

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989-90

Item	Complete reporting of income ¹							
	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)	13,830	547	1,323	1,140	1,205	2,445	2,116	5,054
Consumer unit characteristics:								
Income before taxes ¹	\$37,451	\$668	\$7,629	\$12,449	\$17,152	\$24,702	\$34,519	\$67,118
Income after taxes ¹	34,056	779	7,732	12,240	16,579	23,338	31,772	59,780
Average number of persons in consumer unit	3	3	3	3	3	3	3	3
Age of reference person	43	44.5	39.8	43.1	43.8	43.5	41.1	44.1
Average number in consumer unit:								
Earners	1.8	1.3	1.0	1.3	1.6	1.8	2.0	2.2
Vehicles	2.4	1.6	1.0	1.7	1.9	2.4	2.7	3.1
Children under 18	0.8	1.0	1.3	0.9	0.8	0.7	0.8	0.6
Persons 65 and over	0.2	0.3	0.2	0.2	0.3	0.2	0.1	0.1
Percent distribution:								
Sex of reference person:								
Male	69	40	30	59	59	69	80	83
Female	31	60	70	41	41	31	20	17
Housing tenure:								
Homeowner	68	55	34	44	55	64	74	87
With mortgage	50	35	14	21	31	43	59	73
Without mortgage	18	20	20	22	24	21	15	14
Renter	32	45	66	56	45	36	26	13
Race of reference person:								
Black	12	20	33	16	15	12	9	5
White and other	88	80	67	84	85	88	91	95
Education of reference person:								
Elementary (1-8)	7	10	14	13	16	7	4	3
High school (9-12)	46	54	59	63	54	56	50	29
College	47	35	25	23	29	37	46	68
Never attended and other	1	1	1	2	1	0	0	0
At least one vehicle owned	91	73	65	84	89	94	99	98
Average annual expenditures:								
Food	5,024	4,103	3,174	3,390	3,813	4,209	4,768	6,608
Food at home	2,896	2,777	2,480	2,451	2,436	2,715	2,942	3,257

See footnotes at end of table.

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

Item	Complete reporting of income ¹							
	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	426	370	355	359	354	390	434	488
Cereals and cereal products	145	153	148	143	119	141	142	152
Bakery products	281	217	207	216	234	249	292	336
Meats, poultry, fish, and eggs	768	805	757	741	687	721	741	822
Beef	256	250	263	265	228	263	261	253
Pork	153	154	177	158	136	132	135	168
Other meats	109	131	81	93	100	112	114	116
Poultry	121	113	130	117	110	98	131	131
Fish and seafood	92	119	58	69	79	85	64	119
Eggs	36	39	48	39	35	32	36	34
Dairy products	348	338	321	299	312	331	359	376
Fresh milk and cream	165	192	176	170	172	167	167	156
Other dairy products	183	146	145	129	140	164	192	220
Fruits and vegetables	468	485	375	373	379	434	466	542
Fresh fruits	136	115	106	96	103	127	138	162
Fresh vegetables	140	144	109	120	115	132	136	163
Processed fruits	111	117	80	81	86	104	114	131
Processed vegetables	80	108	80	76	76	71	78	85
Other food at home	887	779	674	679	704	840	942	1,029
Sugar and other sweets	99	89	86	71	70	97	105	113
Fats and oils	76	81	65	67	54	76	86	79
Miscellaneous foods	412	373	307	294	327	367	458	483
Nonalcoholic beverages	261	219	207	229	246	262	252	288
Food prep by cu, out-of-town trips	40	17	8	18	7	37	40	66
Food away from home	2,127	1,326	694	939	1,377	1,494	1,826	3,352
Alcoholic beverages	325	206	85	133	199	244	276	511
Housing	10,044	7,413	4,877	5,907	6,867	7,804	9,207	14,742
Shelter	5,463	4,459	2,562	3,004	3,580	3,998	4,808	8,319
Owned dwellings	3,547	2,701	790	956	1,502	2,038	2,992	6,394
Mortgage interest and charges	2,361	2,074	364	450	960	1,192	1,913	4,434
Property taxes	646	384	226	193	266	380	502	1,167
Maintenance, repairs, insurance, other expenses	539	243	200	313	276	466	577	794
Rented dwellings	1,412	1,228	1,672	1,920	1,851	1,744	1,425	977
Other lodging	505	530	100	128	228	216	392	948
Utilities, fuels, and public services	2,130	1,631	1,565	1,622	1,847	2,029	2,108	2,571
Natural gas	273	181	228	200	220	240	268	340
Electricity	878	692	649	680	774	846	861	1,050
Fuel oil and other fuels	106	96	81	64	66	116	98	130
Telephone services	649	509	455	520	615	624	651	762
Water and other public services	225	152	153	159	172	203	230	288
Household operations	634	171	143	298	433	436	542	1,071
Personal services	418	65	63	206	356	342	403	655
Other household expenses	216	105	80	92	77	94	140	417

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

Item	Complete reporting of income ¹							
	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	493	505	247	314	319	449	488	643
Laundry and cleaning supplies	144	188	112	111	121	131	137	169
Other household products	203	123	98	85	135	167	194	292
Postage and stationery	146	194	37	118	63	151	156	182
Household furnishings and equipment	1,323	647	359	669	687	891	1,261	2,138
Household textiles	136	25	10	25	40	99	151	230
Furniture	362	144	133	324	190	246	381	542
Floor coverings	121	32	5	13	40	95	69	229
Major appliances	163	125	74	80	113	146	205	211
Small appliances, miscellaneous housewares	76	29	21	52	43	45	60	129
Miscellaneous household equipment	465	293	117	174	262	260	396	796
Apparel and services	1,918	1,058	757	1,147	1,256	1,297	1,888	2,873
Men and boys	475	190	167	358	277	313	372	752
Men, 16 and over	382	115	81	201	191	233	310	651
Boys, 2 to 15	93	76	86	157	86	80	62	101
Women and girls	746	408	248	333	503	497	869	1,090
Women, 16 and over	641	328	176	283	435	420	750	948
Girls, 2 to 15	105	80	72	50	68	77	119	143
Children under 2	149	116	83	121	115	127	154	190
Footwear	227	106	119	199	196	153	236	301
Other apparel products and services	322	239	140	137	164	207	258	540
Transportation	6,572	4,330	2,614	3,945	4,766	5,039	7,377	9,274
Vehicle purchases (net outlay)	3,010	2,031	1,215	2,020	2,390	1,991	3,590	4,206
Cars and trucks, new	1,636	611	251	644	824	893	1,740	2,844
Cars and trucks, used	1,311	1,418	830	1,361	1,566	1,092	1,783	1,261
Other vehicles	62	1	134	15	0	6	68	101
Gasoline and motor oil	1,225	980	549	801	931	1,190	1,353	1,557
Other vehicle expenses	2,059	1,096	727	1,037	1,310	1,703	2,217	3,021
Vehicle finance charges	395	201	127	175	236	342	492	559
Maintenance and repairs	708	369	301	371	515	570	791	1,001
Vehicle insurance	727	435	256	407	456	631	723	1,067
Vehicle rental, leases, licenses, other charges	229	91	43	84	102	160	212	394
Public transportation	279	223	122	87	135	154	216	490
Health care	1,554	892	719	1,100	1,238	1,578	1,466	2,043
Health insurance	569	339	208	423	605	658	553	676
Medical services	617	225	271	380	314	563	554	929
Drugs	267	243	194	247	254	274	264	292
Medical supplies	101	85	46	51	66	84	94	146
Entertainment	1,681	669	495	670	805	1,204	1,691	2,753
Fees and admissions	388	169	81	96	131	227	319	726
Television, radios, sound equipment	514	267	249	298	345	403	599	717
Pets, toys, and playground equipment	326	137	128	200	212	331	343	436

See footnotes at end of table.

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

Item	Complete reporting of income ¹							
	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	454	95	37	76	117	243	431	874
Personal care products and services	475	261	179	399	264	384	458	667
Reading	171	80	51	82	111	135	163	269
Education	431	438	82	160	150	288	213	808
Tobacco products and smoking supplies	343	234	310	385	333	370	386	324
Miscellaneous	775	388	226	385	452	720	821	1,125
Cash contributions	860	165	126	225	497	491	642	1,628
Personal insurance and pensions	3,730	528	399	843	1,306	2,234	3,420	7,033
Life and other personal insurance	450	241	165	176	225	329	400	742
Pensions and Social Security	3,280	287	234	666	1,081	1,905	3,020	6,291
Sources of income and taxes: ¹								
Money income before taxes	37,451	668	7,629	12,449	17,152	24,702	34,519	67,118
Wages and salaries	30,712	1,316	2,512	7,434	11,204	19,123	29,589	57,258
Self-employment income	2,532	-2,367	233	528	1,098	1,508	1,392	5,432
Social Security, private and government retirement	2,338	855	1,568	2,882	3,689	3,017	2,197	1,986
Interest, dividends, rental income, other property income	828	75	46	163	38	264	541	1,844
Unemployment and workers' compensation, veterans' benefits	208	62	173	161	261	223	279	195
Public assistance, supplemental security income, food stamps	442	525	2,736	940	368	76	48	82
Regular contributions for support	310	169	297	282	408	448	428	195
Other income	80	34	64	59	87	43	45	126
Personal taxes ¹	3,396	-111	-103	209	573	1,364	2,747	7,338
Federal income taxes	2,670	-136	-110	73	411	985	2,123	5,870
State and local income taxes	656	-3	2	59	142	334	571	1,347
Other taxes	70	28	5	76	20	45	54	120
Income after taxes ¹	34,056	779	7,732	12,240	16,579	23,338	31,772	59,780
Addenda:								
Net change in total assets and liabilities	-766	3,980	-76	-4,399	-2,552	1,176	1,630	-2,157

See footnotes at end of table.

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

Item	Complete reporting of income ¹							
	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	3,835	3,769	-180	-1,347	-64	1,860	8,246	6,101
Net change in total liabilities	4,600	-211	-104	3,052	2,487	683	6,616	8,257
Other financial information								
Other money receipts	445	195	26	81	74	397	187	885
Mortgage principal paid on owned property	-745	-563	-157	-197	-319	-525	-752	-1,249
Estimated market value of owned home	71,820	67,112	23,602	33,877	35,799	45,606	58,808	120,237
Estimated monthly rental value of owned home	444	282	147	208	263	316	394	720
Gifts of:								
Clothing, males 2 and over	75	32	14	29	51	59	38	129
Clothing, females 2 and over	88	52	18	19	38	63	142	122
Clothing, infants less than 2	55	31	18	48	24	49	58	75
Jewelry and watches	19	12	3	7	11	11	15	33
Small appliances and miscellaneous housewares	19	5	4	7	6	11	10	38
Household textiles	11	2	0	0	0	3	17	20
All other gifts	805	707	123	277	333	386	508	1,533

¹ 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