

**Table 39. Consumer units of four 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)	11,705	318	800	759	865	1,881	2,341	4,741
Number of sample interviews	9,029	214	530	610	604	1,421	1,719	3,931
<b>Consumer unit characteristics:</b>								
<b>Income before taxes <sup>1</sup></b>	\$39,613	\$2,162	\$7,868	\$12,765	\$17,682	\$24,891	\$34,739	\$64,025
<b>Income after taxes <sup>1</sup></b>	36,421	1,940	7,890	12,709	17,067	23,530	32,094	58,123
<b>Average number of persons in consumer unit</b>	4	4	4	4	4	4	4	4
<b>Age of reference person</b>	39.7	38	38.4	37.1	36.5	38.4	39	41.9
<b>Average number in consumer unit:</b>								
Earners	2	1.4	1.1	1.6	1.8	2	2.1	2.3
Vehicles	2.7	1.5	1.1	1.6	2.2	2.6	3	3.2
Children under 18	1.7	1.9	2.1	1.9	1.8	1.7	1.7	1.5
Persons 65 and over	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0
<b>Percent distribution:</b>								
<b>Sex of reference person:</b>								
Male	79	37	44	67	74	78	89	87
Female	21	63	56	33	26	22	11	13
<b>Housing tenure:</b>								
Homeowner with mortgage	62	35	19	28	38	49	68	83
Homeowner without mortgage	11	15	13	14	11	14	12	8
Renter	27	50	68	58	51	37	21	9
<b>Race of reference person:</b>								
Black	9	25	32	14	12	11	6	5
White and other	91	75	68	86	88	89	94	95
<b>Education of reference person:</b>								
Elementary (1-8)	7	12	21	20	9	11	5	2
High school (9-12)	45	63	61	57	60	54	46	33
College	47	25	15	23	31	35	49	65
Never attended and other	0	0	3	0	1	0	0	0
<b>At least one vehicle owned</b>	93	67	61	82	93	96	98	99
<b>Average annual expenditures:</b>								
<b>Food</b>	5,452	3,568	3,166	3,782	3,923	4,779	5,479	6,720

See footnotes at end of table.

**Table 39. Consumer units of four 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	3,234	2,543	2,395	2,629	2,573	3,071	3,302	3,652
Cereals and bakery products	495	329	357	380	354	469	524	566
Cereals and cereal products	180	149	136	189	145	179	189	189
Bakery products	314	180	220	192	209	290	335	377
Meats, poultry, fish, and eggs	832	727	746	724	718	805	842	896
Beef	291	287	283	241	254	300	300	301
Pork	155	131	155	128	152	151	172	158
Other meats	124	114	88	125	85	117	127	137
Poultry	131	99	106	107	114	121	114	156
Fish and seafood	89	55	71	73	67	74	88	106
Eggs	41	42	43	50	46	42	40	38
Dairy products	421	308	304	378	372	390	453	459
Fresh milk and cream	207	182	177	233	221	200	226	200
Other dairy products	214	125	127	145	150	190	227	259
Fruits and vegetables	516	359	381	423	392	488	488	603
Fresh fruits	152	108	112	112	116	144	143	181
Fresh vegetables	152	109	134	150	127	134	144	171
Processed fruits	119	69	85	87	77	104	111	148
Processed vegetables	93	73	49	74	72	106	90	104
Other food at home	971	819	607	723	737	921	995	1,128
Sugar and other sweets	119	79	83	99	84	112	111	141
Fats and oils	78	77	61	69	58	72	80	87
Miscellaneous foods	432	340	247	324	332	432	454	492
Nonalcoholic beverages	299	274	198	224	245	283	309	340
Food prep by cu, out-of-town trips	44	49	20	8	18	22	41	68
Food away from home	2,217	1,025	771	1,153	1,350	1,708	2,177	3,068
<b>Alcoholic beverages</b>	294	257	83	126	217	226	265	412
<b>Housing</b>	10,702	7,399	5,202	6,651	6,940	8,179	9,676	14,672
Shelter	5,756	4,395	2,777	3,382	3,754	4,278	5,036	8,037
Owned dwellings	3,981	1,883	828	1,238	1,494	2,234	3,511	6,473
Mortgage interest and charges	2,774	1,319	525	759	1,010	1,472	2,489	4,552
Property taxes	671	231	173	254	207	389	611	1,078
Maintenance, repairs, insurance, other expenses	536	333	129	225	277	373	410	842
Rented dwellings	1,256	2,090	1,878	1,930	2,110	1,802	1,151	666
Other lodging	519	422	71	214	150	242	374	899
Utilities, fuels, and public services	2,192	1,667	1,467	1,738	1,795	1,927	2,099	2,646
Natural gas	292	231	224	261	264	233	295	339
Electricity	920	670	643	683	736	825	868	1,119
Fuel oil and other fuels	111	83	77	62	52	126	102	135
Telephone services	631	516	412	548	587	572	599	735
Water and other public services	239	167	112	184	157	171	235	317
Household operations	800	299	180	393	382	565	792	1,176
Personal services	540	67	139	307	310	473	651	691

**Table 39. Consumer units of four 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	260	232	41	86	72	92	141	485
Housekeeping supplies	512	196	244	335	268	428	508	675
Laundry and cleaning supplies	164	71	99	165	104	163	165	186
Other household products	212	71	87	115	107	154	205	299
Postage and stationery	137	54	59	56	56	111	138	190
Household furnishings and equipment	1,442	842	534	802	741	981	1,241	2,137
Household textiles	105	28	54	37	60	87	104	144
Furniture	463	163	165	230	277	278	388	716
Floor coverings	105	324	24	81	7	50	47	178
Major appliances	216	56	76	220	150	194	182	285
Small appliances, miscellaneous housewares	79	29	43	53	39	43	69	117
Miscellaneous household equipment	474	242	173	182	209	330	452	697
<b>Apparel and services</b>	2,123	1,061	1,179	1,144	1,068	1,501	1,844	3,052
Men and boys	594	248	276	262	283	431	448	899
Men, 16 and over	416	98	185	155	211	281	287	658
Boys, 2 to 15	178	151	91	107	72	150	161	240
Women and girls	839	463	560	391	331	591	739	1,210
Women, 16 and over	616	383	442	282	217	409	553	890
Girls, 2 to 15	224	80	118	109	114	182	186	320
Children under 2	130	77	54	88	144	120	164	141
Footwear	267	107	140	180	181	178	272	356
Other apparel products and services	293	166	149	222	129	180	220	447
<b>Transportation</b>	6,988	3,320	2,839	3,266	4,691	4,864	7,561	9,501
Vehicle purchases (net outlay)	3,298	1,266	1,291	1,500	2,366	1,918	3,913	4,475
Cars and trucks, new	1,545	267	254	366	274	582	1,803	2,523
Cars and trucks, used	1,700	902	1,014	1,123	2,079	1,309	2,084	1,857
Other vehicles	54	97	23	11	13	27	25	94
Gasoline and motor oil	1,308	895	617	846	929	1,179	1,365	1,617
Other vehicle expenses	2,130	987	809	809	1,250	1,607	2,120	3,008
Vehicle finance charges	443	160	111	98	191	297	448	674
Maintenance and repairs	735	324	378	350	583	590	686	988
Vehicle insurance	711	367	264	291	370	576	760	968
Vehicle rental, leases, licenses, other charges	241	136	56	69	107	143	225	378
Public transportation	251	172	121	112	145	160	162	401
<b>Health care</b>	1,433	538	625	1,098	1,021	1,243	1,484	1,808
Health insurance	501	163	217	374	455	536	565	555
Medical services	646	203	252	575	393	446	629	887
Drugs	203	146	131	96	137	221	215	237
Medical supplies	83	26	26	54	35	39	76	129
<b>Entertainment</b>	2,143	1,135	748	812	1,247	1,207	1,678	3,418
Fees and admissions	487	306	130	105	134	224	438	813
Television, radios, sound equipment	605	297	297	419	497	466	562	797

See footnotes at end of table.

**Table 39. Consumer units of four 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	400	212	190	189	397	299	406	525
Other supplies, equipment, and services	650	320	131	98	220	218	273	1,283
<b>Personal care products and services</b>	444	169	159	326	261	297	471	599
<b>Reading</b>	186	103	61	65	101	132	176	274
<b>Education</b>	517	334	173	196	119	265	343	896
<b>Tobacco products and smoking supplies</b>	318	309	335	267	302	380	325	299
<b>Miscellaneous</b>	881	572	154	356	676	699	792	1,263
<b>Cash contributions</b>	764	46	27	217	452	509	601	1,262
<b>Personal insurance and pensions</b>	3,764	328	550	937	1,528	2,312	3,447	6,129
Life and other personal insurance	440	174	175	133	216	356	439	627
Pensions and Social Security	3,323	153	376	804	1,312	1,955	3,008	5,502
<b>Sources of income and taxes: <sup>1</sup></b>								
<b>Money income before taxes</b>	39,613	2,162	7,868	12,765	17,682	24,891	34,739	64,025
Wages and salaries	33,761	1,627	2,955	9,412	14,719	21,369	31,309	54,613
Self-employment income	3,267	-662	351	640	1,008	971	1,618	6,580
Social Security, private and government retirement	972	125	1,029	908	1,042	1,377	780	950
Interest, dividends, rental income, other property income	509	78	54	62	78	201	295	992
Unemployment and workers' compensation, veterans' benefits	316	34	267	268	174	512	362	277
Public assistance, supplemental security income, food stamps	375	855	3,013	927	293	193	62	52
Regular contributions for support	344	94	132	397	210	202	259	510
Other income	68	11	67	151	158	66	54	51
<b>Personal taxes <sup>1</sup></b>	3,192	221	-22	56	616	1,361	2,645	5,902
Federal income taxes	2,474	173	-41	-45	348	972	1,998	4,676
State and local income taxes	631	12	14	67	199	343	570	1,089
Other taxes	87	36	5	33	68	46	77	137
<b>Income after taxes <sup>1</sup></b>	36,421	1,940	7,890	12,709	17,067	23,530	32,094	58,123
Net change in total assets	6,137	1,734	-230	3,328	4,178	3,349	2,566	11,182
Net change in total liabilities	6,587	1,511	857	4,461	5,966	5,674	3,070	10,447

See footnotes at end of table.

**Table 39. Consumer units of four 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
<b>Addenda:</b>								
<b>Other financial information</b>								
Other money receipts	593	6	3	412	111	134	984	838
Mortgage principal paid on owned property	-777	-436	-190	-370	-274	-478	-644	-1,240
Estimated market value of owned home	74,052	38,883	19,238	30,297	29,460	43,444	62,678	118,556
Estimated monthly rental value of owned home	457	281	141	177	204	274	417	705
<b>Gifts of:</b>	790	211	312	257	256	513	625	1,279
Clothing, males 2 and over	54	72	1	13	20	68	41	75
Clothing, females 2 and over	76	13	4	12	36	57	69	119
Clothing, infants less than 2	42	4	8	31	40	23	55	53
Jewelry and watches	13	3	2	8	4	15	11	19
Small appliances and miscellaneous housewares	25	1	3	4	7	8	18	47
Household textiles	7	0	6	0	8	9	4	10
All other gifts	573	118	288	189	141	333	427	956

<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