

**Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991-92**

Item	Complete reporting of income								
	Total complete reporting	Less than \$10,000	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
Number of consumer units (in thousands)	12,301	946	799	860	1,756	1,927	1,700	2,398	1,913
<b>Consumer unit characteristics:</b>									
<b>Income before taxes</b> <sup>1</sup>	\$46,961	\$6,489	\$12,402	\$17,546	\$25,344	\$34,818	\$44,665	\$58,441	\$114,353
<b>Income after taxes</b> <sup>1</sup>	42,438	6,317	12,285	16,948	23,453	31,952	40,701	53,319	100,243
<b>Age of reference person</b>	39.8	37.9	36.6	39.8	37.4	39.2	39.5	41.4	43.4
<b>Average number in consumer unit:</b>									
Persons	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18	1.7	2.0	2.1	1.8	1.7	1.7	1.7	1.5	1.5
Persons 65 and over	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0
Earners	2.0	1.1	1.3	1.7	1.9	2.1	2.1	2.3	2.4
Vehicles	2.6	1.3	1.5	2.1	2.5	2.8	3.0	2.9	3.1
<b>Percent distribution:</b>									
<b>Sex of reference person:</b>									
Male	76	41	42	70	78	83	86	85	82
Female	24	59	58	30	22	17	14	15	18
<b>Housing tenure:</b>									
Homeowner	73	40	34	60	63	75	80	90	93
With mortgage	62	27	25	46	52	58	69	82	85
Without mortgage	11	13	9	14	12	17	11	8	8
Renter	27	60	66	40	37	25	20	10	7
<b>Race of reference person:</b>									
Black	11	28	30	14	13	9	8	6	5
White and other	89	72	70	86	87	91	92	94	95
<b>Education of reference person:</b>									
Elementary (1-8)	6	15	15	15	7	4	2	2	1
High school (9-12)	43	60	62	56	54	46	47	32	21
College	51	24	22	29	39	50	51	66	79
Never attended and other	0	1	0	0	0	0	0	0	0
<b>At least one vehicle owned</b>	94	69	80	95	96	98	98	99	98
<b>Average annual expenditures:</b>	\$40,993	\$18,182	\$18,718	\$24,380	\$30,176	\$34,828	\$42,911	\$49,106	\$73,123
<b>Food</b>									
Food at home	5,955	3,668	3,962	4,538	4,946	5,487	6,348	7,032	8,174
Cereals and bakery products	3,813	2,849	2,911	3,094	3,292	3,675	3,956	4,302	4,827
Cereals and cereal products	591	383	450	428	500	560	620	699	775
Bakery products	220	164	198	167	203	199	233	256	259
Meats, poultry, fish, and eggs	372	218	252	261	297	361	387	444	516
Meats, poultry, fish, and eggs	1,019	871	873	901	878	1,000	1,012	1,081	1,267

See footnotes at end of table.

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Beef	340	296	267	297	313	347	336	356	412
Pork	217	219	235	194	193	227	212	228	223
Other meats	147	109	138	145	120	140	162	168	163
Poultry	162	112	108	137	134	154	176	178	218
Fish and seafood	110	92	68	97	79	90	88	114	197
Eggs	42	43	58	31	38	42	38	37	55
Dairy products	436	323	310	340	398	427	471	506	515
Fresh milk and cream	194	158	165	150	198	209	215	215	185
Other dairy products	242	165	145	190	200	218	256	291	330
Fruits and vegetables	559	407	429	424	483	505	572	614	783
Fresh fruits	164	101	127	107	130	161	163	181	247
Fresh vegetables	163	151	141	118	139	150	167	173	217
Processed fruits	130	68	91	111	114	110	129	149	194
Processed vegetables	101	87	70	89	100	84	113	110	125
Other food at home	1,208	865	849	1,002	1,033	1,183	1,280	1,402	1,487
Sugar and other sweets	152	107	113	136	122	142	169	179	181
Fats and oils	96	72	89	84	98	92	100	104	105
Miscellaneous foods	591	417	387	492	512	584	635	690	715
Nonalcoholic beverages	316	260	249	261	274	315	326	352	379
Food prep by cu, out-of-town trips	53	9	11	29	27	49	50	76	107
Food away from home	2,142	820	1,051	1,443	1,655	1,812	2,392	2,731	3,347
<b>Alcoholic beverages</b>	254	78	93	272	220	175	216	287	490
<b>Housing</b>	12,794	6,521	6,525	8,346	9,682	10,837	12,761	14,983	22,610
Shelter	7,133	3,589	3,726	4,610	5,110	5,808	6,910	8,329	13,334
Owned dwellings	5,338	1,727	1,088	2,735	3,099	4,039	5,122	7,078	11,445
Mortgage interest and charges	3,671	1,069	705	1,801	2,106	2,647	3,533	4,987	7,980
Property taxes	1,017	411	221	557	547	784	974	1,275	2,236
Maintenance, repairs, insurance, other expenses	650	247	162	376	446	609	616	816	1,229
Rented dwellings	1,367	1,818	2,603	1,732	1,807	1,581	1,376	747	616
Other lodging	427	44	34	142	205	188	412	504	1,272
Utilities, fuels, and public services	2,461	1,826	1,765	1,989	2,309	2,283	2,469	2,755	3,224
Natural gas	308	275	244	209	226	284	304	381	408
Electricity	1,038	748	743	863	989	1,002	1,038	1,136	1,342
Fuel oil and other fuels	113	63	19	95	138	93	128	114	168
Telephone services	692	546	575	599	672	621	672	750	889
Water and other public services	310	194	185	222	283	283	328	374	417
Household operations	902	200	206	302	517	511	1,086	1,134	2,105
Personal services	615	136	136	225	403	374	810	844	1,204
Other household expenses	288	64	71	77	114	137	276	290	901
Housekeeping supplies	624	311	310	518	460	513	720	779	921
Laundry and cleaning supplies	182	144	147	112	154	183	212	193	233
Other household products	302	99	121	325	200	220	376	387	454
Postage and stationery	140	69	43	81	106	110	132	200	234

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Household furnishings and equipment	1,673	595	517	927	1,286	1,723	1,576	1,986	3,027
Household textiles	120	69	25	93	103	106	155	111	206
Furniture	476	237	194	277	311	454	502	436	999
Floor coverings	132	30	6	58	99	520	49	90	40
Major appliances	189	82	104	158	115	198	168	216	333
Small appliances, miscellaneous housewares	108	53	29	73	72	64	109	121	242
Miscellaneous household equipment	648	123	158	268	587	381	593	1,012	1,206
<b>Apparel and services</b>	2,409	1,344	1,166	1,294	1,596	2,048	2,332	3,000	4,338
Men and boys	622	281	231	287	452	549	689	775	1,076
Men, 16 and over	440	147	149	190	274	326	481	542	914
Boys, 2 to 15	181	134	82	97	178	223	208	233	163
Women and girls	955	609	511	362	468	743	871	1,284	1,865
Women, 16 and over	711	506	377	219	292	531	588	931	1,542
Girls, 2 to 15	243	104	134	143	176	212	283	354	323
Children under 2	142	158	120	128	156	143	127	145	150
Footwear	352	163	142	373	225	380	296	387	600
Other apparel products and services	338	132	163	144	294	233	348	409	647
<b>Transportation</b>	7,123	3,144	3,345	3,582	5,717	6,001	7,994	8,108	12,676
Vehicle purchases (net outlay)	2,984	1,480	1,571	907	2,472	2,239	3,529	3,121	5,815
Cars and trucks, new	1,388	649	841	214	684	672	1,400	1,158	4,155
Cars and trucks, used	1,568	831	730	685	1,788	1,562	2,060	1,937	1,582
Other vehicles	28	0	0	8	0	6	69	25	78
Gasoline and motor oil	1,369	744	743	1,141	1,260	1,330	1,496	1,590	1,792
Other vehicle expenses	2,502	812	872	1,379	1,820	2,248	2,759	3,124	4,396
Vehicle finance charges	401	124	148	239	330	349	475	524	615
Maintenance and repairs	909	292	334	532	615	912	1,052	1,144	1,473
Vehicle insurance	831	319	287	455	649	771	905	1,047	1,373
Vehicle rental, leases, licenses, other charges	360	77	104	154	226	216	326	410	935
Public transportation	269	107	158	155	165	183	210	273	674
<b>Health care</b>	1,802	715	756	1,368	1,637	1,707	1,897	2,207	2,623
Health insurance	725	260	282	587	654	884	740	837	951
Medical services	738	270	288	504	649	540	811	913	1,257
Drugs	230	120	135	223	256	199	220	296	256
Medical supplies	110	65	51	54	78	84	126	161	159
<b>Entertainment</b>	2,290	858	797	1,113	1,340	1,870	2,906	3,104	3,876
Fees and admissions	552	150	91	196	284	394	548	713	1,311
Television, radios, sound equipment	654	464	387	374	475	573	647	822	1,028
Pets, toys, and playground equipment	398	185	251	251	282	396	413	507	587
Other supplies, equipment, and services	686	60	68	292	298	508	1,297	1,063	951
<b>Personal care products and services</b>	524	247	286	348	407	450	511	639	879
<b>Reading</b>	198	71	61	105	128	162	212	286	336

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<b>Education</b>	643	133	139	352	311	453	602	705	1,691
<b>Tobacco products and smoking supplies</b>	343	350	286	448	332	367	366	358	262
<b>Miscellaneous</b>	1,010	551	332	640	794	1,039	1,118	1,088	1,654
<b>Cash contributions</b>	938	117	141	508	638	565	957	1,123	2,270
<b>Personal insurance and pensions</b>	4,711	384	831	1,467	2,430	3,666	4,691	6,186	11,243
Life and other personal insurance	524	175	165	215	358	506	540	612	1,029
Pensions and Social Security	4,187	209	666	1,252	2,072	3,160	4,151	5,574	10,214
<b>Sources of income and taxes: <sup>1</sup></b>									
<b>Money income before taxes</b>	46,961	6,489	12,402	17,546	25,344	34,818	44,665	58,441	114,353
Wages and salaries	39,434	1,791	7,198	13,344	21,697	31,055	40,322	52,590	90,676
Self-employment income	4,531	435	701	882	1,564	1,594	2,042	3,469	19,020
Social Security, private and government retirement	1,021	883	881	1,396	1,035	1,098	997	792	1,195
Interest, dividends, rental income, other property income	644	53	34	106	139	291	500	539	2,508
Unemployment and workers' compensation, veterans' benefits	353	154	281	573	346	233	433	333	464
Public assistance, supplemental security income, food stamps	533	2,994	2,860	486	229	157	97	52	12
Regular contributions for support	341	115	399	666	262	311	193	427	409
Other income	106	63	47	93	73	80	81	239	69
<b>Personal taxes <sup>1</sup></b>	4,523	172	116	598	1,891	2,866	3,963	5,122	14,110
Federal income taxes	3,374	45	-2	370	1,386	2,102	2,924	3,723	10,846
State and local income taxes	976	37	97	176	388	651	914	1,146	2,876
Other taxes	174	90	21	53	117	114	125	254	388
<b>Income after taxes <sup>1</sup></b>	42,438	6,317	12,285	16,948	23,453	31,952	40,701	53,319	100,243
<b>Addenda:</b>									
<b>Net change in total assets and liabilities</b>	-4,424	192	-3,457	-15,442	-3,108	-4,526	-6,571	-639	-6,102
Net change in total assets	3,267	537	-181	-12,037	514	2,641	2,094	7,836	11,410
Net change in total liabilities	7,692	345	3,276	3,406	3,622	7,167	8,664	8,475	17,512
<b>Other financial information</b>									
Other money receipts	439	26	43	738	97	115	273	339	1,590
Mortgage principal paid on owned property	-1,551	-422	-207	-434	-692	-698	-945	-1,537	-5,377

See footnotes at end of table.

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Estimated market value of owned home	86,615	28,597	20,420	39,671	49,025	62,732	80,853	105,088	204,573
Estimated monthly rental value of owned home	541	201	155	297	322	421	592	692	1,066
<b>Gifts of goods and services</b>	963	243	361	423	653	637	871	1,283	2,098
Food	89	17	10	45	33	58	80	127	219
Housing	321	89	100	117	297	164	271	453	677
Housekeeping supplies	48	11	20	16	37	30	81	59	75
Household textiles	10	6	0	1	4	2	11	6	37
Appliances and miscellaneous housewares	31	4	14	5	41	19	19	34	74
Major appliances	5	3	11	3	5	3	3	9	4
Small appliances and miscellaneous housewares	26	2	4	3	36	16	16	25	70
Miscellaneous household equipment	91	5	7	17	90	50	73	185	145
Other housing	141	63	58	78	126	63	87	169	347
Apparel and services	218	72	152	117	174	185	220	297	331
Males, 2 and over	52	9	43	16	52	31	51	73	91
Females, 2 and over	75	18	41	49	50	56	56	119	130
Children under 2	48	22	30	33	44	62	43	54	64
Other apparel products and services	42	22	38	19	28	35	70	51	46
Jewelry and watches	23	0	4	5	9	11	51	40	32
All other apparel products and services	18	22	34	14	19	25	20	11	15
Transportation	53	2	2	18	20	90	27	55	127
Health care	12	7	2	6	7	8	6	23	20
Entertainment	64	16	49	38	32	51	50	90	130
Toys, games, hobbies, and tricycles	28	2	44	20	18	25	26	36	41
Other entertainment	37	14	5	18	14	26	24	54	89
Education	97	24	2	6	10	24	40	128	381
All other gifts	109	18	44	78	80	58	177	109	212

<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