

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992-93

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)	13,788	470	1,339	1,261	1,062	2,126	1,942	1,617	2,093	1,878
Consumer unit characteristics:										
Income before taxes ¹	\$41,319	\$2,874	\$7,778	\$12,449	\$17,449	\$24,439	\$34,827	\$44,488	\$58,316	\$111,907
Income after taxes ¹	37,787	2,670	7,837	12,386	16,588	23,410	32,546	41,223	53,091	98,664
Age of reference person	43	42	39	42	43	43	40	43	44	46
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	1.1	1.4	1.0	0.9	0.8	0.8	0.7	0.6	0.6
Persons 65 and over	0.2	0.2	0.1	0.3	0.3	0.2	0.1	0.2	0.1	0.1
Earners	1.7	1.0	0.8	1.3	1.5	1.7	1.9	2.0	2.1	2.2
Vehicles	2.3	1.2	0.9	1.5	1.8	2.2	2.6	2.6	2.9	3.0
Percent distribution:										
Sex of reference person:										
Male	66	38	28	49	56	68	74	76	82	82
Female	34	62	72	51	44	32	26	24	18	18
Housing tenure:										
Homeowner	64	36	24	44	44	58	69	77	83	91
With mortgage	45	18	9	23	22	36	48	59	66	80
Without mortgage	18	18	15	21	22	22	21	18	17	11
Renter	36	64	76	56	56	42	31	23	17	9
Race of reference person:										
Black	14	33	39	17	15	12	11	6	8	5
White and other	86	67	61	83	85	88	89	94	92	95
Education of reference person:										
Elementary (1-8)	8	15	16	15	16	9	5	3	3	1
High school (9-12)	46	56	61	51	53	59	53	43	37	19
College	46	30	23	33	31	33	42	53	60	80
Never attended and other	0	0	0	1	0	0	0	0	0	0
At least one vehicle owned	90	68	56	82	88	95	97	98	98	98
Average annual expenditures:										
Food	5,253	3,946	3,122	3,599	3,989	4,431	5,124	5,750	6,026	8,351
Food at home	3,236	3,158	2,565	2,808	2,824	2,963	3,072	3,353	3,578	4,192
Cereals and bakery products	494	530	398	406	399	427	492	530	537	663
Cereals and cereal products	176	210	165	176	161	160	174	185	170	212
Bakery products	318	319	233	231	239	267	318	344	367	450
Meats, poultry, fish, and eggs	877	960	763	880	858	833	780	869	918	1,069

See footnotes at end of table.

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Beef	281	251	245	283	286	269	271	295	267	332
Pork	183	251	208	221	187	169	137	177	186	206
Other meats	118	73	84	99	107	124	125	108	128	141
Poultry	159	203	129	145	169	131	133	178	178	198
Fish and seafood	103	135	60	90	75	104	85	83	127	160
Eggs	33	48	37	43	34	35	29	28	32	32
Dairy products	350	360	278	301	319	328	340	376	371	433
Fresh milk and cream	151	173	136	148	151	163	149	145	147	157
Other dairy products	199	187	142	153	168	165	191	231	224	276
Fruits and vegetables	507	460	404	450	429	465	454	519	576	686
Fresh fruits	149	114	111	143	122	140	130	153	163	215
Fresh vegetables	147	148	127	142	135	131	126	144	156	203
Processed fruits	119	92	90	83	91	103	109	128	149	163
Processed vegetables	93	106	76	82	81	91	89	94	108	105
Other food at home	1,007	848	722	770	819	910	1,007	1,059	1,177	1,341
Sugar and other sweets	119	110	108	107	108	104	115	121	145	131
Fats and oils	87	110	76	94	87	80	79	84	98	97
Miscellaneous foods	478	387	346	343	365	421	504	504	565	630
Nonalcoholic beverages	276	235	185	207	223	279	259	300	315	362
Food prep by cu, out-of-town trips	47	6	6	18	36	26	49	50	54	122
Food away from home	2,017	788	557	791	1,166	1,468	2,052	2,397	2,448	4,159
Alcoholic beverages	305	210	55	99	174	255	216	334	448	654
Housing	11,064	6,504	5,740	7,352	7,593	8,265	10,092	11,995	13,605	20,830
Shelter	6,167	3,619	3,096	4,138	4,162	4,459	5,313	6,715	7,488	12,364
Owned dwellings	4,031	1,552	613	1,805	1,548	2,136	3,294	4,754	5,815	10,281
Mortgage interest and charges	2,507	940	319	1,046	707	1,128	2,013	3,040	3,596	6,857
Property taxes	857	452	161	410	416	513	632	964	1,356	1,982
Maintenance, repairs, insurance, other expenses	667	160	133	349	425	495	650	750	864	1,442
Rented dwellings	1,732	1,925	2,420	2,225	2,502	2,131	1,796	1,474	1,137	795
Other lodging	404	142	62	107	112	191	223	487	536	1,288
Utilities, fuels, and public services	2,293	1,897	1,619	1,926	1,917	2,077	2,155	2,416	2,625	3,241
Natural gas	292	325	246	253	239	254	256	283	328	419
Electricity	917	707	680	813	765	843	859	1,013	1,038	1,223
Fuel oil and other fuels	101	70	31	53	62	118	109	86	159	135
Telephone services	713	622	527	630	643	631	682	734	753	1,026
Water and other public services	269	173	136	177	208	231	249	300	346	438
Household operations	637	209	186	287	409	467	557	626	753	1,588
Personal services	406	168	151	237	293	310	438	406	507	789
Other household expenses	231	40	35	50	116	157	118	220	246	799
Housekeeping supplies	517	257	291	344	271	375	489	607	698	866
Laundry and cleaning supplies	140	78	92	130	112	112	151	163	172	161
Other household products	243	126	157	153	126	153	193	305	344	440
Postage and stationery	134	52	41	60	34	110	146	138	182	265

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Household furnishings and equipment	1,450	523	548	658	833	888	1,578	1,631	2,041	2,771
Household textiles	124	25	27	63	61	92	85	191	214	192
Furniture	360	209	126	241	209	245	383	392	410	751
Floor coverings	116	0	23	39	29	15	231	112	265	93
Major appliances	172	124	73	116	192	136	167	147	210	304
Small appliances, miscellaneous housewares	99	36	49	33	53	47	77	89	144	254
Miscellaneous household equipment	580	128	251	165	289	353	635	701	798	1,176
Apparel and services	1,993	1,131	972	1,261	1,225	1,360	1,617	2,333	2,776	3,693
Men and boys	531	314	145	290	347	329	430	753	728	991
Men, 16 and over	420	258	129	248	225	236	303	644	555	860
Boys, 2 to 15	111	56	16	41	122	93	126	109	173	132
Women and girls	763	432	376	388	413	463	587	926	1,182	1,431
Women, 16 and over	652	393	301	246	342	381	491	753	1,066	1,283
Girls, 2 to 15	111	39	74	142	70	82	96	173	116	149
Children under 2	145	142	137	94	107	134	142	130	168	218
Footwear	276	96	213	351	202	241	224	246	346	392
Other apparel products and services	278	146	100	138	156	193	233	278	352	659
Transportation	6,551	3,826	2,003	3,392	3,886	4,762	6,655	7,704	8,127	13,264
Vehicle purchases (net outlay)	2,822	1,651	760	1,481	1,353	1,690	2,958	3,299	3,354	6,453
Cars and trucks, new	1,435	1,264	36	434	96	668	1,151	1,853	1,904	4,182
Cars and trucks, used	1,344	387	723	1,047	1,257	1,018	1,784	1,433	1,391	2,059
Other vehicles	43	0	0	0	0	4	23	13	59	213
Gasoline and motor oil	1,176	775	509	761	956	1,104	1,267	1,329	1,435	1,721
Other vehicle expenses	2,249	1,271	631	995	1,429	1,784	2,205	2,753	2,961	4,283
Vehicle finance charges	356	97	54	142	249	256	412	473	563	566
Maintenance and repairs	757	559	278	348	461	723	766	964	841	1,330
Vehicle insurance	819	490	209	373	533	639	790	1,013	1,102	1,549
Vehicle rental, leases, licenses, other charges	317	125	89	132	187	166	237	302	454	838
Public transportation	305	129	104	155	147	183	226	323	377	806
Health care	1,782	965	671	1,131	1,530	1,812	1,854	2,218	2,056	2,550
Health insurance	775	551	269	476	706	848	893	926	907	952
Medical services	607	214	258	398	424	579	586	822	704	961
Drugs	288	138	115	208	273	313	263	331	314	428
Medical supplies	112	63	29	48	127	72	112	139	131	208
Entertainment	1,707	832	560	837	1,093	1,150	1,753	1,977	2,226	3,416
Fees and admissions	408	137	66	107	163	183	322	440	533	1,238
Television, radios, sound equipment	586	305	270	372	402	472	639	622	768	973
Pets, toys, and playground equipment	373	206	166	182	265	326	321	507	483	601
Other supplies, equipment, and services	339	184	58	176	263	168	471	409	442	604
Personal care products and services	494	226	214	331	418	353	466	633	553	859
Reading	172	106	54	72	96	125	157	184	237	371

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Education	564	444	127	336	238	187	344	422	752	1,827
Tobacco products and smoking supplies	349	268	277	343	330	415	419	380	357	254
Miscellaneous	890	304	247	401	494	785	931	1,087	1,262	1,506
Cash contributions	1,091	289	74	184	216	329	785	1,513	1,187	3,829
Personal insurance and pensions	4,013	372	350	894	1,246	2,060	3,370	4,430	6,281	11,184
Life and other personal insurance	444	238	138	188	191	282	412	443	622	1,051
Pensions and Social Security	3,568	133	212	706	1,056	1,778	2,958	3,987	5,658	10,133
Sources of income and taxes: ¹										
Money income before taxes	41,319	2,874	7,778	12,449	17,449	24,439	34,827	44,488	58,316	111,907
Wages and salaries	33,299	1,379	2,294	7,098	11,607	18,224	29,084	37,716	50,265	91,978
Self-employment income	3,039	-267	74	738	770	1,213	1,653	2,240	3,530	12,451
Social Security, private and government retirement	2,446	455	1,172	2,098	3,610	3,109	1,684	2,942	2,283	3,219
Interest, dividends, rental income, other property income	855	59	127	97	121	260	696	543	1,158	3,263
Unemployment and workers' compensation, veterans' benefits	441	85	188	214	224	795	651	360	555	310
Public assistance, supplemental security income, food stamps	702	1,002	3,551	1,710	493	315	325	90	37	135
Regular contributions for support	384	24	286	389	469	390	467	531	347	316
Other income	154	136	86	106	156	134	266	66	140	236
Personal taxes ¹	3,533	204	-60	64	861	1,028	2,280	3,265	5,225	13,242
Federal income taxes	2,632	152	-103	-29	617	681	1,603	2,382	3,798	10,317
State and local income taxes	729	-8	17	22	179	270	546	707	1,144	2,473
Other taxes	172	60	26	70	65	78	131	176	283	452
Income after taxes ¹	37,787	2,670	7,837	12,386	16,588	23,410	32,546	41,223	53,091	98,664
Addenda:										
Net change in total assets and liabilities	-1,634	-6,104	61	-1,209	1,281	2,393	-1,505	-4,858	-4,036	-2,894
Net change in total assets	4,932	-751	72	2,745	2,641	3,101	4,924	390	6,947	16,330
Net change in total liabilities	6,565	5,353	10	3,954	1,359	708	6,429	5,248	10,983	19,224
Other financial information										
Other money receipts	765	87	99	551	47	370	403	1,291	335	2,807
Mortgage principal paid on owned property	-1,022	-274	-93	-293	-326	-410	-654	-1,269	-1,416	-3,178

See footnotes at end of table.

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Estimated market value of owned home	70,634	37,740	17,173	38,120	30,628	46,725	56,287	72,833	93,738	175,719
Estimated monthly rental value of owned home	454	248	134	232	261	316	390	527	608	981
Gifts of goods and services	1,252	445	199	389	382	850	867	1,152	1,626	3,770
Food	123	22	7	59	31	86	74	77	136	437
Housing	329	126	71	105	122	235	231	348	423	910
Housekeeping supplies	44	18	18	13	13	24	44	49	67	97
Household textiles	15	0	0	2	0	27	4	22	23	29
Appliances and miscellaneous housewares	22	8	2	8	9	10	14	36	38	46
Major appliances	5	0	2	0	1	5	4	7	9	10
Small appliances and miscellaneous housewares	17	8	0	8	8	5	10	29	30	37
Miscellaneous household equipment	98	48	17	17	18	68	58	137	108	299
Other housing	149	52	33	64	82	106	110	103	186	438
Apparel and services	275	166	70	112	99	208	209	324	414	584
Males, 2 and over	83	46	22	27	19	61	66	157	125	131
Females, 2 and over	99	57	20	39	41	52	42	87	155	298
Children under 2	55	13	27	23	33	64	59	51	71	86
Other apparel products and services	38	50	2	23	6	31	42	29	64	68
Jewelry and watches	16	28	1	12	4	10	13	18	24	34
All other apparel products and services	22	22	0	11	2	21	29	11	40	34
Transportation	68	15	8	16	8	129	71	49	53	158
Health care	33	15	6	3	6	52	18	28	61	57
Entertainment	85	25	15	29	63	49	64	62	157	201
Toys, games, hobbies, and tricycles	29	22	9	8	21	21	35	27	49	46
Other entertainment	56	3	6	21	42	29	29	36	108	155
Education	221	5	8	17	11	36	89	78	216	1,159
All other gifts	119	71	16	48	41	54	112	186	165	264

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