

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989-90**

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)	8,515	207	628	708	801	1,485	1,313	3,373
<b>Consumer unit characteristics:</b>								
Income before taxes <sup>1</sup>	\$40,348	\$2,651	\$8,001	\$12,484	\$17,454	\$24,861	\$34,701	\$68,987
Income after taxes <sup>1</sup>	37,679	2,947	8,102	12,467	16,992	23,629	32,606	63,684
Average number of persons in consumer unit	5.6	5.4	5.7	5.8	5.7	5.7	5.7	5.6
Age of reference person	41	39.2	40.4	38.7	40.4	39.6	41	42.4
<b>Average number in consumer unit:</b>								
Earners	2.3	1.5	1.1	1.5	1.9	2.2	2.5	2.7
Vehicles	2.6	1.2	1.2	1.5	2	2.3	2.9	3.4
Children under 18	2.9	3.1	3.5	3.3	3	3	2.8	2.6
Persons 65 and over	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
<b>Percent distribution:</b>								
<b>Sex of reference person:</b>								
Male	76	43	37	55	71	80	82	86
Female	24	57	63	45	29	20	18	14
<b>Housing tenure:</b>								
Homeowner	68	37	32	30	50	61	71	90
With mortgage	56	19	17	21	33	50	61	80
Without mortgage	12	19	15	10	18	11	10	10
Renter	32	63	68	70	50	39	29	10
<b>Race of reference person:</b>								
Black	15	22	33	28	23	15	12	8
White and other	85	78	67	72	77	85	88	92
<b>Education of reference person:</b>								
Elementary (1-8)	12	21	29	23	20	14	11	4
High school (9-12)	45	57	58	61	57	53	46	33
College	42	21	12	16	22	32	42	63
Never attended and other	0	0	1	0	1	1	0	0
At least one vehicle owned	91	64	60	78	89	93	96	99
<b>Average annual expenditures:</b>								
Food	6,358	4,918	3,843	3,793	5,349	5,095	6,256	8,356
Food at home	4,155	3,676	3,158	3,161	3,934	3,690	4,058	4,904

See footnotes at end of table.

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- 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
Cereals and bakery products	639	514	472	455	552	586	614	775
Cereals and cereal products	262	240	221	202	255	258	241	298
Bakery products	377	274	251	253	297	328	374	478
Meats, poultry, fish, and eggs	1,100	1,021	981	907	1,068	1,032	1,045	1,234
Beef	370	257	344	245	368	340	360	431
Pork	209	313	241	164	174	222	194	219
Other meats	182	94	145	197	231	154	174	193
Poultry	159	194	123	138	123	153	164	180
Fish and seafood	116	101	62	103	102	98	95	150
Eggs	63	62	66	60	71	65	59	62
Dairy products	538	473	415	384	525	484	560	622
Fresh milk and cream	289	242	272	225	326	274	309	299
Other dairy products	250	231	144	159	199	210	250	322
Fruits and vegetables	637	549	452	488	675	550	626	745
Fresh fruits	190	144	138	157	191	153	173	232
Fresh vegetables	191	188	133	154	232	169	187	211
Processed fruits	140	99	82	94	138	116	141	175
Processed vegetables	116	118	99	83	114	112	126	126
Other food at home	1,241	1,118	837	927	1,114	1,038	1,212	1,528
Sugar and other sweets	161	127	98	123	177	139	166	187
Fats and oils	110	63	83	81	113	110	112	122
Miscellaneous foods	586	678	428	432	464	483	569	730
Nonalcoholic beverages	331	241	209	276	331	281	329	393
Food prep by cu, out-of-town trips	54	8	20	16	30	24	37	96
Food away from home	2,203	1,243	685	632	1,415	1,405	2,198	3,452
<b>Alcoholic beverages</b>	213	246	130	81	140	143	250	293
<b>Housing</b>	10,975	5,412	4,967	5,830	7,375	8,323	9,769	16,030
Shelter	6,022	2,679	2,577	3,080	3,928	4,479	5,320	8,937
Owned dwellings	4,035	892	716	629	1,517	2,331	3,478	7,125
Mortgage interest and charges	2,825	508	435	417	1,007	1,667	2,404	5,023
Property taxes	710	150	72	74	252	362	508	1,336
Maintenance, repairs, insurance, other expenses	500	234	209	138	258	301	567	766
Rented dwellings	1,427	1,776	1,800	2,342	2,166	1,863	1,520	741
Other lodging	560	11	61	108	245	285	321	1,071
Utilities, fuels, and public services	2,498	1,799	1,652	1,868	2,058	2,245	2,362	3,098
Natural gas	359	237	269	299	291	305	356	437
Electricity	1,003	781	673	773	796	892	954	1,242
Fuel oil and other fuels	119	3	42	59	88	115	93	173
Telephone services	745	578	502	536	693	690	698	898
Water and other public services	272	199	166	201	190	243	262	347
Household operations	581	67	108	171	217	405	495	985
Personal services	368	54	68	104	137	300	407	568
Other household expenses	213	13	40	68	80	105	88	416

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- 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
Housekeeping supplies	548	295	255	257	402	382	542	797
Laundry and cleaning supplies	177	157	118	109	135	165	202	212
Other household products	232	97	105	89	124	140	233	364
Postage and stationery	138	41	32	59	143	76	107	221
Household furnishings and equipment	1,326	572	375	453	769	812	1,051	2,213
Household textiles	117	33	18	41	110	126	83	169
Furniture	325	210	108	128	205	225	285	502
Floor coverings	168	0	4	15	40	31	26	390
Major appliances	202	147	84	136	195	164	192	263
Small appliances, miscellaneous housewares	68	26	22	14	36	56	60	108
Miscellaneous household equipment	447	156	139	118	184	211	404	781
<b>Apparel and services</b>	2,328	2,030	1,373	1,395	1,556	1,611	2,305	3,248
Men and boys	598	441	415	206	317	414	502	922
Men, 16 and over	398	189	133	98	183	285	320	662
Boys, 2 to 15	200	252	283	107	134	129	182	260
Women and girls	940	806	389	551	668	553	962	1,365
Women, 16 and over	664	551	224	376	488	321	708	994
Girls, 2 to 15	276	255	165	176	180	232	254	371
Children under 2	157	98	208	204	94	143	153	162
Footwear	331	578	184	297	280	315	385	351
Other apparel products and services	302	106	177	138	197	186	304	447
<b>Transportation</b>	6,613	3,201	2,479	3,028	3,977	4,787	6,629	9,769
Vehicle purchases (net outlay)	2,909	1,441	1,117	1,456	1,492	1,891	3,011	4,384
Cars and trucks, new	1,428	791	152	616	229	730	1,482	2,445
Cars and trucks, used	1,457	624	964	771	1,259	1,160	1,514	1,901
Other vehicles	24	26	0	69	4	2	15	38
Gasoline and motor oil	1,428	756	653	813	1,152	1,265	1,521	1,843
Other vehicle expenses	1,979	893	602	661	1,186	1,448	1,824	3,063
Vehicle finance charges	393	171	109	96	219	251	402	622
Maintenance and repairs	701	376	174	255	486	574	640	1,044
Vehicle insurance	676	270	244	238	407	488	604	1,049
Vehicle rental, leases, licenses, other charges	209	76	75	72	73	135	177	349
Public transportation	297	112	109	97	147	184	274	479
<b>Health care</b>	1,515	1,124	500	707	1,142	1,181	1,620	2,093
Health insurance	533	268	261	272	427	448	635	678
Medical services	663	577	119	257	461	476	603	1,007
Drugs	222	218	102	145	209	169	265	271
Medical supplies	97	60	18	33	45	88	117	137
<b>Entertainment</b>	1,874	559	605	654	813	1,102	1,697	3,110
Fees and admissions	495	61	117	85	132	233	349	936
Television, radios, sound equipment	588	214	294	300	404	462	526	850
Pets, toys, and playground equipment	365	209	137	183	173	268	456	509

See footnotes at end of table.

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- 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 supplies, equipment, and services	426	75	56	87	105	139	366	815
<b>Personal care products and services</b>	478	312	182	236	328	345	487	691
<b>Reading</b>	164	53	52	48	77	123	158	258
<b>Education</b>	611	330	141	90	176	321	412	1,134
<b>Tobacco products and smoking supplies</b>	372	213	416	402	294	373	421	366
<b>Miscellaneous</b>	735	240	263	298	339	614	776	1,077
<b>Cash contributions</b>	943	101	311	223	318	738	959	1,495
<b>Personal insurance and pensions</b>	3,706	243	427	843	1,468	2,270	3,363	6,426
Life and other personal insurance	530	132	145	219	345	312	437	868
Pensions and Social Security	3,176	111	282	624	1,123	1,958	2,926	5,559
<b>Sources of income and taxes: <sup>1</sup></b>								
<b>Money income before taxes</b>	40,348	2,651	8,001	12,484	17,454	24,861	34,701	68,987
Wages and salaries	33,588	1,199	2,937	6,619	12,803	20,956	31,092	58,414
Self-employment income	3,527	-90	111	614	835	1,161	1,547	7,449
Social Security, private and government retirement	1,135	150	1,318	1,215	1,269	1,075	1,152	1,132
Interest, dividends, rental income, other property income	429	2	-187	84	82	179	162	939
Unemployment and workers' compensation, veterans' benefits	296	27	240	223	378	434	231	284
Public assistance, supplemental security income, food stamps	932	1,047	3,374	3,469	1,592	821	201	115
Regular contributions for support	269	182	149	169	416	175	219	345
Other income	171	134	60	91	79	60	97	309
<b>Personal taxes <sup>1</sup></b>	2,669	-296	-100	17	462	1,232	2,095	5,302
Federal income taxes	2,060	-289	-121	-57	256	962	1,531	4,171
State and local income taxes	556	-36	14	61	195	244	497	1,043
Other taxes	53	29	6	13	11	26	67	88
<b>Income after taxes <sup>1</sup></b>	37,679	2,947	8,102	12,467	16,992	23,629	32,606	63,684
<b>Addenda:</b>								
<b>Net change in total assets and liabilities</b>	-3,194	-780	-209	-346	-649	-1,299	-4,485	-5,432

See footnotes at end of table.

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- 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
Net change in total assets	2,955	-378	-370	346	5,109	1,371	-690	5,931
Net change in total liabilities	6,150	401	-161	693	5,759	2,670	3,795	11,364
<b>Other financial information</b>								
Other money receipts	213	0	12	114	155	47	94	418
Mortgage principal paid on owned property	-764	-142	-119	-215	-369	-541	-602	-1,293
Estimated market value of owned home	77,938	18,358	16,927	17,128	26,683	42,630	62,637	139,395
Estimated monthly rental value of owned home	467	144	120	119	203	294	386	796
<b>Gifts of:</b>								
Clothing, males 2 and over	637	261	258	163	376	377	747	971
Clothing, females 2 and over	57	1	82	34	11	19	51	91
Clothing, infants less than 2	67	71	10	6	107	31	76	96
Jewelry and watches	36	13	27	22	17	19	36	53
Small appliances and miscellaneous housewares	10	0	13	1	6	3	7	17
Household textiles	12	0	1	1	10	4	7	22
All other gifts	14	6	0	0	15	27	9	17
	441	170	125	100	210	272	561	675

<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