

Table 38. Consumer units of three 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 \$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 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
Number of consumer units (in thousands)	13,903	471	1,297	1,279	1,083	2,112	2,063	1,739	2,092	1,766
Consumer unit characteristics:										
Income before taxes ¹	\$40,416	\$2,502	\$7,752	\$12,394	\$17,458	\$24,515	\$34,548	\$44,548	\$58,602	\$109,159
Income after taxes ¹	36,861	2,336	7,780	12,259	16,548	23,350	32,274	40,952	53,015	96,064
Age of reference person	43.2	41.2	40.5	44.1	45.0	42.7	42.6	42.9	43.6	45.3
Average number in consumer unit:										
Persons	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 18	0.8	1.2	1.2	0.9	0.8	0.7	0.8	0.7	0.7	0.6
Persons 65 and over	0.2	0.1	0.2	0.3	0.3	0.3	0.2	0.2	0.1	0.1
Earners	1.8	1.0	0.9	1.4	1.6	1.8	1.9	2.0	2.1	2.2
Vehicles	2.3	1.4	1.1	1.5	1.9	2.2	2.6	2.6	2.8	3.0
Percent distribution:										
Sex of reference person:										
Male	68	34	35	49	58	70	78	77	83	83
Female	32	66	65	51	42	30	22	23	17	17
Housing tenure:										
Homeowner	65	40	28	46	50	58	73	77	82	91
With mortgage	46	25	11	19	27	37	47	60	69	81
Without mortgage	19	15	17	27	22	21	26	17	13	10
Renter	35	60	72	54	50	42	27	23	18	9
Race of reference person:										
Black	13	33	36	22	15	11	10	7	8	3
White and other	87	67	64	78	85	89	90	93	92	97
Education of reference person:										
Elementary (1-8)	8	17	18	15	19	8	7	3	3	1
High school (9-12)	46	58	59	59	54	57	52	45	32	17
College	46	25	22	25	27	36	41	52	64	82
Never attended and other	0	0	1	0	0	0	0	0	0	0
At least one vehicle owned	91	70	62	80	91	94	97	98	98	98
Average annual expenditures:										
Food	5,063	3,838	2,818	3,384	3,947	4,035	4,933	5,778	6,292	8,070
Food at home	3,099	3,061	2,291	2,543	2,784	2,636	3,007	3,442	3,506	4,140
Cereals and bakery products	473	514	340	362	399	410	468	517	547	644
Cereals and cereal products	165	220	137	130	160	160	162	184	164	194
Bakery products	309	294	204	232	239	250	306	333	383	450
Meats, poultry, fish, and eggs	840	1,004	676	792	823	714	759	942	897	1,050

See footnotes at end of table.

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Beef	267	296	180	256	276	235	259	303	283	312
Pork	181	219	196	182	179	152	146	214	179	217
Other meats	114	136	97	102	102	109	117	118	118	135
Poultry	152	179	112	137	149	121	130	165	174	210
Fish and seafood	92	120	58	69	78	67	76	110	115	145
Eggs	34	54	33	45	40	30	32	32	29	31
Dairy products	341	343	272	279	320	296	336	375	380	429
Fresh milk and cream	149	176	133	137	151	141	143	164	152	159
Other dairy products	192	167	139	142	169	155	192	211	228	270
Fruits and vegetables	484	443	366	361	412	423	456	550	552	672
Fresh fruits	142	101	103	95	124	125	129	168	158	216
Fresh vegetables	140	136	105	106	119	129	122	157	161	198
Processed fruits	112	85	82	74	93	92	116	123	136	160
Processed vegetables	89	121	76	85	77	78	89	101	96	99
Other food at home	961	757	637	749	829	793	989	1,058	1,131	1,344
Sugar and other sweets	109	99	81	109	109	93	106	122	117	132
Fats and oils	80	88	56	67	80	73	77	90	94	91
Miscellaneous foods	452	324	321	327	365	360	488	495	548	635
Nonalcoholic beverages	270	243	174	223	248	239	274	305	300	355
Food prep by cu, out-of-town trips	49	3	5	24	27	28	43	46	72	132
Food away from home	1,964	777	527	841	1,163	1,400	1,927	2,336	2,785	3,931
Alcoholic beverages	255	120	61	55	144	196	218	271	332	641
Housing	10,909	7,466	5,504	6,608	7,355	8,114	9,815	11,624	13,950	21,357
Shelter	6,091	4,345	3,049	3,715	3,905	4,369	4,970	6,481	7,885	12,715
Owned dwellings	4,036	2,283	791	1,540	1,644	2,129	3,123	4,596	6,057	10,564
Mortgage interest and charges	2,511	1,423	343	784	688	1,177	1,870	2,950	4,028	6,874
Property taxes	868	547	242	440	460	479	654	928	1,310	2,104
Maintenance, repairs, insurance, other expenses	658	313	207	316	496	472	599	718	719	1,586
Rented dwellings	1,657	1,988	2,199	2,074	2,140	2,082	1,551	1,529	1,210	841
Other lodging	399	74	59	101	121	159	296	356	618	1,311
Utilities, fuels, and public services	2,212	1,803	1,568	1,793	1,996	1,976	2,183	2,302	2,560	3,043
Natural gas	284	263	223	251	269	256	271	284	304	390
Electricity	905	699	664	765	802	828	875	988	1,037	1,192
Fuel oil and other fuels	102	83	50	38	69	108	127	87	152	133
Telephone services	662	561	507	556	638	569	655	665	749	912
Water and other public services	258	196	124	184	218	215	255	279	317	416
Household operations	652	360	188	237	326	435	563	583	904	1,707
Personal services	413	280	132	155	247	305	449	385	626	805
Other household expenses	239	81	57	81	79	130	113	197	278	902
Housekeeping supplies	512	308	259	302	336	388	549	597	654	858
Laundry and cleaning supplies	140	86	76	95	134	121	148	178	183	154
Other household products	221	171	124	117	139	132	219	274	283	422
Postage and stationery	150	51	59	90	63	134	183	145	188	281

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Household furnishings and equipment	1,442	649	440	561	792	946	1,551	1,661	1,948	3,034
Household textiles	124	33	26	57	101	80	120	135	176	256
Furniture	353	240	160	174	156	203	360	386	421	831
Floor coverings	98	9	6	4	29	32	268	74	120	178
Major appliances	158	106	52	87	106	111	165	148	227	308
Small appliances, miscellaneous housewares	94	52	26	33	53	53	95	120	130	204
Miscellaneous household equipment	615	208	169	206	346	467	544	798	875	1,257
Apparel and services	2,130	1,423	911	1,254	1,670	1,514	1,714	2,061	2,886	4,412
Men and boys	545	504	148	342	395	418	464	576	703	1,092
Men, 16 and over	429	258	121	139	325	319	363	498	551	937
Boys, 2 to 15	116	247	27	203	70	99	101	78	152	155
Women and girls	846	388	352	376	646	506	695	788	1,228	1,918
Women, 16 and over	730	318	298	276	568	400	584	663	1,099	1,728
Girls, 2 to 15	115	70	54	100	78	106	111	125	129	190
Children under 2	146	103	157	86	116	127	139	147	170	212
Footwear	284	191	128	304	341	250	201	257	355	414
Other apparel products and services	310	237	126	146	172	213	215	292	430	775
Transportation	6,200	3,272	2,128	3,611	3,959	4,764	6,251	7,378	8,164	11,379
Vehicle purchases (net outlay)	2,531	1,355	820	1,575	1,237	1,769	2,435	3,096	3,341	5,091
Cars and trucks, new	1,327	910	72	406	331	652	1,252	1,663	2,037	3,362
Cars and trucks, used	1,161	445	748	1,169	899	1,113	1,159	1,419	1,271	1,483
Other vehicles	43	0	0	0	8	4	24	13	34	246
Gasoline and motor oil	1,199	767	587	764	1,038	1,106	1,337	1,368	1,472	1,641
Other vehicle expenses	2,170	1,008	604	1,067	1,535	1,704	2,295	2,611	2,953	3,853
Vehicle finance charges	391	115	71	180	258	277	448	497	606	642
Maintenance and repairs	709	416	254	363	545	637	748	831	918	1,129
Vehicle insurance	786	384	225	398	595	611	795	979	1,104	1,339
Vehicle rental, leases, licenses, other charges	284	93	54	125	138	180	304	303	326	743
Public transportation	300	142	117	206	148	185	185	305	398	793
Health care	1,750	1,212	750	1,312	1,450	1,638	1,882	2,033	2,019	2,495
Health insurance	748	479	302	461	685	772	904	899	818	953
Medical services	633	519	295	636	332	479	603	715	796	1,042
Drugs	267	121	121	166	329	306	286	301	279	320
Medical supplies	102	93	32	50	103	82	89	118	125	180
Entertainment	1,696	801	518	778	1,105	1,138	1,615	2,094	2,377	3,384
Fees and admissions	376	130	75	112	197	156	283	381	540	1,138
Television, radios, sound equipment	564	344	250	407	431	446	530	620	726	988
Pets, toys, and playground equipment	374	184	149	165	233	333	300	539	518	622
Other supplies, equipment, and services	381	143	44	93	244	203	502	553	594	636
Personal care products and services	510	237	218	345	488	394	474	672	576	843
Reading	175	100	53	78	93	128	150	191	232	403

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Education	563	347	128	198	312	231	374	470	838	1,744
Tobacco products and smoking supplies	364	370	281	356	388	419	393	433	364	251
Miscellaneous	1,015	495	246	323	746	702	1,013	1,246	1,624	1,811
Cash contributions	1,057	51	70	190	494	354	747	1,149	1,034	4,163
Personal insurance and pensions	3,901	285	367	884	1,234	2,073	3,259	4,426	6,216	10,964
Life and other personal insurance	449	172	132	162	204	287	392	478	715	1,034
Pensions and Social Security	3,452	113	235	722	1,030	1,786	2,867	3,948	5,501	9,929
Sources of income and taxes: ¹										
Money income before taxes	40,416	2,502	7,752	12,394	17,458	24,515	34,548	44,548	58,602	109,159
Wages and salaries	31,866	1,182	2,608	7,315	12,030	18,862	28,032	38,362	50,119	83,504
Self-employment income	3,515	-728	56	614	345	997	1,628	1,878	3,686	17,861
Social Security, private and government retirement	2,556	601	1,516	1,951	3,491	2,851	2,640	2,592	2,296	3,527
Interest, dividends, rental income, other property income	913	92	89	120	204	355	756	760	1,298	3,291
Unemployment and workers' compensation, veterans' benefits	448	85	209	303	326	723	646	407	554	258
Public assistance, supplemental security income, food stamps	594	1,019	2,941	1,644	533	194	254	41	24	130
Regular contributions for support	383	78	226	363	408	381	454	444	476	329
Other income	140	174	107	83	120	151	138	63	150	259
Personal taxes ¹	3,555	166	-28	135	909	1,165	2,274	3,596	5,587	13,095
Federal income taxes	2,694	119	-53	-5	633	793	1,605	2,697	4,199	10,379
State and local income taxes	704	3	17	52	203	278	524	767	1,153	2,300
Other taxes	157	43	7	88	74	94	145	132	235	416
Income after taxes ¹	36,861	2,336	7,780	12,259	16,548	23,350	32,274	40,952	53,015	96,064
Addenda:										
Net change in total assets and liabilities	-718	-5,931	-1,065	-4,202	558	-905	-1,493	-3,605	-2,417	8,657
Net change in total assets	4,423	-158	-591	-282	1,022	1,644	2,169	1,486	7,945	19,499
Net change in total liabilities	5,141	5,773	474	3,919	463	2,549	3,663	5,091	10,362	10,842
Other financial information										
Other money receipts	398	44	92	491	182	161	83	491	238	1,529
Mortgage principal paid on owned property	-913	-780	-113	-256	-254	-406	-585	-1,028	-1,392	-2,727

See footnotes at end of table.

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Estimated market value of owned home	72,744	41,002	18,968	40,419	33,700	44,884	59,478	72,844	105,457	178,036
Estimated monthly rental value of owned home	458	239	160	232	267	320	412	501	638	982
Gifts of goods and services	1,201	352	279	414	523	728	937	1,179	1,749	3,337
Food	111	20	18	47	13	30	142	73	181	325
Housing	331	87	89	101	184	213	253	349	554	781
Housekeeping supplies	44	14	19	31	19	29	45	54	61	86
Household textiles	13	0	3	4	1	32	5	2	23	26
Appliances and miscellaneous housewares	29	15	9	11	13	9	25	62	35	58
Major appliances	5	4	2	1	0	1	3	8	8	13
Small appliances and miscellaneous housewares	24	11	7	10	13	8	22	54	27	46
Miscellaneous household equipment	86	21	17	9	12	71	62	141	140	183
Other housing	158	37	40	45	139	73	116	91	295	428
Apparel and services	290	121	93	102	151	195	272	374	376	647
Males, 2 and over	89	37	23	23	16	52	109	160	106	180
Females, 2 and over	111	50	23	47	95	55	76	104	153	307
Children under 2	45	10	42	22	25	48	49	54	51	62
Other apparel products and services	44	24	5	10	14	41	37	55	66	99
Jewelry and watches	18	5	1	7	8	14	12	21	19	57
All other apparel products and services	26	19	3	3	6	27	25	34	47	42
Transportation	64	8	12	19	8	146	13	19	31	228
Health care	19	29	13	0	2	7	20	17	41	35
Entertainment	92	28	14	76	71	55	89	90	157	161
Toys, games, hobbies, and tricycles	28	26	9	8	24	26	33	32	43	38
Other entertainment	63	2	4	69	48	29	56	58	114	123
Education	184	7	27	19	9	30	89	62	231	931
All other gifts	111	52	14	50	85	52	60	196	176	229

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.