

Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91

Item	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)	25,488	980	2,396	3,039	2,700	4,871	3,437	8,064
Consumer unit characteristics:								
Income before taxes ¹	\$34,880	\$1,004	\$7,674	\$12,407	\$17,365	\$24,795	\$34,412	\$67,704
Income after taxes ¹	31,382	696	7,728	11,876	16,634	22,936	31,205	59,605
Age of reference person	52.2	49.3	56.1	59.2	58.4	54.2	48.3	47.3
Average number in consumer unit:								
Persons	2	2	2	2	2	2	2	2
Children under 18	0.1	0.3	0.2	0.1	0.1	0.1	0.1	0
Persons 65 and over	0.5	0.4	0.7	1.0	0.9	0.7	0.4	0.2
Earners	1.2	0.9	0.7	0.7	0.8	1.2	1.5	1.7
Vehicles	2.1	1.4	1.3	1.7	1.7	2.2	2.4	2.7
Percent distribution:								
Sex of reference person:								
Male	72	48	55	65	71	74	78	80
Female	28	52	45	35	29	26	22	20
Housing tenure:								
Homeowner	71	51	54	70	71	69	70	82
With mortgage	37	18	13	19	20	31	41	60
Without mortgage	34	33	41	50	51	37	29	22
Renter	29	49	46	30	29	31	30	18
Race of reference person:								
Black	9	18	19	10	10	8	7	4
White and other	91	82	81	90	90	92	93	96
Education of reference person:								
Elementary (1-8)	11	14	29	23	16	11	4	2
High school (9-12)	45	53	49	53	56	52	47	31
College	44	31	21	23	28	37	49	67
Never attended and other	0	3	1	1	0	0	0	0
At least one vehicle owned	92	74	72	89	90	96	97	99
Average annual expenditures:								
Food	4,355	3,335	2,800	3,294	3,499	3,821	4,498	5,938
Food at home	2,544	2,089	2,012	2,344	2,357	2,424	2,632	2,947
Cereals and bakery products	364	265	291	358	369	353	376	402
Cereals and cereal products	123	106	100	126	127	116	126	133
Bakery products	241	158	191	232	243	237	250	269
Meats, poultry, fish, and eggs	682	664	627	663	617	669	682	743

See footnotes at end of table.

Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91- Continued

Item	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
Beef	227	186	242	207	180	229	229	251
Pork	137	193	115	149	130	148	137	126
Other meats	96	106	83	93	99	90	101	100
Poultry	112	83	88	108	99	109	104	136
Fish and seafood	82	65	71	72	79	63	82	104
Eggs	29	31	28	33	29	29	28	26
Dairy products	281	212	218	271	272	273	302	311
Fresh milk and cream	119	88	118	137	123	117	125	114
Other dairy products	162	124	100	134	149	156	177	197
Fruits and vegetables	445	338	326	418	417	421	458	524
Fresh fruits	141	105	107	123	129	126	148	172
Fresh vegetables	134	114	92	128	122	122	131	166
Processed fruits	97	71	70	102	99	95	97	106
Processed vegetables	73	48	58	65	67	78	81	80
Other food at home	772	610	550	634	681	707	813	967
Sugar and other sweets	98	95	82	86	89	88	115	111
Fats and oils	72	58	63	67	72	68	75	78
Miscellaneous foods	338	238	229	274	286	308	346	442
Nonalcoholic beverages	217	173	162	180	207	209	226	258
Food prep by cu, out-of-town trips	47	46	13	26	27	34	52	77
Food away from home	1,811	1,247	787	950	1,142	1,397	1,866	2,991
Alcoholic beverages	361	247	107	129	271	241	421	619
Housing	9,026	5,647	5,221	5,787	6,190	7,482	8,576	13,895
Shelter	4,895	2,977	2,564	2,724	3,089	3,916	4,591	7,963
Owned dwellings	3,105	1,413	1,214	1,494	1,630	2,074	2,564	5,826
Mortgage interest and charges	1,657	561	301	419	475	855	1,375	3,662
Property taxes	775	471	402	616	610	579	718	1,182
Maintenance, repairs, insurance, other expenses	672	381	510	460	545	640	471	983
Rented dwellings	1,347	1,378	1,238	1,096	1,252	1,551	1,653	1,249
Other lodging	443	186	112	134	207	291	375	888
Utilities, fuels, and public services	1,957	1,559	1,498	1,742	1,814	1,877	1,953	2,321
Natural gas	238	178	203	223	227	201	242	285
Electricity	793	651	612	727	738	761	790	928
Fuel oil and other fuels	125	123	112	121	145	149	116	112
Telephone services	595	472	431	490	524	572	608	731
Water and other public services	206	134	142	182	180	193	197	265
Household operations	351	161	222	353	290	279	252	517
Personal services	91	25	125	228	119	81	51	50
Other household expenses	260	136	97	125	171	198	201	467
Housekeeping supplies	487	373	297	377	334	425	478	703
Laundry and cleaning supplies	120	158	88	108	102	116	121	139
Other household products	215	95	133	167	126	176	204	337
Postage and stationery	152	120	75	102	106	133	153	227

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Household furnishings and equipment	1,336	577	640	590	663	984	1,301	2,392
Household textiles	128	19	67	67	55	114	135	218
Furniture	326	109	117	113	185	208	339	608
Floor coverings	110	30	204	42	25	74	117	167
Major appliances	151	78	76	105	124	162	144	204
Small appliances, miscellaneous housewares	101	42	25	49	43	68	122	181
Miscellaneous household equipment	520	300	151	213	231	358	445	1,014
Apparel and services	1,637	1,183	792	946	913	1,188	1,694	2,724
Men and boys	377	135	250	279	166	263	347	646
Men, 16 and over	342	123	148	219	142	246	318	618
Boys, 2 to 15	35	12	102	60	25	17	29	28
Women and girls	701	668	313	347	380	533	829	1,122
Women, 16 and over	670	652	286	324	358	499	787	1,088
Girls, 2 to 15	31	16	27	23	22	34	42	35
Children under 2	39	65	21	18	21	31	43	60
Footwear	242	168	100	182	190	168	174	412
Other apparel products and services	278	146	110	120	156	193	300	485
Transportation	5,594	2,616	2,176	3,588	3,641	4,949	5,876	8,654
Vehicle purchases (net outlay)	2,384	772	738	1,637	1,481	2,026	2,497	3,822
Cars and trucks, new	1,390	277	255	729	961	1,071	1,176	2,540
Cars and trucks, used	969	495	483	899	498	946	1,243	1,252
Other vehicles	25	0	0	9	22	9	78	30
Gasoline and motor oil	1,038	757	606	780	788	1,047	1,104	1,347
Other vehicle expenses	1,811	923	649	1,053	1,167	1,659	1,903	2,823
Vehicle finance charges	282	85	74	94	153	251	342	476
Maintenance and repairs	651	389	230	451	390	611	673	988
Vehicle insurance	642	362	275	407	456	604	671	946
Vehicle rental, leases, licenses, other charges	237	87	70	101	168	192	218	413
Public transportation	360	164	182	117	205	218	371	662
Health care	1,881	1,151	1,326	2,045	2,176	2,044	1,783	1,915
Health insurance	775	518	587	916	941	847	738	725
Medical services	637	332	313	537	621	731	604	772
Drugs	356	249	358	460	452	371	346	293
Medical supplies	113	53	68	132	162	95	96	125
Entertainment	1,578	1,301	541	628	807	1,108	1,384	2,907
Fees and admissions	400	113	106	125	239	284	443	731
Television, radios, sound equipment	450	290	233	285	277	399	459	682
Pets, toys, and playground equipment	266	146	142	135	169	216	249	438
Other supplies, equipment, and services	463	753	60	83	121	210	233	1,057
Personal care products and services	413	261	247	305	297	361	431	592
Reading	182	89	72	109	130	167	186	279

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Education	278	139	153	117	99	162	289	519
Tobacco products and smoking supplies	280	280	264	251	283	294	319	269
Miscellaneous	894	358	424	453	612	708	998	1,432
Cash contributions	1,116	234	352	344	683	793	971	2,142
Personal insurance and pensions	3,175	668	386	771	867	1,766	3,042	6,896
Life and other personal insurance	400	138	180	212	199	306	339	718
Pensions and Social Security	2,775	530	206	559	669	1,461	2,703	6,177
Sources of income and taxes: ¹								
Money income before taxes	34,880	1,004	7,674	12,407	17,365	24,795	34,412	67,704
Wages and salaries	24,066	1,205	1,907	4,235	7,109	14,133	24,287	52,486
Self-employment income	2,313	-2,239	244	380	315	925	1,996	5,853
Social Security, private and government retirement	6,063	966	3,914	6,747	8,565	7,921	5,820	5,206
Interest, dividends, rental income, other property income	1,695	97	87	342	733	1,213	1,575	3,540
Unemployment and workers' compensation, veterans' benefits	249	35	142	149	246	274	354	286
Public assistance, supplemental security income, food stamps	226	698	1,194	286	156	42	101	45
Regular contributions for support	166	85	101	203	160	185	175	167
Other income	102	157	85	64	83	103	104	120
Personal taxes ¹	3,498	308	-54	531	732	1,859	3,207	8,099
Federal income taxes	2,719	153	-96	369	535	1,330	2,539	6,399
State and local income taxes	648	50	2	77	121	360	583	1,507
Other taxes	131	105	40	85	76	170	86	193
Income after taxes ¹	31,382	696	7,728	11,876	16,634	22,936	31,205	59,605
Addenda:								
Net change in total assets and liabilities	1,138	-2,944	558	-223	-5	-10	1,430	3,271
Net change in total assets	4,368	-1,870	299	115	44	1,120	4,785	11,171
Net change in total liabilities	3,230	1,074	-259	338	48	1,130	3,355	7,900
Other financial information								
Other money receipts	392	30	64	178	188	452	336	670
Mortgage principal paid, owned property	-547	-272	-197	-240	-197	-363	-492	-1,052

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Estimated market value of owned home	75,046	40,071	35,357	54,053	52,350	60,596	66,838	118,825
Estimated monthly rental value of owned home	453	260	233	336	351	380	411	682
Gifts of goods and services	1,148	711	556	536	525	670	1,072	2,150
Food	108	87	25	22	53	62	108	214
Housing	294	286	109	111	130	197	292	537
Housekeeping supplies	49	25	26	29	31	34	63	78
Household textiles	19	6	7	2	8	13	15	39
Appliances and miscellaneous housewares	39	18	11	11	15	28	30	78
Major appliances	8	8	4	2	5	8	6	12
Small appliances and miscellaneous housewares	31	10	8	10	10	20	24	66
Miscellaneous household equipment	77	103	10	22	25	55	93	140
Other housing	110	134	54	47	51	66	90	203
Apparel and services	312	161	196	172	164	190	303	552
Males, 2 and over	88	49	56	78	51	56	65	150
Females, 2 and over	131	53	105	42	73	78	126	238
Children under 2	37	39	14	16	19	28	42	59
Other apparel products and services	56	20	21	35	20	28	70	104
Jewelry and watches	25	6	4	8	6	12	41	48
All other apparel products and services	31	14	16	27	14	15	29	56
Transportation	76	18	4	20	8	16	32	202
Health care	34	58	12	87	6	10	22	45
Entertainment	88	46	35	34	45	71	86	154
Toys, games, hobbies, and tricycles	37	25	19	16	18	33	37	62
Other entertainment	50	21	16	19	27	38	48	92
Education	105	2	26	12	28	36	64	261
All other gifts	132	54	150	77	91	87	166	185

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary <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