

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989-90

Item	Complete reporting of income ¹							
	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 and over
Number of consumer units (in thousands)	11,650	270	738	780	803	1,901	2,085	5,074
Consumer unit characteristics:								
Income before taxes ¹	\$41,956	\$687	\$7,844	\$12,738	\$17,559	\$24,826	\$34,724	\$66,851
Income after taxes ¹	38,048	287	7,704	12,590	17,080	23,214	32,033	59,728
Average number of persons in consumer unit	4	4	4	4	4	4	4	4
Age of reference person	40	38.5	37.4	37.7	38.8	38.0	38.9	42.1
Average number in consumer unit:								
Earners	2.0	1.3	1.2	1.6	1.8	1.9	2.1	2.3
Vehicles	2.7	1.6	1.2	1.7	2.2	2.5	2.9	3.3
Children under 18	1.7	1.9	2.1	1.8	1.7	1.7	1.7	1.5
Persons 65 and over	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1
Percent distribution:								
Sex of reference person:								
Male	78	51	40	59	71	75	86	87
Female	22	49	60	41	29	25	14	13
Housing tenure:								
Homeowner	73	52	38	44	54	64	77	89
With mortgage	61	35	22	30	39	49	66	79
Without mortgage	12	17	16	14	15	14	11	10
Renter	27	48	62	56	46	36	23	11
Race of reference person:								
Black	10	21	31	14	11	14	9	5
White and other	90	79	69	86	89	86	91	95
Education of reference person:								
Elementary (1-8)	7	13	17	21	12	8	4	2
High school (9-12)	46	59	63	61	62	59	48	32
College	47	29	17	18	26	33	48	66
Never attended and other	0	0	3	0	1	0	0	0
At least one vehicle owned	94	86	61	83	94	96	98	99
Average annual expenditures:								
Food	5,782	3,658	3,319	3,905	4,517	4,829	5,483	7,089
Food at home	3,472	2,447	2,569	2,729	3,109	3,233	3,394	3,902

See footnotes at end of table.

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

Item	Complete reporting of income ¹							
	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 and over
Cereals and bakery products	528	288	389	422	426	446	538	609
Cereals and cereal products	193	153	147	203	166	178	181	212
Bakery products	335	135	241	219	259	268	357	397
Meats, poultry, fish, and eggs	903	671	814	720	917	871	853	984
Beef	308	234	298	212	307	311	297	331
Pork	168	120	198	121	226	164	164	169
Other meats	137	92	97	131	124	135	126	152
Poultry	145	119	118	117	116	135	131	167
Fish and seafood	104	67	61	92	97	78	95	126
Eggs	41	38	42	46	47	48	40	39
Dairy products	445	294	364	396	399	425	455	477
Fresh milk and cream	212	154	199	234	215	217	221	207
Other dairy products	233	139	166	162	184	208	234	271
Fruits and vegetables	532	428	394	373	426	486	498	621
Fresh fruits	154	196	106	104	118	140	141	180
Fresh vegetables	152	100	132	118	130	135	144	174
Processed fruits	126	71	97	85	98	109	113	154
Processed vegetables	100	61	59	66	80	102	100	114
Other food at home	1,063	766	607	818	941	1,005	1,050	1,212
Sugar and other sweets	130	50	81	108	118	108	128	152
Fats and oils	86	68	77	56	90	87	80	95
Miscellaneous foods	487	401	222	380	406	484	491	548
Nonalcoholic beverages	313	214	203	258	310	301	311	345
Food prep by cu, out-of-town trips	47	33	24	17	18	24	40	72
Food away from home	2,310	1,211	751	1,176	1,408	1,596	2,088	3,186
Alcoholic beverages	319	169	64	142	187	232	285	444
Housing	11,126	7,521	5,927	6,997	7,211	7,902	9,803	15,030
Shelter	6,048	3,850	3,224	3,793	3,965	4,128	5,213	8,313
Owned dwellings	4,202	1,899	1,308	1,682	1,788	2,242	3,442	6,560
Mortgage interest and charges	2,946	1,276	844	899	1,174	1,526	2,448	4,672
Property taxes	713	301	295	310	241	399	588	1,101
Maintenance, repairs, insurance, other expenses	543	323	169	474	372	317	406	787
Rented dwellings	1,306	1,701	1,796	1,935	2,036	1,663	1,329	859
Other lodging	540	250	121	175	140	223	441	895
Utilities, fuels, and public services	2,266	1,637	1,654	1,757	1,859	2,000	2,148	2,679
Natural gas	302	197	252	271	229	234	301	358
Electricity	945	704	725	707	796	888	891	1,094
Fuel oil and other fuels	109	31	51	47	52	124	113	134
Telephone services	655	545	474	533	590	563	607	772
Water and other public services	254	160	151	199	192	191	237	322
Household operations	800	171	292	282	356	540	725	1,185
Personal services	582	67	241	226	278	461	623	789
Other household expenses	218	104	51	56	78	78	101	396

See footnotes at end of table.

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

Item	Complete reporting of income ¹							
	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 and over
Housekeeping supplies	559	284	259	357	382	421	480	737
Laundry and cleaning supplies	171	88	117	160	147	152	158	197
Other household products	244	137	82	136	148	168	202	338
Postage and stationery	144	58	60	61	88	101	120	201
Household furnishings and equipment	1,454	1,579	498	808	648	814	1,237	2,115
Household textiles	132	737	80	55	30	73	86	173
Furniture	463	91	170	342	226	249	403	686
Floor coverings	116	291	14	71	45	34	62	190
Major appliances	187	21	63	159	133	153	167	248
Small appliances, miscellaneous housewares	82	117	21	37	38	36	68	122
Miscellaneous household equipment	474	323	150	144	176	269	451	696
Apparel and services	2,229	1,019	1,126	1,200	1,540	1,509	1,792	3,110
Men and boys	600	371	193	197	245	338	423	933
Men, 16 and over	433	265	118	131	178	199	271	708
Boys, 2 to 15	167	106	76	66	67	139	152	225
Women and girls	866	357	448	431	659	643	716	1,175
Women, 16 and over	649	240	361	308	532	473	494	895
Girls, 2 to 15	217	117	87	123	127	170	222	281
Children under 2	129	55	113	107	114	129	129	140
Footwear	320	103	169	189	381	219	316	395
Other apparel products and services	314	133	201	276	142	180	208	466
Transportation	7,296	2,358	3,254	3,228	6,279	4,711	8,334	9,465
Vehicle purchases (net outlay)	3,389	515	1,506	1,210	3,744	1,767	4,625	4,194
Cars and trucks, new	1,629	0	732	310	596	453	2,356	2,353
Cars and trucks, used	1,730	401	773	884	3,147	1,266	2,251	1,805
Other vehicles	31	114	0	16	0	48	19	36
Gasoline and motor oil	1,395	826	680	847	1,066	1,239	1,365	1,737
Other vehicle expenses	2,236	936	957	986	1,345	1,541	2,146	3,111
Vehicle finance charges	478	101	157	149	268	339	484	679
Maintenance and repairs	762	340	435	380	545	515	738	1,019
Vehicle insurance	730	345	277	365	445	538	694	1,005
Vehicle rental, leases, licenses, other charges	265	150	88	92	87	149	231	409
Public transportation	276	81	111	185	124	165	198	422
Health care	1,524	903	738	1,021	1,054	1,239	1,498	1,936
Health insurance	587	213	344	433	480	586	619	670
Medical services	637	451	257	377	349	435	598	878
Drugs	220	196	100	155	162	189	210	269
Medical supplies	81	44	37	57	64	29	70	118
Entertainment	2,090	910	844	858	1,090	1,172	1,589	3,219
Fees and admissions	505	260	178	118	147	214	406	832
Television, radios, sound equipment	632	367	237	443	551	473	542	841
Pets, toys, and playground equipment	394	193	252	187	247	282	377	524

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

Item	Complete reporting of income ¹							
	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 and over
Other supplies, equipment, and services	558	89	178	109	146	203	264	1,022
Personal care products and services	472	163	235	276	341	307	434	635
Reading	187	68	77	57	107	124	183	268
Education	531	242	132	252	189	208	368	887
Tobacco products and smoking supplies	327	278	311	348	365	357	314	316
Miscellaneous	913	532	274	448	654	685	801	1,266
Cash contributions	788	55	64	333	339	530	662	1,222
Personal insurance and pensions	4,073	332	630	1,063	1,498	2,295	3,536	6,529
Life and other personal insurance	454	148	233	167	209	262	470	651
Pensions and Social Security	3,619	184	397	897	1,289	2,034	3,066	5,878
Sources of income and taxes: ¹								
Money income before taxes	41,956	687	7,844	12,738	17,559	24,826	34,724	66,851
Wages and salaries	35,748	1,792	3,292	8,805	14,261	20,995	31,396	57,130
Self-employment income	3,469	-2,184	75	1,264	908	1,357	1,708	6,521
Social Security, private and government retirement	1,022	153	1,074	873	1,144	1,287	795	1,059
Interest, dividends, rental income, other property income	667	59	69	69	148	198	327	1,276
Unemployment and workers' compensation, veterans' benefits	249	55	171	136	228	310	197	291
Public assistance, supplemental security income, food stamps	381	571	2,920	1,095	517	278	33	52
Regular contributions for support	345	240	152	400	197	353	199	451
Other income	74	1	89	96	156	49	69	71
Personal taxes ¹	3,908	400	140	149	478	1,611	2,691	7,124
Federal income taxes	3,054	392	50	10	272	1,175	2,039	5,661
State and local income taxes	768	-10	36	69	180	379	561	1,346
Other taxes	87	18	53	70	27	58	91	116
Income after taxes ¹	38,048	287	7,704	12,590	17,080	23,214	32,033	59,728
Addenda:								
Net change in total assets and liabilities	-374	-1,339	-2,766	-574	-949	-2,685	-3,809	2,423

See footnotes at end of table.

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

Item	Complete reporting of income ¹							
	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 and over
Net change in total assets	5,482	-324	-11	1,835	3,122	979	80	11,432
Net change in total liabilities	5,857	1,015	2,755	2,410	4,071	3,664	3,888	9,008
Addenda:								
Other financial information								
Other money receipts	679	15	7	1,901	69	62	952	839
Mortgage principal paid on owned property	-829	-348	-201	-422	-350	-507	-751	-1,237
Estimated market value of owned home	80,143	35,395	31,628	36,893	33,111	42,806	61,618	125,266
Estimated monthly rental value of owned home	481	240	211	228	236	301	430	700
Gifts of:	869	580	218	264	259	466	535	1,436
Clothing, males 2 and over	54	223	2	10	10	53	41	70
Clothing, females 2 and over	92	72	4	3	48	62	64	145
Clothing, infants less than 2	42	5	33	31	21	32	56	48
Jewelry and watches	18	1	1	6	2	12	5	33
Small appliances and miscellaneous housewares	25	2	1	7	8	10	16	42
Household textiles	10	0	1	0	0	13	6	15
All other gifts	628	278	175	206	170	283	346	1,084

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