

**Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989-90**

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)	25,473	1,064	2,593	3,259	2,940	4,856	3,477	7,283
<b>Consumer unit characteristics:</b>								
Income before taxes <sup>1</sup>	\$33,136	\$1,600	\$7,758	\$12,395	\$17,422	\$24,700	\$34,448	\$67,401
Income after taxes <sup>1</sup>	29,961	1,624	7,701	11,886	16,588	23,127	31,518	59,327
Average number of persons in consumer unit	2	2	2	2	2	2	2	2
Age of reference person	52.4	49.1	57.3	59.6	57.7	53.4	47.2	47.8
<b>Average number in consumer unit:</b>								
Earners	1.2	0.9	0.7	0.7	0.9	1.2	1.5	1.7
Vehicles	2.1	1.3	1.3	1.6	1.9	2.2	2.4	2.7
Children under 18	0.1	0.3	0.2	0.1	0.1	0.1	0.1	0.0
Persons 65 and over	0.6	0.4	0.8	1.0	0.9	0.6	0.4	0.2
<b>Percent distribution:</b>								
<b>Sex of reference person:</b>								
Male	73	48	60	68	72	73	76	80
Female	27	52	40	32	28	27	24	20
<b>Housing tenure:</b>								
Homeowner	70	43	58	66	71	69	69	82
With mortgage	36	13	12	18	21	33	40	62
Without mortgage	34	30	46	48	50	35	29	21
Renter	30	57	42	34	29	31	31	18
<b>Race of reference person:</b>								
Black	9	24	18	10	7	8	6	4
White and other	91	76	82	90	93	92	94	96
<b>Education of reference person:</b>								
Elementary (1-8)	13	22	35	25	15	11	5	2
High school (9-12)	44	46	46	51	56	51	44	29
College	43	29	18	24	29	37	51	69
Never attended and other	0	3	1	1	0	0	0	0
At least one vehicle owned	92	68	76	89	93	96	97	98
<b>Average annual expenditures:</b>								
Food	4,273	3,299	2,971	3,139	3,350	3,794	4,548	5,850
Food at home	2,370	2,033	2,063	2,176	2,158	2,248	2,567	2,661

See footnotes at end of table.

**Table 37. Consumer units of two persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- 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
Cereals and bakery products	341	274	312	328	339	329	363	362
Cereals and cereal products	114	112	117	117	110	111	114	115
Bakery products	227	162	195	211	229	219	249	247
Meats, poultry, fish, and eggs	640	611	612	583	598	597	695	694
Beef	214	167	244	184	192	202	237	227
Pork	125	156	113	136	113	122	143	119
Other meats	89	90	79	92	83	84	96	92
Poultry	106	83	83	86	104	97	106	131
Fish and seafood	78	87	63	52	77	64	82	98
Eggs	29	28	29	33	29	28	30	27
Dairy products	278	220	257	271	256	268	301	299
Fresh milk and cream	123	107	129	131	122	126	129	115
Other dairy products	155	113	128	140	133	143	171	184
Fruits and vegetables	420	349	344	389	374	399	471	474
Fresh fruits	137	108	108	121	111	128	172	158
Fresh vegetables	128	117	97	119	118	120	135	147
Processed fruits	88	69	83	91	88	83	88	95
Processed vegetables	67	55	56	59	56	69	76	74
Other food at home	691	579	539	605	590	653	738	832
Sugar and other sweets	88	81	78	71	74	78	105	105
Fats and oils	63	59	61	68	69	57	63	64
Miscellaneous foods	294	238	214	253	233	287	311	363
Nonalcoholic beverages	207	162	177	192	188	197	213	238
Food prep by cu, out-of-town trips	39	40	9	21	26	34	46	63
Food away from home	1,903	1,266	908	963	1,192	1,547	1,981	3,189
<b>Alcoholic beverages</b>	337	344	111	147	218	267	397	549
<b>Housing</b>	8,874	5,091	4,843	5,696	6,011	7,555	8,800	14,318
Shelter	4,929	2,676	2,365	2,788	3,023	4,039	4,950	8,482
Owned dwellings	2,921	869	1,044	1,239	1,506	2,126	2,583	5,903
Mortgage interest and charges	1,567	312	242	361	489	871	1,450	3,719
Property taxes	662	317	371	498	494	583	609	1,036
Maintenance, repairs, insurance, other expenses	691	240	431	381	524	672	525	1,148
Rented dwellings	1,360	1,584	1,198	1,278	1,251	1,487	1,711	1,214
Other lodging	648	223	124	270	266	426	655	1,366
Utilities, fuels, and public services	1,878	1,358	1,479	1,649	1,765	1,840	1,875	2,270
Natural gas	245	163	218	228	222	236	239	292
Electricity	754	548	612	693	720	737	747	891
Fuel oil and other fuels	116	109	105	114	136	118	97	123
Telephone services	571	419	414	456	519	564	602	710
Water and other public services	192	120	131	158	168	185	190	253
Household operations	335	122	277	200	250	291	284	535
Personal services	76	28	187	65	86	88	55	47
Other household expenses	259	94	90	134	165	203	229	487

**Table 37. Consumer units of two persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued**

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Housekeeping supplies	469	323	279	471	352	432	470	621
Laundry and cleaning supplies	111	95	91	101	100	112	112	128
Other household products	206	96	117	275	140	171	186	284
Postage and stationery	151	131	72	95	112	148	173	209
Household furnishings and equipment	1,263	612	443	588	621	952	1,220	2,410
Household textiles	122	43	44	73	70	99	155	198
Furniture	326	76	94	168	169	258	335	619
Floor coverings	72	10	15	24	46	40	68	154
Major appliances	174	69	85	105	104	162	185	282
Small appliances, miscellaneous housewares	83	40	19	58	35	55	88	155
Miscellaneous household equipment	487	374	186	160	196	338	389	1,001
<b>Apparel and services</b>	1,620	1,058	715	779	904	1,271	1,818	2,768
Men and boys	370	131	170	168	230	306	351	659
Men, 16 and over	334	96	101	132	211	260	317	633
Boys, 2 to 15	36	34	69	36	19	46	34	27
Women and girls	725	621	332	399	419	574	881	1,144
Women, 16 and over	688	597	306	367	391	534	833	1,105
Girls, 2 to 15	37	25	26	32	28	40	48	40
Children under 2	38	30	10	15	24	29	67	55
Footwear	219	154	103	88	111	160	215	399
Other apparel products and services	269	121	100	109	120	202	304	509
<b>Transportation</b>	5,390	2,851	2,258	3,054	3,714	5,026	5,998	8,544
Vehicle purchases (net outlay)	2,277	1,214	851	1,148	1,518	2,218	2,556	3,658
Cars and trucks, new	1,296	375	369	522	725	1,266	1,302	2,355
Cars and trucks, used	967	839	482	622	793	947	1,229	1,270
Other vehicles	14	0	0	3	0	4	25	32
Gasoline and motor oil	1,032	650	612	761	833	1,034	1,158	1,376
Other vehicle expenses	1,754	829	696	1,000	1,191	1,569	1,935	2,860
Vehicle finance charges	294	64	99	109	179	272	389	497
Maintenance and repairs	624	427	256	414	426	555	622	998
Vehicle insurance	616	249	276	375	452	585	693	949
Vehicle rental, leases, licenses, other charges	220	90	65	101	135	157	231	416
Public transportation	327	159	99	145	171	205	348	650
<b>Health care</b>	1,821	948	1,331	2,027	2,043	1,862	1,621	2,004
Health insurance	727	451	603	943	853	750	655	681
Medical services	627	214	296	570	620	675	577	825
Drugs	344	227	370	416	407	352	299	311
Medical supplies	123	55	61	98	163	85	91	186
<b>Entertainment</b>	1,434	565	445	615	773	1,186	1,576	2,637
Fees and admissions	391	109	69	130	240	301	432	764
Television, radios, sound equipment	424	230	215	256	265	400	465	660
Pets, toys, and playground equipment	268	167	106	153	152	287	301	406

See footnotes at end of table.

**Table 37. Consumer units of two persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- 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 supplies, equipment, and services	352	59	55	76	117	197	378	808
<b>Personal care products and services</b>	394	255	245	296	328	332	400	565
<b>Reading</b>	177	67	70	102	144	159	177	289
<b>Education</b>	249	244	185	113	126	137	310	427
<b>Tobacco products and smoking supplies</b>	276	265	244	250	255	298	324	271
<b>Miscellaneous</b>	678	311	341	371	450	683	733	1,048
<b>Cash contributions</b>	1,121	114	379	447	693	926	913	2,236
<b>Personal insurance and pensions</b>	2,846	667	378	750	954	1,747	3,135	6,338
Life and other personal insurance	392	159	171	278	229	306	421	664
Pensions and Social Security	2,454	508	207	472	725	1,440	2,714	5,674
<b>Sources of income and taxes: <sup>1</sup></b>								
<b>Money income before taxes</b>	33,136	1,600	7,758	12,395	17,422	24,700	34,448	67,401
Wages and salaries	22,097	1,080	2,162	4,145	7,227	14,575	25,211	49,829
Self-employment income	2,638	-1,453	124	293	596	811	1,803	7,619
Social Security, private and government retirement	5,985	979	4,079	7,044	8,146	7,451	4,889	5,596
Interest, dividends, rental income, other property income	1,722	117	105	323	843	1,291	1,799	3,764
Unemployment and workers' compensation, veterans' benefits	251	27	143	122	263	268	391	297
Public assistance, supplemental security income, food stamps	192	628	926	285	137	32	13	41
Regular contributions for support	153	61	130	121	120	198	256	125
Other income	97	161	89	63	90	74	86	130
<b>Personal taxes <sup>1</sup></b>	3,174	-24	57	509	834	1,573	2,930	8,074
Federal income taxes	2,533	-51	21	368	623	1,163	2,312	6,565
State and local income taxes	554	-4	16	83	166	301	549	1,364
Other taxes	87	31	19	58	45	108	69	145
<b>Income after taxes <sup>1</sup></b>	29,961	1,624	7,701	11,886	16,588	23,127	31,518	59,327
<b>Addenda:</b>								
<b>Net change in total assets and liabilities</b>	1,201	-700	227	-757	-202	-9	813	4,260

See footnotes at end of table.

**Table 37. Consumer units of two persons by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued**

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Net change in total assets	3,925	-1,055	213	-569	343	1,331	4,213	11,022
Net change in total liabilities	2,724	-355	-14	187	544	1,341	3,401	6,762
<b>Other financial information</b>								
Other money receipts	428	15	71	161	257	391	637	731
Mortgage principal paid on owned property	-514	-225	-222	-189	-193	-382	-500	-1,030
Estimated market value of owned home	71,385	34,713	36,108	47,065	51,727	58,667	65,505	119,406
Estimated monthly rental value of owned home	427	208	231	290	344	364	405	675
<b>Gifts of:</b>								
Clothing, males 2 and over	83	56	26	41	65	92	83	123
Clothing, females 2 and over	121	75	97	63	61	94	121	201
Clothing, infants less than 2	36	9	8	14	21	28	65	55
Jewelry and watches	21	3	4	6	9	13	36	38
Small appliances and miscellaneous housewares	21	7	4	18	10	16	19	39
Household textiles	11	6	5	2	11	11	13	15
All other gifts	755	581	238	459	357	496	722	1,430

<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