 466 | 90 | 43 | 67 | 298 | 309 | 437 | 873 |
| Personal care products and services | 457 | 196 | 183 | 471 | 335 | 374 | 448 | 635 |
| Reading | 169 | 88 | 71 | 89 | 116 | 137 | 163 | 261 |
| Education | 387 | 244 | 93 | 284 | 132 | 235 | 264 | 719 |
| Tobacco products and smoking supplies | 316 | 217 | 289 | 331 | 341 | 344 | 302 | 317 |
| Miscellaneous | 705 | 355 | 202 | 401 | 423 | 665 | 820 | 996 |
| Cash contributions | 773 | 448 | 110 | 195 | 422 | 469 | 538 | 1,509 |
| Personal insurance and pensions | 3,439 | 447 | 410 | 844 | 1,358 | 2,204 | 3,400 | 6,513 |
| Life and other personal insurance | 418 | 225 | 148 | 187 | 211 | 331 | 399 | 681 |
| Pensions and Social Security | 3,022 | 223 | 262 | 657 | 1,147 | 1,874 | 3,000 | 5,832 |

## Sources of income and taxes: ${ }^{1}$

| Money income before taxes | 35,573 | 910 | 7,519 | 12,308 | 17,256 | 24,808 | 34,626 | 64,387 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Wages and salaries | 29,416 | 1,099 | 2,954 | 7,030 | 11,485 | 19,912 | 30,311 | 55,090 |
| Self-employment income | 2,225 | -1,879 | 194 | 781 | 1,370 | 1,063 | 1,314 | 4,956 |
| Social Security, private and government retirement | 2,183 | 549 | 1,479 | 3,256 | 3,397 | 2,674 | 1,744 | 1,952 |
| Interest, dividends, rental income, other property income | 751 | 62 | 63 | 147 | 97 | 187 | 528 | 1,762 |
| Unemployment and workers' compensation, veterans' benefits | 220 | 78 | 191 | 117 | 289 | 364 | 225 | 172 |
| Public assistance, supplemental security income, food stamps | 349 | 881 | 2,299 | 505 | 200 | 62 | 15 | 66 |
| Regular contributions for support | 342 | 104 | 283 | 358 | 317 | 474 | 417 | 279 |
| Other income | 87 | 18 | 56 | 112 | 102 | 73 | 72 | 109 |
| Personal taxes ${ }^{1}$ | 3,179 | -114 | 4 | 327 | 609 | 1,372 | 2,618 | 7,086 |
| Federal income taxes | 2,504 | -163 | -23 | 199 | 412 | 999 | 2,022 | 5,696 |
| State and local income taxes | 614 | 25 | 21 | 81 | 174 | 334 | 541 | 1,284 |
| Other taxes | 60 | 24 | 5 | 47 | 22 | 39 | 56 | 106 |
| Income after taxes ${ }^{1}$ | 32,395 | 1,024 | 7,516 | 11,981 | 16,647 | 23,436 | 32,008 | 57,301 |
| Net change in total assets | 4,010 | 602 | -1,450 | 736 | -140 | 3,537 | 5,637 | 7,251 |
| Net change in total liabilities | 4,148 | 1,723 | 562 | 2,965 | 2,248 | 3,411 | 6,665 | 5,408 |

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1988-89- Continued

|  | Complete reporting of income ${ }^{\mathbf{1}}$ |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Item | Total complete reporting | $\begin{gathered} \text { Less } \\ \text { than } \\ \$ \mathbf{5 5 , 0 0 0} \end{gathered}$ | $\begin{gathered} \$ \mathbf{5 , 0 0 0} \\ \text { to } \\ \$ 9,999 \end{gathered}$ | $\begin{gathered} \$ 10,000 \\ \text { to } \\ \$ 14,999 \end{gathered}$ | $\begin{gathered} \$ 15,000 \\ \text { to } \\ \$ 19,999 \end{gathered}$ | $\begin{gathered} \$ 20,000 \\ \text { to } \\ \$ 29,999 \end{gathered}$ | $\begin{gathered} \$ 30,000 \\ \text { to } \\ \$ 39,999 \end{gathered}$ | $\begin{gathered} \$ 40,000 \\ \text { and } \\ \text { over } \end{gathered}$ |

## Addenda:

Other financial information

| Other money receipts | 392 | 32 | 59 | 206 | 96 | 377 | 187 | 753 |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| Mortgage principal paid on owned <br> property | -647 | -561 | -136 | -207 | -375 | -461 | -645 | $-1,079$ |
| Estimated market value of owned home | 66,941 | 50,401 | 22,935 | 29,528 | 35,365 | 45,108 | 58,424 | 114,482 |
| Estimated monthly rental value of |  |  |  |  |  |  |  |  |
| owned home |  |  |  |  |  |  |  |  |
|  |  | 273 | 138 | 183 | 270 | 318 | 402 | 684 |
| Gifts of: | 953 | 552 | 229 | 564 | 469 | 724 | 689 | 1,669 |
| Clothing, males 2 and over | 74 | 35 | 19 | 56 | 86 | 64 | 46 | 114 |
| Clothing, females 2 and over | 85 | 13 | 11 | 136 | 37 | 82 | 113 | 102 |
| Clothing, infants less than 2 | 47 | 33 | 24 | 38 | 28 | 39 | 60 | 62 |
| Jewelry and watches | 19 | 11 | 3 | 16 | 15 | 14 | 14 | 32 |
| Small appliances and miscellaneous |  |  |  |  |  |  |  |  |
| housewares | 20 | 3 | 6 | 8 | 8 | 11 | 12 | 41 |
| Household textiles | 12 | 1 | 1 | 0 | 0 | 16 | 5 | 24 |
| All other gifts | 696 | 456 | 165 | 310 | 295 | 498 | 439 | 1,294 |

${ }^{1}$ 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

