

**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1993**

Item	Complete reporting of income <sup>1</sup>									
	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)	85,788	4,825	10,815	9,953	8,678	13,421	10,682	8,270	10,135	9,010
<b>Consumer unit characteristics:</b>										
<b>Income before taxes <sup>1</sup></b>	\$34,868	\$2,615	\$7,505	\$12,427	\$17,307	\$24,558	\$34,507	\$44,532	\$58,275	\$107,278
<b>Income after taxes <sup>1</sup></b>	31,890	2,566	7,367	12,129	16,713	22,942	31,953	40,735	52,504	95,430
<b>Age of reference person</b>	48	43	54	54	50	47	44	43	45	46
<b>Average number in consumer unit:</b>										
Persons	2.5	1.7	1.9	2.1	2.2	2.5	2.7	3.0	3.0	3.1
Children under 18	0.7	0.4	0.6	0.6	0.5	0.6	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	0.7	1.0	1.3	1.6	1.8	1.9	2.1
Vehicles	1.9	0.9	0.9	1.3	1.6	2.0	2.3	2.5	2.8	3.0
<b>Percent distribution:</b>										
<b>Sex of reference person:</b>										
Male	63	45	34	49	60	68	70	74	81	83
Female	37	55	66	51	40	32	30	26	19	17
<b>Housing tenure:</b>										
Homeowner	62	32	42	50	51	60	68	75	81	92
With mortgage	37	11	10	14	19	31	46	57	63	76
Without mortgage	26	21	32	36	32	29	23	18	18	16
Renter	38	68	58	50	49	40	32	25	19	8
<b>Race of reference person:</b>										
Black	11	20	21	12	11	12	8	7	6	6
White and other	89	80	79	88	89	88	92	93	94	94
<b>Education of reference person:</b>										
Elementary (1-8)	10	17	25	20	13	8	4	3	2	1
High school (9-12)	42	37	49	49	50	49	44	40	33	19
College	48	46	26	31	37	43	52	57	65	80
Never attended and other	0	0	1	1	0	0	0	0	0	0
<b>At least one vehicle owned</b>	87	59	60	80	90	93	96	97	97	97
<b>Average annual expenditures:</b>										
<b>Food</b>	4,520	2,230	2,564	2,930	3,505	3,971	4,706	5,556	6,273	8,137
Food at home	2,784	1,463	1,974	2,137	2,465	2,617	2,802	3,267	3,672	4,098
Cereals and bakery products	441	211	298	343	376	394	451	538	589	677
Cereals and cereal products	162	100	110	135	152	149	167	189	203	233
Bakery products	279	111	188	208	224	245	285	348	385	444

See footnotes at end of table.

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Meats, poultry, fish, and eggs	728	437	547	578	697	736	689	817	922	999
Beef	227	112	159	175	219	251	227	266	277	296
Pork	155	92	126	140	168	154	132	169	192	195
Other meats	99	43	74	72	91	93	97	120	133	140
Poultry	129	68	105	100	103	122	119	144	178	193
Fish and seafood	88	102	58	60	82	87	81	87	108	141
Eggs	31	20	25	31	35	29	34	30	33	34
Dairy products	304	149	198	237	276	279	322	379	403	429
Fresh milk and cream	132	65	95	117	124	130	139	155	163	168
Other dairy products	172	84	103	121	152	149	184	223	240	261
Fruits and vegetables	453	242	334	345	392	425	431	518	598	702
Fresh fruits	140	66	100	104	110	137	135	161	194	219
Fresh vegetables	134	85	98	109	129	122	123	139	171	215
Processed fruits	98	45	64	75	79	92	95	119	131	158
Processed vegetables	80	46	71	56	74	73	77	98	102	110
Other food at home	858	423	598	634	724	784	908	1,016	1,160	1,291
Sugar and other sweets	119	47	141	81	105	103	123	123	150	156
Fats and oils	79	45	63	67	81	73	85	79	104	98
Miscellaneous foods	381	195	226	298	305	349	409	472	534	562
Nonalcoholic beverages	232	119	156	168	205	221	243	286	294	345
Food prep by cu. out-of-town trips	48	17	11	21	28	38	48	56	78	129
Food away from home	1,736	767	590	792	1,040	1,354	1,904	2,289	2,601	4,039
<b>Alcoholic beverages</b>	292	195	121	146	175	220	275	394	434	661
<b>Housing</b>	9,675	4,534	4,947	6,428	6,721	7,969	9,513	11,758	13,633	20,741
Shelter	5,417	2,634	2,600	3,557	3,813	4,335	5,438	6,687	7,672	11,775
Owned dwellings	3,313	934	818	1,305	1,445	2,122	3,314	4,450	5,616	9,736
Mortgage interest and charges	1,889	362	277	429	562	976	1,940	2,846	3,426	6,223
Property taxes	799	317	292	411	461	626	755	936	1,236	2,109
Maintenance, repairs, insurance, other expenses	625	255	249	465	422	520	619	667	954	1,404
Rented dwellings	1,737	1,546	1,685	2,040	2,228	1,978	1,884	1,802	1,514	748
Other lodging	368	155	97	212	140	235	241	435	541	1,291
Utilities, fuels, and public services	2,087	1,283	1,456	1,685	1,707	2,012	2,146	2,385	2,595	3,278
Natural gas	275	176	210	236	226	252	264	282	351	453
Electricity	818	484	571	676	672	801	836	951	1,000	1,265
Fuel oil and other fuels	98	52	78	75	84	102	103	117	129	124
Telephone services	657	455	450	517	544	645	690	754	791	1,012
Water and other public services	239	115	147	182	180	212	253	281	324	424
Household operations	460	116	203	259	279	322	370	514	643	1,402
Personal services	227	43	104	102	108	155	227	261	368	638
Other household expenses	233	72	99	157	172	167	144	253	275	764
Housekeeping supplies	439	181	232	292	284	362	430	572	662	841
Laundry and cleaning supplies	110	38	67	93	85	102	118	128	152	172

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Other household products	211	91	115	113	121	159	183	304	335	443
Postage and stationery	118	53	51	87	77	101	129	140	174	226
Household furnishings and equipment	1,271	319	456	634	639	937	1,129	1,598	2,062	3,445
Household textiles	110	33	52	44	75	78	87	159	146	302
Furniture	309	76	99	208	175	232	308	323	524	787
Floor coverings	87	15	15	33	33	60	44	135	200	228
Major appliances	143	54	75	95	111	147	132	173	213	253
Small appliances, miscellaneous housewares	90	28	43	46	48	65	81	106	121	258
Miscellaneous household equipment	533	113	171	208	198	355	477	702	858	1,616
<b>Apparel and services</b>	1,717	785	904	959	1,194	1,394	1,778	2,215	2,316	3,668
Men and boys	435	147	181	227	269	325	481	671	584	961
Men, 16 and over	348	131	153	192	207	263	343	528	476	789
Boys, 2 to 15	87	17	27	34	62	62	137	143	108	172
Women and girls	674	376	351	365	491	555	719	818	922	1,392
Women, 16 and over	577	347	318	305	431	484	626	668	788	1,160
Girls, 2 to 15	97	29	33	59	60	71	93	150	134	232
Children under 2	83	34	48	70	54	88	75	96	115	146
Footwear	256	115	215	168	221	237	261	310	314	398
Other apparel products and services	268	113	109	130	160	188	241	321	382	772
<b>Transportation</b>	5,496	2,373	1,926	2,789	3,850	4,515	6,361	6,950	8,314	11,943
Vehicle purchases (net outlay)	2,314	905	810	1,000	1,707	1,649	2,940	2,821	3,635	5,205
Cars and trucks, new	1,217	394	226	268	718	790	1,320	1,561	2,050	3,643
Cars and trucks, used	1,075	512	584	729	980	816	1,578	1,237	1,556	1,540
Other vehicles	21	0	0	3	8	42	43	23	29	22
Gasoline and motor oil	977	488	426	606	739	999	1,095	1,267	1,361	1,669
Other vehicle expenses	1,888	823	588	1,009	1,214	1,632	2,089	2,488	2,833	4,145
Vehicle finance charges	247	44	37	87	145	215	323	409	427	486
Maintenance and repairs	645	335	242	386	441	574	706	872	916	1,277
Vehicle insurance	685	266	215	409	484	633	779	868	1,030	1,383
Vehicle rental, leases, licenses, other charges	311	179	94	127	144	210	281	338	460	998
Public transportation	318	156	102	173	190	235	238	375	485	924
<b>Health care</b>	1,772	739	1,165	1,511	1,803	1,732	1,881	2,012	2,054	2,703
Health insurance	799	374	515	768	813	827	886	846	881	1,109
Medical services	563	175	345	319	472	529	624	754	708	1,027
Drugs	300	149	251	331	334	294	267	295	333	384
Medical supplies	109	41	53	93	184	82	104	117	132	183
<b>Entertainment</b>	1,594	600	484	876	914	1,185	1,602	2,018	2,565	4,007
Fees and admissions	418	174	83	157	200	262	362	565	664	1,341
Television, radios, sound equipment	540	258	245	330	370	471	606	716	782	1,027
Pets, toys, and playground equipment	309	92	107	169	189	244	365	423	504	635
Other supplies, equipment, and services	327	75	48	220	156	208	269	314	614	1,005
<b>Personal care products and services</b>	407	154	219	258	322	318	460	510	563	788

See footnotes at end of table.

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<b>Reading</b>	172	74	64	105	112	147	183	223	255	373
<b>Education</b>	439	679	181	244	239	266	305	348	652	1,284
<b>Tobacco products and smoking supplies</b>	277	191	208	225	247	326	329	333	314	262
<b>Miscellaneous</b>	754	279	376	424	435	651	852	990	1,148	1,492
<b>Cash contributions</b>	1,051	185	390	382	470	806	918	1,277	1,606	3,292
<b>Personal insurance and pensions</b>	3,271	235	311	614	1,080	1,944	3,291	4,591	6,200	10,944
Life and other personal insurance	389	100	116	154	157	257	381	445	569	1,311
Pensions and Social Security	2,882	135	194	460	923	1,687	2,910	4,147	5,630	9,633
<b>Sources of income and taxes: <sup>1</sup></b>										
<b>Money income before taxes</b>	34,868	2,615	7,505	12,427	17,307	24,558	34,507	44,532	58,275	107,278
Wages and salaries	26,494	1,266	1,829	4,599	9,423	16,536	26,732	37,582	49,945	88,239
Self-employment income	2,119	-419	117	403	444	1,006	2,004	1,806	3,098	10,366
Social Security, private and government retirement	4,034	780	3,575	5,453	5,734	5,150	3,770	3,132	2,932	3,836
Interest, dividends, rental income, other property income	1,029	45	96	302	439	740	873	1,235	1,619	3,815
Unemployment and workers' compensation, veterans' benefits	309	121	168	281	284	400	456	332	239	386
Public assistance, supplemental security income, food stamps	468	528	1,443	997	458	347	140	99	56	63
Regular contributions for support	282	179	201	266	376	275	342	277	218	379
Other income	133	115	77	127	150	103	189	69	166	194
<b>Personal taxes <sup>1</sup></b>	2,978	49	138	298	594	1,616	2,554	3,798	5,770	11,848
Federal income taxes	2,217	-6	51	158	389	1,172	1,851	2,755	4,278	9,218
State and local income taxes	601	2	23	54	143	328	524	849	1,219	2,237
Other taxes	160	53	64	85	63	117	179	194	274	393
<b>Income after taxes <sup>1</sup></b>	31,890	2,566	7,367	12,129	16,713	22,942	31,953	40,735	52,504	95,430
<b>Addenda:</b>										
<b>Net change in total assets and liabilities</b>	-2,450	383	-677	1,008	-1,715	-1,357	-3,381	-6,324	-5,907	-3,705
Net change in total assets	4,417	357	101	1,775	747	2,291	2,705	5,361	8,096	18,417
Net change in total liabilities	6,867	-26	778	767	2,462	3,648	6,086	11,685	14,002	22,122

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<b>Other financial information</b>										
Other money receipts	499	247	496	155	304	333	477	589	434	1,465
Mortgage principal paid on owned property	-847	-159	-123	-220	-284	-377	-706	-1,136	-1,618	-3,053
Estimated market value of owned home	65,469	23,524	26,993	38,050	39,667	47,262	62,540	74,141	94,478	179,262
Estimated monthly rental value of owned home	432	177	197	270	300	340	423	514	640	999
<b>Gifts of goods and services</b>										
Food	1,008	427	487	561	530	770	810	1,126	1,449	2,827
Housing	75	14	20	31	38	52	59	82	109	262
Housekeeping supplies	273	154	130	158	124	202	221	288	382	784
Household textiles	41	10	17	34	26	35	39	48	65	81
Appliances and miscellaneous housewares	14	7	5	3	3	9	9	31	13	44
Major appliances	28	17	7	10	14	20	27	40	48	66
Small appliances and miscellaneous housewares	6	4	1	1	2	7	8	5	16	13
Miscellaneous household equipment	21	13	6	10	12	13	19	34	32	53
Other housing	87	16	24	42	32	55	80	86	120	310
Apparel and services	104	104	77	70	49	83	66	83	137	284
Males, 2 and over	250	95	133	177	146	197	222	328	346	558
Females, 2 and over	74	32	36	34	35	52	81	113	97	179
Children under 2	93	34	45	69	73	69	76	126	127	207
Other apparel products and services	37	10	14	40	17	36	33	44	49	76
Jewelry and watches	45	20	37	34	20	41	32	45	73	95
All other apparel products and services	26	13	24	16	13	22	17	21	45	55
Transportation	20	7	13	18	7	19	15	24	28	40
Health care	54	13	32	24	20	29	49	73	86	158
Entertainment	46	24	69	47	12	36	15	54	73	75
Toys, games, hobbies, and tricycles	84	24	25	39	45	83	83	104	141	191
Other entertainment	31	8	10	20	18	36	32	47	53	48
Education	53	16	16	19	27	47	51	57	88	143
All other gifts	112	36	23	12	73	79	39	59	154	548
	114	67	54	74	72	90	121	139	156	251

<sup>1</sup> 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