

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992

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 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
Number of consumer units (in thousands)	86,395	5,120	11,717	10,053	8,294	14,616	10,448	7,967	9,707	8,474
Consumer unit characteristics:										
Income before taxes ¹	\$33,854	\$2,152	\$7,494	\$12,437	\$17,420	\$24,560	\$34,439	\$44,442	\$58,449	\$108,124
Income after taxes ¹	30,786	1,862	7,421	12,151	16,561	22,929	31,713	40,847	52,559	94,608
Age of reference person	47.5	41.1	54.1	52.8	50.2	46.8	44.5	43.7	44.1	46.0
Average number in consumer unit:										
Persons	2.5	1.7	1.8	2.2	2.3	2.5	2.7	3.0	3.1	3.1
Children under 18	0.7	0.4	0.5	0.6	0.6	0.7	0.8	0.9	0.9	0.8
Persons 65 and over	0.3	0.2	0.5	0.5	0.5	0.4	0.2	0.2	0.1	0.1
Earners	1.3	0.8	0.5	0.8	1.1	1.3	1.6	1.8	2.0	2.1
Vehicles	1.9	0.9	0.9	1.3	1.7	2.0	2.3	2.5	2.9	2.9
Percent distribution:										
Sex of reference person:										
Male	64	48	40	49	62	67	72	77	81	81
Female	36	52	60	51	38	33	28	23	19	19
Housing tenure:										
Homeowner	61	25	40	50	55	57	67	75	83	89
With mortgage	36	10	7	15	23	31	44	58	68	74
Without mortgage	24	15	33	36	32	26	23	17	15	15
Renter	39	75	60	50	45	43	33	25	17	11
Race of reference person:										
Black	11	20	19	15	11	10	10	6	6	4
White and other	89	80	81	85	89	90	90	94	94	96
Education of reference person:										
Elementary (1-8)	11	17	25	18	14	9	4	3	3	1
High school (9-12)	42	43	48	49	49	48	46	41	32	18
College	47	39	26	31	37	43	50	56	66	80
Never attended and other	0	1	1	1	0	0	0	0	0	0
At least one vehicle owned	86	56	59	79	88	93	96	98	97	96
Average annual expenditures:										
Food	4,359	2,287	2,175	2,902	3,674	3,964	4,557	5,620	6,273	7,685
Food at home	2,684	1,497	1,666	2,061	2,473	2,558	2,785	3,266	3,562	4,071
Cereals and bakery products	418	251	252	321	360	395	439	511	568	641
Cereals and cereal products	144	83	91	120	127	141	150	175	191	203
Bakery products	274	168	161	201	233	254	289	336	377	438

See footnotes at end of table.

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Meats, poultry, fish, and eggs	687	433	443	572	682	660	698	797	844	1,019
Beef	210	123	125	175	218	210	219	254	255	293
Pork	156	103	117	138	168	163	156	179	177	178
Other meats	95	55	55	72	92	94	107	119	122	124
Poultry	123	83	84	103	117	107	118	140	163	199
Fish and seafood	75	50	41	53	61	58	70	76	97	186
Eggs	28	19	20	31	26	28	28	30	31	39
Dairy products	307	171	203	237	288	300	321	379	401	430
Fresh milk and cream	137	79	104	112	140	141	139	166	163	162
Other dairy products	171	91	98	124	147	159	182	213	237	268
Fruits and vegetables	435	242	293	348	400	417	411	511	560	705
Fresh fruits	129	72	86	98	119	125	122	144	158	233
Fresh vegetables	128	68	88	99	115	121	116	154	170	212
Processed fruits	103	56	68	82	97	100	98	120	136	155
Processed vegetables	76	45	52	68	69	71	76	93	95	104
Other food at home	837	400	474	583	743	786	916	1,068	1,189	1,276
Sugar and other sweets	106	53	64	84	102	97	99	153	154	141
Fats and oils	74	36	47	58	75	78	77	94	92	92
Miscellaneous foods	393	176	216	259	331	364	446	508	569	621
Nonalcoholic beverages	219	125	134	160	196	215	244	261	299	314
Food prep by cu, out-of-town trips	44	11	13	21	38	33	50	52	75	109
Food away from home	1,674	790	509	842	1,201	1,406	1,772	2,354	2,712	3,613
Alcoholic beverages	321	153	97	201	223	324	314	375	473	724
Housing	9,528	4,630	4,781	6,186	7,066	8,170	9,538	11,898	13,768	20,558
Shelter	5,432	2,774	2,661	3,431	3,859	4,576	5,321	6,805	7,941	12,229
Owned dwellings	3,307	982	723	1,415	1,593	2,190	3,156	4,594	6,055	9,963
Mortgage interest and charges	1,984	553	196	543	704	1,071	1,937	2,990	4,061	6,594
Property taxes	761	257	259	433	494	557	709	923	1,276	2,084
Maintenance, repairs, insurance, other expenses	562	172	268	439	395	562	510	682	717	1,285
Rented dwellings	1,787	1,670	1,867	1,927	2,063	2,178	1,916	1,825	1,307	995
Other lodging	337	122	71	89	203	208	250	385	579	1,271
Utilities, fuels, and public services	1,962	1,136	1,349	1,633	1,707	1,859	2,062	2,266	2,559	3,037
Natural gas	247	158	183	205	215	225	233	294	320	397
Electricity	771	417	520	647	670	729	831	897	1,011	1,179
Fuel oil and other fuels	94	40	89	87	76	87	100	91	128	129
Telephone services	620	425	417	528	548	614	659	697	768	917
Water and other public services	231	95	140	167	198	205	239	288	331	415
Household operations	487	157	197	294	270	303	375	652	723	1,560
Personal services	253	67	93	152	129	148	222	399	427	712
Other household expenses	234	90	104	143	141	155	152	253	297	848
Housekeeping supplies	463	159	216	279	436	412	474	605	688	855
Laundry and cleaning supplies	124	51	69	88	94	112	135	174	190	186

See footnotes at end of table.

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Other household products	212	66	83	119	260	175	204	275	305	417
Postage and stationery	127	43	64	73	82	126	135	155	194	251
Household furnishings and equipment	1,184	404	357	549	794	1,020	1,306	1,570	1,856	2,878
Household textiles	95	22	34	50	62	77	93	139	128	254
Furniture	316	90	90	143	200	256	314	411	502	890
Floor coverings	61	50	9	25	38	48	130	46	107	93
Major appliances	145	53	60	129	94	125	205	145	204	280
Small appliances, miscellaneous housewares	86	24	28	39	73	63	83	121	128	235
Miscellaneous household equipment	481	165	136	163	326	451	483	707	786	1,127
Apparel and services	1,733	771	636	889	1,094	1,564	1,603	2,267	2,780	4,098
Men and boys	437	163	114	202	275	377	415	671	795	928
Men, 16 and over	353	147	103	170	205	288	339	542	614	801
Boys, 2 to 15	84	16	11	32	70	89	75	129	181	128
Women and girls	703	318	336	333	354	623	630	865	1,129	1,794
Women, 16 and over	607	297	303	289	300	545	535	710	950	1,588
Girls, 2 to 15	96	21	34	44	54	78	95	155	179	206
Children under 2	80	33	38	36	80	86	93	97	108	142
Footwear	243	110	63	187	228	255	207	329	305	500
Other apparel products and services	269	146	85	132	156	222	259	304	443	733
Transportation	5,232	2,110	1,652	2,854	3,399	4,905	5,824	7,114	8,114	11,441
Vehicle purchases (net outlay)	2,167	820	587	1,201	1,052	2,055	2,459	3,005	3,356	5,087
Cars and trucks, new	1,096	204	231	421	216	680	1,196	1,834	1,835	3,546
Cars and trucks, used	1,033	590	355	776	834	1,335	1,229	1,106	1,482	1,394
Other vehicles	38	26	1	3	2	39	34	65	39	147
Gasoline and motor oil	973	497	432	614	831	971	1,103	1,311	1,428	1,575
Other vehicle expenses	1,806	665	535	913	1,336	1,646	2,023	2,444	2,891	3,926
Vehicle finance charges	259	39	41	103	178	217	353	401	494	509
Maintenance and repairs	628	292	221	346	524	599	695	842	951	1,213
Vehicle insurance	639	239	218	361	476	595	725	865	1,010	1,283
Vehicle rental, leases, licenses, other charges	280	95	55	103	158	235	249	335	435	921
Public transportation	287	129	97	126	180	233	239	354	439	853
Health care	1,654	776	1,046	1,409	1,652	1,648	1,712	1,954	2,027	2,533
Health insurance	728	299	499	671	769	793	792	846	773	974
Medical services	546	272	271	340	456	461	577	714	820	1,060
Drugs	285	170	237	311	330	316	249	275	292	331
Medical supplies	95	34	39	87	97	78	94	118	141	168
Entertainment	1,526	745	436	652	1,025	1,159	1,555	2,351	2,679	3,511
Fees and admissions	375	175	77	103	185	240	347	506	691	1,201
Television, radios, sound equipment	494	264	207	312	352	462	534	620	740	990
Pets, toys, and playground equipment	281	90	111	144	189	251	292	429	451	579
Other supplies, equipment, and services	375	216	42	92	299	206	381	795	797	742
Personal care products and services	408	203	181	230	341	377	405	528	604	816

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Reading	166	72	63	104	121	144	172	207	262	359
Education	424	634	214	208	237	181	351	443	616	1,292
Tobacco products and smoking supplies	279	202	212	243	288	297	322	322	342	253
Miscellaneous	795	328	283	393	612	637	939	1,104	1,224	1,737
Cash contributions	1,021	141	191	510	516	688	834	1,424	1,421	3,769
Personal insurance and pensions	3,083	250	284	612	1,113	2,013	3,255	4,377	6,152	10,431
Life and other personal insurance	354	105	102	128	163	297	360	452	595	1,032
Pensions and Social Security	2,729	145	182	483	949	1,717	2,895	3,924	5,557	9,399
Sources of income and taxes: ¹										
Money income before taxes	33,854	2,152	7,494	12,437	17,420	24,560	34,439	44,442	58,449	108,124
Wages and salaries	25,064	1,377	1,699	4,870	9,543	16,591	27,403	36,521	50,591	82,546
Self-employment income	2,490	-855	178	389	557	1,084	1,346	2,282	2,928	15,619
Social Security, private and government retirement	3,887	674	3,671	5,008	5,481	4,920	3,471	3,172	2,345	4,409
Interest, dividends, rental income, other property income	1,130	50	132	375	652	802	1,101	1,432	1,439	4,488
Unemployment and workers' compensation, veterans' benefits	341	118	166	267	309	480	417	496	375	313
Public assistance, supplemental security income, food stamps	471	524	1,312	1,079	405	273	213	93	108	51
Regular contributions for support	336	177	239	310	330	285	327	365	449	542
Other income	136	87	96	140	143	125	162	81	214	158
Personal taxes ¹	3,068	290	73	285	859	1,631	2,727	3,595	5,891	13,516
Federal income taxes	2,286	203	11	134	606	1,178	1,993	2,615	4,392	10,441
State and local income taxes	624	35	15	55	155	336	590	803	1,250	2,611
Other taxes	157	53	47	96	98	118	144	177	248	464
Income after taxes ¹	30,786	1,862	7,421	12,151	16,561	22,929	31,713	40,847	52,559	94,608
Addenda:										
Net change in total assets and liabilities	-1,767	-1,244	684	-1,350	-3,148	4	-2,447	-5,932	-3,823	-563
Net change in total assets	2,984	-1,086	968	-418	-2,024	1,805	3,268	649	7,014	16,433
Net change in total liabilities	4,752	158	284	932	1,124	1,802	5,716	6,581	10,837	16,996
Other financial information										

See footnotes at end of table.

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Other money receipts	426	161	67	256	374	304	227	469	747	1,384
Mortgage principal paid on owned property	-856	-202	-96	-253	-290	-410	-619	-926	-1,576	-3,742
Estimated market value of owned home	64,794	22,309	25,849	40,050	42,723	47,640	61,203	77,319	102,051	174,827
Estimated monthly rental value of owned home	410	130	184	257	301	316	391	528	652	981
Gifts of goods and services	978	440	315	473	597	869	931	1,083	1,540	2,647
Food	77	26	15	34	34	32	70	88	179	235
Housing	273	140	100	117	179	229	247	315	468	701
Housekeeping supplies	41	13	12	18	34	39	45	61	62	82
Household textiles	12	1	2	6	7	17	9	11	18	32
Appliances and miscellaneous housewares	29	7	5	14	32	25	26	42	35	82
Major appliances	6	2	1	2	3	9	7	8	9	15
Small appliances and miscellaneous housewares	23	4	4	12	28	16	20	34	26	67
Miscellaneous household equipment	72	40	14	28	47	70	67	102	134	146
Other housing	120	80	66	50	59	78	100	100	221	360
Apparel and services	269	111	94	164	196	310	287	311	365	537
Males, 2 and over	84	25	27	44	49	97	100	133	129	124
Females, 2 and over	93	28	44	51	78	111	79	93	115	222
Children under 2	38	15	12	18	35	38	50	45	53	70
Other apparel products and services	55	44	11	52	34	64	57	40	68	121
Jewelry and watches	29	29	4	18	15	30	23	21	41	87
All other apparel products and services	26	14	7	34	19	34	34	19	27	34
Transportation	52	17	7	17	19	79	67	42	54	154
Health care	24	43	10	16	9	13	40	33	38	35
Entertainment	74	27	19	62	57	65	84	73	125	158
Toys, games, hobbies, and tricycles	28	13	9	20	24	26	39	29	48	47
Other entertainment	46	14	11	42	33	39	45	44	77	111
Education	99	8	14	14	10	47	65	74	141	569
All other gifts	109	67	56	47	93	95	72	146	169	258

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