

Table 38. Consumer units of three 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)	13,850	505	1,308	1,169	1,203	2,201	2,091	5,374
Consumer unit characteristics:								
Income before taxes ¹	\$38,924	\$1,490	\$7,689	\$12,391	\$17,189	\$24,647	\$34,446	\$68,266
Income after taxes ¹	35,592	1,706	7,718	12,274	16,682	23,317	32,056	61,265
Age of reference person	43.4	42.7	40.5	45.2	44.7	43.6	42.9	43.7
Average number in consumer unit:								
Persons	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 18	0.8	1.0	1.2	0.9	0.8	0.7	0.7	0.7
Persons 65 and over	0.2	0.2	0.2	0.3	0.3	0.3	0.2	0.1
Earners	1.8	1.3	1.0	1.3	1.6	1.8	1.9	2.1
Vehicles	2.3	1.7	1.2	1.5	1.9	2.2	2.6	2.9
Percent distribution:								
Sex of reference person:								
Male	69	40	34	53	55	70	78	83
Female	31	60	66	47	45	30	22	17
Housing tenure:								
Homeowner	67	48	34	43	54	63	74	84
With mortgage	49	33	14	15	29	41	52	72
Without mortgage	18	15	20	29	25	21	23	12
Renter	33	52	66	57	46	37	26	16
Race of reference person:								
Black	13	29	32	21	17	12	10	6
White and other	87	71	68	79	83	88	90	94
Education of reference person:								
Elementary (1-8)	8	12	19	15	18	8	7	2
High school (9-12)	45	48	55	61	54	53	51	31
College	46	39	24	23	27	39	43	67
Never attended and other	0	1	2	1	1	0	0	0
At least one vehicle owned	91	77	68	80	89	93	98	98
Average annual expenditures:								
Food	5,023	4,222	2,782	3,526	3,743	4,160	4,704	6,639
Food at home	2,979	3,158	2,212	2,543	2,551	2,676	2,910	3,470
Cereals and bakery products	453	425	312	362	390	415	427	543
Cereals and cereal products	155	192	131	135	143	164	134	169
Bakery products	298	233	181	227	247	251	293	374
Meats, poultry, fish, and eggs	816	1,020	696	795	745	738	771	896

See footnotes at end of table.

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Beef	262	293	211	264	237	260	271	273
Pork	172	198	157	173	186	139	149	193
Other meats	114	177	96	103	101	112	108	121
Poultry	139	159	129	138	107	111	143	158
Fish and seafood	94	139	63	70	79	84	66	119
Eggs	35	54	39	47	37	31	34	31
Dairy products	341	362	271	292	308	306	333	390
Fresh milk and cream	155	196	150	157	152	151	143	159
Other dairy products	186	166	122	135	156	155	189	231
Fruits and vegetables	467	513	346	343	388	411	450	562
Fresh fruits	137	110	91	90	101	125	135	173
Fresh vegetables	134	140	97	106	115	124	126	159
Processed fruits	110	123	75	70	94	94	113	135
Processed vegetables	84	141	83	76	77	67	76	95
Other food at home	902	837	587	751	719	805	929	1,079
Sugar and other sweets	103	97	68	94	87	97	108	117
Fats and oils	79	88	59	61	62	77	83	90
Miscellaneous foods	412	379	274	334	312	353	435	499
Nonalcoholic beverages	262	266	177	240	249	239	258	297
Food prep by cu, out-of-town trips	47	7	8	22	9	39	44	78
Food away from home	2,044	1,064	570	983	1,192	1,484	1,793	3,170
Alcoholic beverages	310	214	101	98	134	236	223	507
Housing	10,400	7,957	5,050	5,760	7,081	7,961	9,477	14,997
Shelter	5,624	4,419	2,714	2,943	3,615	4,100	4,816	8,416
Owned dwellings	3,712	2,626	899	931	1,522	2,098	3,058	6,510
Mortgage interest and charges	2,394	1,818	334	449	764	1,212	1,835	4,440
Property taxes	747	511	307	305	357	456	546	1,258
Maintenance, repairs, insurance, other expenses	571	296	259	177	401	429	676	813
Rented dwellings	1,534	1,548	1,745	1,947	1,985	1,850	1,474	1,184
Other lodging	378	245	70	65	108	152	284	722
Utilities, fuels, and public services	2,208	1,765	1,564	1,651	1,971	2,047	2,279	2,618
Natural gas	279	243	225	225	241	238	276	334
Electricity	897	686	645	678	789	866	897	1,064
Fuel oil and other fuels	106	91	62	49	67	119	127	127
Telephone services	683	555	491	524	682	612	718	792
Water and other public services	242	190	142	175	192	212	261	301
Household operations	636	308	162	272	401	403	584	1,031
Personal services	424	204	94	181	313	327	454	630
Other household expenses	213	104	68	92	88	76	130	400
Housekeeping supplies	508	579	207	317	346	392	558	676
Laundry and cleaning supplies	141	198	85	109	131	122	138	167
Other household products	212	183	73	108	135	131	222	313
Postage and stationery	155	198	48	100	80	139	198	196

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Household furnishings and equipment	1,424	885	403	576	748	1,019	1,240	2,257
Household textiles	125	23	14	41	88	81	132	198
Furniture	343	250	190	155	173	238	349	509
Floor coverings	131	9	4	11	60	74	64	257
Major appliances	160	185	65	88	104	143	169	211
Small appliances, miscellaneous housewares	98	47	21	35	47	63	80	164
Miscellaneous household equipment	568	372	109	247	276	420	447	918
Apparel and services	2,159	1,357	923	1,287	1,826	1,533	1,803	3,138
Men and boys	542	448	137	447	398	408	424	786
Men, 16 and over	442	187	91	166	320	313	367	703
Boys, 2 to 15	100	260	46	281	78	95	57	83
Women and girls	864	341	391	357	733	580	804	1,279
Women, 16 and over	749	255	331	260	663	470	697	1,132
Girls, 2 to 15	115	86	59	98	69	110	108	147
Children under 2	145	109	118	108	97	131	137	183
Footwear	277	202	155	223	406	218	185	346
Other apparel products and services	331	256	122	151	192	197	252	545
Transportation	6,376	3,596	2,748	3,685	4,923	4,763	7,058	8,819
Vehicle purchases (net outlay)	2,739	1,412	1,317	1,738	2,304	1,819	3,184	3,727
Cars and trucks, new	1,432	671	147	204	1,011	768	1,665	2,359
Cars and trucks, used	1,262	740	1,106	1,534	1,287	1,051	1,481	1,286
Other vehicles	44	1	64	0	7	0	38	82
Gasoline and motor oil	1,244	922	622	754	1,012	1,162	1,444	1,539
Other vehicle expenses	2,092	1,072	696	1,010	1,469	1,610	2,225	3,041
Vehicle finance charges	407	163	134	170	241	316	474	596
Maintenance and repairs	708	471	286	322	567	575	725	990
Vehicle insurance	732	340	232	407	542	556	760	1,065
Vehicle rental, leases, licenses, other charges	245	98	45	111	118	162	267	390
Public transportation	302	190	113	183	138	173	205	511
Health care	1,660	1,187	753	1,234	1,280	1,553	1,663	2,143
Health insurance	667	381	285	401	596	696	760	813
Medical services	637	495	259	603	300	503	545	915
Drugs	262	201	165	182	321	270	271	288
Medical supplies	94	110	44	48	63	83	87	127
Entertainment	1,640	803	487	763	784	1,084	1,562	2,630
Fees and admissions	386	162	74	112	181	211	316	688
Television, radios, sound equipment	550	343	252	370	338	409	617	758
Pets, toys, and playground equipment	333	186	124	183	185	257	316	494
Other supplies, equipment, and services	371	111	38	97	80	205	313	690
Personal care products and services	482	254	185	302	340	383	448	685
Reading	174	93	51	79	104	132	159	271

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Education	520	555	105	201	240	310	268	933
Tobacco products and smoking supplies	370	311	289	393	352	409	433	353
Miscellaneous	1,028	733	239	341	719	672	1,053	1,596
Cash contributions	983	133	147	252	750	489	703	1,788
Personal insurance and pensions	3,794	421	384	832	1,275	2,170	3,280	7,013
Life and other personal insurance	458	239	156	172	241	327	363	754
Pensions and Social Security	3,335	182	229	660	1,034	1,843	2,916	6,259
Sources of income and taxes: ¹								
Money income before taxes	38,924	1,490	7,689	12,391	17,189	24,647	34,446	68,266
Wages and salaries	31,365	1,280	2,383	7,404	11,715	19,112	28,250	57,084
Self-employment income	2,987	-1,886	194	273	527	1,153	1,650	6,538
Social Security, private and government retirement	2,449	891	1,690	2,391	3,589	2,983	2,978	2,113
Interest, dividends, rental income, other property income	854	92	21	136	118	386	622	1,732
Unemployment and workers' compensation, veterans' benefits	316	42	191	364	360	479	367	264
Public assistance, supplemental security income, food stamps	519	747	2,910	1,484	484	94	91	55
Regular contributions for support	329	192	215	286	308	366	423	333
Other income	104	132	85	54	88	73	66	147
Personal taxes ¹	3,332	-216	-29	117	507	1,330	2,390	7,001
Federal income taxes	2,591	-243	-51	-6	316	951	1,788	5,559
State and local income taxes	640	-9	13	50	160	304	509	1,279
Other taxes	100	36	9	74	31	75	93	163
Income after taxes ¹	35,592	1,706	7,718	12,274	16,682	23,317	32,056	61,265
Addenda:								
Net change in total assets and liabilities	-778	348	-493	-2,769	-1,116	-1,320	-1,284	-25
Net change in total assets	3,222	-185	-531	-1,438	-400	924	3,540	7,096
Net change in total liabilities	4,000	-532	-38	1,332	716	2,243	4,825	7,122
Other financial information								
Other money receipts	308	242	9	62	180	210	146	574
Mortgage principal paid, owned property	-766	-674	-145	-192	-256	-498	-611	-1,334

See footnotes at end of table.

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Estimated market value of owned home	73,038	58,964	23,936	36,963	36,159	45,509	59,221	119,059
Estimated monthly rental value of owned home	457	257	163	215	269	325	413	712
Gifts of goods and services	1,199	784	265	398	579	599	903	2,117
Food	136	154	21	24	14	33	122	259
Housing	336	194	66	107	189	170	237	596
Housekeeping supplies	42	21	11	36	21	33	40	61
Household textiles	12	0	3	3	2	8	21	17
Appliances and miscellaneous housewares	35	10	7	10	12	26	23	62
Major appliances	7	3	0	1	0	11	2	12
Small appliances and miscellaneous housewares	28	7	7	9	11	15	20	50
Miscellaneous household equipment	79	17	6	18	12	48	67	143
Other housing	168	145	39	40	142	56	87	314
Apparel and services	277	102	100	128	217	178	260	422
Males, 2 and over	82	27	29	24	43	53	83	131
Females, 2 and over	102	47	36	42	99	52	111	152
Children under 2	48	15	32	43	19	39	43	66
Other apparel products and services	45	13	4	19	56	34	24	73
Jewelry and watches	20	11	1	8	15	11	11	35
All other apparel products and services	26	2	3	11	41	23	12	37
Transportation	46	29	8	17	12	35	15	87
Health care	32	41	11	2	14	12	16	62
Entertainment	87	20	19	72	33	58	91	136
Toys, games, hobbies, and tricycles	25	13	8	5	14	30	22	37
Other entertainment	62	7	11	67	19	28	69	99
Education	182	198	26	9	1	43	59	400
All other gifts	103	46	15	40	99	70	102	155

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