

**Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89**

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 and over
Number of consumer units (in thousands)	25,084	1,091	2,712	3,409	3,119	4,638	3,498	6,617
Number of sample interviews	18,615	770	1,909	2,394	2,324	3,458	2,600	5,160
<b>Consumer unit characteristics:</b>								
<b>Income before taxes <sup>1</sup></b>	\$31,991	\$1,501	\$7,733	\$12,373	\$17,432	\$24,733	\$34,452	\$67,714
<b>Income after taxes <sup>1</sup></b>	28,980	1,526	7,603	12,050	16,437	23,103	31,643	59,615
<b>Average number of persons in consumer unit</b>	2	2	2	2	2	2	2	2
<b>Age of reference person</b>	52.9	49.6	58.1	60.5	56.7	52.7	48.2	48.1
<b>Average number in consumer unit:</b>								
Earners	1.2	0.9	0.7	0.7	1	1.2	1.5	1.7
Vehicles	2.1	1.2	1.3	1.6	2	2.2	2.4	2.8
Children under 18	0.1	0.3	0.2	0.1	0.1	0.1	0.1	0
Persons 65 and over	0.6	0.4	0.8	1	0.8	0.6	0.4	0.3
<b>Percent distribution:</b>								
<b>Sex of reference person:</b>								
Male	73	48	59	70	72	75	74	83
Female	27	52	41	30	28	25	26	17
<b>Housing tenure:</b>								
Homeowner with mortgage	35	17	14	16	23	32	38	63
Homeowner without mortgage	35	24	45	49	46	37	32	21
Renter	30	59	41	35	31	30	30	16
<b>Race of reference person:</b>								
Black	8	30	17	8	6	7	4	4
White and other	92	70	83	92	94	93	96	96
<b>Education of reference person:</b>								
Elementary (1-8)	13	23	34	25	14	11	5	2
High school (9-12)	43	49	46	51	56	49	42	27
College	43	25	17	23	30	40	53	71
Never attended and other	1	3	3	1	0	0	0	0
<b>At least one vehicle owned</b>	92	67	76	89	94	97	97	97
<b>Average annual expenditures:</b>								
<b>Food</b>	3,947	2,512	2,733	2,910	3,203	3,725	4,492	5,429

See footnotes at end of table.

**Table 37. Consumer units of two persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1988-89- Continued**

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 and over
Food at home	2,202	1,799	1,967	1,993	2,066	2,193	2,462	2,400
Cereals and bakery products	315	266	299	301	310	314	348	322
Cereals and cereal products	106	112	112	109	103	107	111	100
Bakery products	209	155	187	191	207	206	238	222
Meats, poultry, fish, and eggs	583	520	541	547	589	552	636	618
Beef	188	139	170	161	227	181	216	188
Pork	122	124	129	134	112	113	136	117
Other meats	79	72	84	82	67	77	84	80
Poultry	96	82	78	80	91	93	100	116
Fish and seafood	71	73	51	59	67	62	73	94
Eggs	27	30	30	31	25	26	29	23
Dairy products	270	204	266	246	250	275	302	284
Fresh milk and cream	120	118	128	125	123	127	125	107
Other dairy products	150	86	138	121	127	148	178	177
Fruits and vegetables	404	335	342	381	379	393	471	434
Fresh fruits	132	104	109	121	120	128	167	140
Fresh vegetables	128	109	105	113	122	126	140	145
Processed fruits	84	62	75	91	86	80	90	86
Processed vegetables	61	60	52	56	52	59	75	64
Other food at home	630	473	519	519	538	659	703	742
Sugar and other sweets	78	69	71	62	65	78	99	85
Fats and oils	59	48	58	58	60	63	64	54
Miscellaneous foods	262	197	203	205	218	278	293	320
Nonalcoholic beverages	195	148	177	174	171	203	204	222
Food prep by cu, out-of-town trips	36	12	10	20	24	38	43	61
Food away from home	1,745	714	766	916	1,137	1,532	2,030	3,029
<b>Alcoholic beverages</b>	309	169	122	142	185	244	405	546
<b>Housing</b>	8,561	4,818	4,667	5,962	5,780	7,444	9,001	13,977
Shelter	4,717	2,716	2,293	3,080	2,811	3,953	4,958	8,189
Owned dwellings	2,821	998	998	1,254	1,265	2,116	2,626	6,005
Mortgage interest and charges	1,496	457	258	335	424	844	1,418	3,775
Property taxes	643	285	351	464	401	621	608	1,060
Maintenance, repairs, insurance, other expenses	682	256	388	454	440	651	599	1,170
Rented dwellings	1,308	1,556	1,133	1,363	1,315	1,431	1,661	1,035
Other lodging	588	162	163	463	231	406	671	1,148
Utilities, fuels, and public services	1,817	1,282	1,462	1,602	1,641	1,743	1,837	2,284
Natural gas	247	146	223	239	207	243	222	312
Electricity	733	528	614	672	675	718	730	885
Fuel oil and other fuels	113	112	90	120	112	101	100	135
Telephone services	540	371	398	432	492	508	600	697
Water and other public services	184	125	137	140	156	172	186	255
Household operations	331	145	212	214	206	276	295	587
Personal services	62	39	127	69	60	74	69	26

**Table 37. Consumer units of two persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1988-89- Continued**

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 and over
Other household expenses	269	107	86	145	147	202	226	560
Housekeeping supplies	435	232	264	431	382	429	467	556
Laundry and cleaning supplies	102	71	86	82	101	105	119	113
Other household products	194	73	110	249	148	178	181	264
Postage and stationery	139	89	68	100	133	146	168	179
Household furnishings and equipment	1,262	442	436	635	740	1,042	1,443	2,361
Household textiles	120	57	40	59	70	128	134	205
Furniture	340	101	91	193	184	269	322	690
Floor coverings	81	3	15	17	54	61	111	166
Major appliances	189	85	77	98	132	170	230	319
Small appliances, miscellaneous housewares	80	37	21	56	44	51	95	154
Miscellaneous household equipment	451	159	191	213	256	362	552	827
<b>Apparel and services</b>	1,500	547	602	784	947	1,272	1,772	2,672
Men and boys	375	130	131	177	252	314	342	741
Men, 16 and over	342	83	120	142	229	260	318	708
Boys, 2 to 15	33	47	11	34	23	54	23	34
Women and girls	629	195	298	365	445	530	771	1,053
Women, 16 and over	589	165	269	329	420	489	715	1,007
Girls, 2 to 15	40	30	29	36	25	41	57	46
Children under 2	39	37	11	17	25	24	68	61
Footwear	174	91	72	101	120	178	236	255
Other apparel products and services	283	94	90	125	106	225	354	562
<b>Transportation</b>	5,537	2,610	2,068	3,045	3,843	5,420	7,086	8,793
Vehicle purchases (net outlay)	2,545	1,149	728	1,165	1,693	2,652	3,488	4,059
Cars and trucks, new	1,538	562	322	468	832	1,462	2,169	2,801
Cars and trucks, used	992	581	407	693	859	1,166	1,286	1,239
Other vehicles	15	6	0	3	2	24	33	20
Gasoline and motor oil	963	599	563	662	818	961	1,161	1,305
Other vehicle expenses	1,706	709	677	1,060	1,180	1,594	2,046	2,776
Vehicle finance charges	292	80	89	126	175	281	414	493
Maintenance and repairs	622	372	282	447	443	604	672	967
Vehicle insurance	587	187	250	385	443	566	699	917
Vehicle rental, leases, licenses, other charges	206	70	56	102	119	142	261	399
Public transportation	324	153	100	159	152	212	391	652
<b>Health care</b>	1,697	808	1,316	2,024	1,794	1,837	1,506	1,790
Health insurance	682	358	621	848	756	758	589	635
Medical services	567	198	299	655	592	645	500	661
Drugs	337	206	342	426	360	349	310	307
Medical supplies	111	46	54	95	86	85	108	187
<b>Entertainment</b>	1,328	473	445	711	740	1,191	1,597	2,378
Fees and admissions	375	124	90	129	206	293	431	766
Television, radios, sound equipment	394	165	214	258	293	385	429	610

See footnotes at end of table.

**Table 37. Consumer units of two persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1988-89- Continued**

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 and over
Pets, toys, and playground equipment	258	141	96	143	152	286	328	394
Other supplies, equipment, and services	302	42	45	181	89	228	409	607
<b>Personal care products and services</b>	372	157	199	261	323	336	415	564
<b>Reading</b>	177	66	80	102	145	161	191	291
<b>Education</b>	212	257	146	104	121	134	331	322
<b>Tobacco products and smoking supplies</b>	252	251	223	226	254	254	299	250
<b>Miscellaneous</b>	671	592	316	379	492	662	676	1,066
<b>Cash contributions</b>	1,066	129	237	459	595	772	968	2,352
<b>Personal insurance and pensions</b>	2,692	491	358	642	1,180	1,818	3,070	6,194
Life and other personal insurance	399	173	172	256	369	298	409	681
Pensions and Social Security	2,294	318	186	386	811	1,520	2,661	5,513
<b>Sources of income and taxes: <sup>1</sup></b>								
<b>Money income before taxes</b>	31,991	1,501	7,733	12,373	17,432	24,733	34,452	67,714
Wages and salaries	21,111	1,016	2,205	3,871	7,805	14,754	24,699	49,884
Self-employment income	2,436	-1,484	26	205	718	814	1,784	7,509
Social Security, private and government retirement	5,900	1,044	4,226	7,314	7,608	7,027	5,256	5,405
Interest, dividends, rental income, other property income	1,861	124	114	331	745	1,510	2,005	4,349
Unemployment and workers' compensation, veterans' benefits	263	42	221	165	243	238	402	322
Public assistance, supplemental security income, food stamps	158	609	712	163	96	26	32	42
Regular contributions for support	175	59	132	260	123	272	234	93
Other income	87	92	96	65	95	92	40	110
<b>Personal taxes <sup>1</sup></b>	3,010	-24	130	323	995	1,630	2,810	8,099
Federal income taxes	2,429	-54	80	229	750	1,229	2,222	6,675
State and local income taxes	517	-7	23	53	231	348	509	1,302
Other taxes	65	38	27	41	14	53	78	122
<b>Income after taxes <sup>1</sup></b>	28,980	1,526	7,603	12,050	16,437	23,103	31,643	59,615
Net change in total assets	3,565	217	25	-522	510	1,698	3,994	10,195
Net change in total liabilities	3,405	613	683	323	1,807	1,798	3,705	8,288

See footnotes at end of table.

**Table 37. Consumer units of two persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1988-89- 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 and over
<b>Addenda:</b>								
<b>Other financial information</b>								
Other money receipts	638	22	60	173	261	619	718	1,366
Mortgage principal paid on owned property	-481	-270	-202	-225	-227	-324	-457	-1,005
Estimated market value of owned home	67,823	35,418	35,518	42,556	48,555	55,407	62,497	120,022
Estimated monthly rental value of owned home	408	177	234	277	323	351	398	669
<b>Gifts of:</b>	1,008	475	306	516	513	1,012	1,085	1,823
Clothing, males 2 and over	98	25	24	37	70	104	81	191
Clothing, females 2 and over	102	30	39	36	67	105	116	181
Clothing, infants less than 2	36	11	9	15	22	23	67	61
Jewelry and watches	20	2	4	10	7	13	35	37
Small appliances and miscellaneous housewares	22	4	8	20	10	15	20	42
Household textiles	14	1	6	6	9	14	14	25
All other gifts	716	402	216	392	328	738	752	1,286

<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