

**Table 40. Consumer units of five or more 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 \$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)	8,279	742	689	622	1,440	1,148	1,097	1,345	1,196
<b>Consumer unit characteristics:</b>									
<b>Income before taxes</b> <sup>1</sup>	\$42,662	\$6,118	\$12,325	\$17,569	\$24,580	\$34,455	\$44,769	\$58,109	\$106,182
<b>Income after taxes</b> <sup>1</sup>	39,579	6,209	12,449	17,516	22,761	32,640	41,985	53,476	96,436
<b>Age of reference person</b>	40	39	40	39	39	39	40	42	43
<b>Average number in consumer unit:</b>									
Persons	5.7	5.7	5.8	5.7	5.8	5.7	5.6	5.6	5.5
Children under 18	2.9	3.2	3.4	3.1	3.1	3.0	2.7	2.8	2.4
Persons 65 and over	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Earners	2.1	1.3	1.3	1.8	2.0	2.2	2.5	2.6	2.8
Vehicles	2.5	1.2	1.2	1.8	2.3	2.5	2.8	3.5	3.3
<b>Percent distribution:</b>									
<b>Sex of reference person:</b>									
Male	73	42	45	61	77	80	80	84	87
Female	27	58	55	39	23	20	20	16	13
<b>Housing tenure:</b>									
Homeowner	64	37	28	36	51	68	78	83	93
With mortgage	52	24	11	26	38	54	69	72	84
Without mortgage	12	13	17	10	13	14	9	11	10
Renter	36	63	72	64	49	32	22	17	7
<b>Race of reference person:</b>									
Black	15	31	35	31	17	12	7	6	5
White and other	85	69	65	69	83	88	93	94	95
<b>Education of reference person:</b>									
Elementary (1-8)	13	28	30	26	17	8	6	5	3
High school (9-12)	45	58	54	53	54	54	47	32	21
College	41	14	14	20	27	36	47	64	76
Never attended and other	1	1	2	1	1	2	0	0	0
<b>At least one vehicle owned</b>	90	65	63	89	91	97	99	99	99
<b>Average annual expenditures:</b>									
<b>Food</b>	6,596	4,563	4,661	5,814	5,551	6,098	7,042	7,659	9,257
Food at home	4,636	3,876	3,837	4,969	4,259	4,427	4,670	4,901	5,564
Cereals and bakery products	756	629	641	678	635	705	795	883	932
Cereals and cereal products	312	251	286	291	287	288	320	354	362
Bakery products	444	378	355	388	348	417	475	528	571
Meats, poultry, fish, and eggs	1,240	1,152	1,095	1,568	1,244	1,116	1,161	1,127	1,494

See footnotes at end of table.

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Beef	390	323	331	485	396	358	383	367	453
Pork	282	307	249	477	296	254	250	210	299
Other meats	174	166	140	206	144	183	175	179	197
Poultry	206	203	236	188	212	157	183	204	264
Fish and seafood	134	111	82	141	139	110	117	121	223
Eggs	55	42	59	71	57	55	53	46	59
Dairy products	554	460	416	600	513	549	590	629	585
Fresh milk and cream	275	252	218	347	278	239	296	295	265
Other dairy products	279	208	198	254	236	310	294	334	320
Fruits and vegetables	698	701	590	699	646	630	714	724	852
Fresh fruits	214	174	158	226	210	198	232	217	262
Fresh vegetables	200	148	198	242	188	163	191	211	240
Processed fruits	155	146	118	105	148	150	156	178	203
Processed vegetables	129	233	116	126	100	118	134	119	147
Other food at home	1,387	934	1,096	1,423	1,220	1,427	1,411	1,538	1,700
Sugar and other sweets	185	125	145	197	162	199	175	225	204
Fats and oils	131	94	112	178	122	142	128	121	140
Miscellaneous foods	638	443	545	593	545	648	711	721	738
Nonalcoholic beverages	368	262	279	436	331	391	340	375	470
Food prep by cu, out-of-town trips	65	10	14	19	61	48	56	95	148
Food away from home	1,960	687	824	845	1,293	1,671	2,372	2,758	3,693
<b>Alcoholic beverages</b>	230	42	80	105	173	223	296	275	447
<b>Housing</b>	11,928	6,657	6,857	8,182	9,062	10,415	13,240	14,565	20,754
Shelter	6,683	3,547	3,954	4,849	4,935	5,863	7,433	8,026	11,844
Owned dwellings	4,318	1,113	818	1,467	2,178	3,711	5,130	6,044	10,276
Mortgage interest and charges	3,000	542	428	1,104	1,404	2,669	3,774	4,193	7,176
Property taxes	833	302	196	255	431	621	771	1,225	2,133
Maintenance, repairs, insurance, other expenses	485	268	194	108	343	421	584	626	967
Rented dwellings	2,102	2,402	3,092	3,363	2,673	1,997	2,095	1,624	648
Other lodging	263	31	43	19	85	155	208	358	920
Utilities, fuels, and public services	2,666	2,132	2,060	2,061	2,320	2,550	2,850	3,115	3,517
Natural gas	373	338	310	298	330	321	357	432	521
Electricity	1,040	846	765	791	878	969	1,119	1,229	1,429
Fuel oil and other fuels	90	41	95	55	60	83	110	146	95
Telephone	835	651	670	711	811	828	897	899	1,015
Water and other public services	328	255	220	207	241	348	366	409	458
Household operations	684	152	187	168	403	463	744	817	1,915
Personal services	462	91	95	97	295	367	454	557	1,285
Other household expenses	222	61	92	71	108	95	290	261	629
Housekeeping supplies	551	397	259	364	416	483	656	742	823
Laundry and cleaning supplies	179	89	128	180	149	159	210	227	214
Other household products	251	273	102	156	177	215	294	304	419
Postage and stationery	122	35	29	28	90	110	151	211	190

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Household furnishings and equipment	1,343	429	399	741	988	1,056	1,558	1,864	2,655
Household textiles	118	55	5	44	54	121	140	139	292
Furniture	348	169	129	275	209	255	283	496	772
Floor coverings	69	1	35	13	14	38	73	70	247
Major appliances	178	106	90	88	177	231	133	253	224
Small appliances, miscellaneous housewares	84	26	17	40	43	74	140	137	120
Miscellaneous household equipment	547	72	123	281	490	337	789	770	1,000
<b>Apparel and services</b>	2,522	1,222	1,292	1,776	1,839	2,183	2,890	2,910	4,698
Men and boys	650	317	177	445	476	523	847	865	1,124
Men, 16 and over	419	174	80	217	300	288	532	569	857
Boys, 2 to 15	232	142	97	228	176	236	315	296	267
Women and girls	926	413	515	455	480	755	1,111	1,095	2,027
Women, 16 and over	647	244	381	338	288	503	786	770	1,479
Girls, 2 to 15	279	169	134	117	193	252	325	325	548
Children under 2	183	156	102	249	249	142	175	172	189
Footwear	460	193	279	408	415	459	517	442	749
Other apparel products and services	302	143	218	218	220	304	240	336	609
<b>Transportation</b>	7,060	3,722	2,776	3,585	5,635	6,412	7,987	10,196	11,366
Vehicle purchases (net outlay)	3,106	2,154	1,208	1,328	2,617	2,808	3,773	4,789	4,084
Cars and trucks, new	1,124	12	599	0	573	1,104	1,525	2,108	1,911
Cars and trucks, used	1,955	2,142	609	1,328	2,038	1,651	2,179	2,668	2,127
Other vehicles	26	0	0	0	6	53	69	13	45
Gasoline and motor oil	1,365	744	660	923	1,249	1,294	1,512	1,838	1,928
Other vehicle expenses	2,294	753	663	1,157	1,585	2,135	2,477	3,195	4,608
Vehicle finance charges	345	48	88	160	224	371	418	569	572
Maintenance and repairs	804	395	269	488	624	806	980	1,019	1,346
Vehicle insurance	768	199	249	390	593	722	780	1,151	1,432
Vehicle rental, leases, licenses, other charges	377	111	58	119	143	236	299	456	1,259
Public transportation	295	70	245	177	184	175	224	374	747
<b>Health care</b>	1,667	808	566	837	1,220	1,887	1,921	2,457	2,499
Health insurance	693	258	160	372	594	794	845	920	1,062
Medical services	653	296	214	301	405	757	731	1,101	933
Drugs	221	104	161	130	162	231	241	308	323
Medical supplies	101	149	30	35	59	106	104	129	181
<b>Entertainment</b>	1,965	639	571	865	1,273	1,608	2,114	2,857	4,192
Fees and admissions	503	94	55	140	200	268	596	882	1,286
Television, radios, sound equipment	672	261	285	361	568	539	738	923	1,213
Pets, toys, and playground equipment	395	222	122	212	307	477	429	452	689
Other supplies, equipment, and services	395	62	110	153	198	324	351	600	1,003
<b>Personal care products and services</b>	537	228	274	361	410	485	617	678	911
<b>Reading</b>	160	46	39	84	108	144	169	235	331

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<b>Education</b>	638	81	138	175	442	497	719	986	1,413
<b>Tobacco products and smoking supplies</b>	352	346	389	378	360	384	316	367	294
<b>Miscellaneous</b>	918	465	282	341	516	725	1,122	1,449	1,762
<b>Cash contributions</b>	859	139	107	160	441	794	909	1,446	1,960
<b>Personal insurance and pensions</b>	4,105	354	615	1,396	2,353	3,212	4,246	5,750	10,839
Life and other personal insurance	557	127	108	155	294	319	438	530	1,976
Pensions and Social Security	3,549	227	507	1,241	2,059	2,893	3,808	5,220	8,864
<b>Sources of income and taxes: <sup>1</sup></b>									
<b>Money income before taxes</b>	42,662	6,118	12,325	17,569	24,580	34,455	44,769	58,109	106,182
Wages and salaries	35,803	2,004	5,265	11,673	19,593	29,714	40,109	51,828	90,286
Self-employment income	2,740	-237	543	535	1,063	2,004	1,464	2,668	10,974
Social Security, private and government retirement	1,427	1,056	1,417	1,465	1,055	859	1,521	1,790	2,141
Interest, dividends, rental income, other property income	401	18	31	116	74	212	261	676	1,393
Unemployment and workers' compensation, veterans' benefits	418	139	430	364	532	462	632	218	465
Public assistance, supplemental security income, food stamps	1,386	2,921	4,419	2,946	1,872	600	379	374	108
Regular contributions for support	313	53	192	205	222	365	290	423	559
Other income	173	164	28	265	170	240	113	132	256
<b>Personal taxes <sup>1</sup></b>	3,083	-91	-124	53	1,819	1,815	2,784	4,633	9,746
Federal income taxes	2,241	-106	-134	-32	1,409	1,317	1,850	3,279	7,325
State and local income taxes	725	-11	-5	74	364	430	802	1,080	2,188
Other taxes	117	27	15	11	45	68	132	273	234
<b>Income after taxes <sup>1</sup></b>	39,579	6,209	12,449	17,516	22,761	32,640	41,985	53,476	96,436
<b>Addenda:</b>									
<b>Net change in total assets and liabilities</b>	-3,205	-1,772	405	-4,632	-857	-4,629	-8,878	-5,747	1,167
Net change in total assets	4,655	-1,459	636	196	4,013	1,955	-1,483	6,609	19,873
Net change in total liabilities	7,860	313	231	4,828	4,870	6,584	7,395	12,356	18,707
<b>Other financial information</b>									
Other money receipts	176	64	2	135	53	187	141	371	314
Mortgage principal paid on owned property	-1,376	-257	-271	-321	-416	-874	-1,175	-1,958	-4,425

See footnotes at end of table.

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Estimated market value of owned home	70,801	24,420	12,564	25,819	34,153	63,609	72,773	102,793	169,732
Estimated monthly rental value of owned home	470	182	102	215	262	422	519	706	980
<b>Gifts of goods and services</b>	842	403	285	319	706	615	995	1,276	1,463
Food	51	2	10	29	19	40	77	73	110
Housing	272	86	46	73	263	157	341	467	447
Housekeeping supplies	39	6	3	11	25	29	69	63	61
Household textiles	9	0	0	0	13	4	19	17	1
Appliances and miscellaneous housewares	19	1	1	3	5	9	49	36	30
Major appliances	4	0	0	0	2	0	3	11	8
Small appliances and miscellaneous houseware	16	1	1	3	3	9	46	26	22
Miscellaneous household equipment	63	4	7	21	37	24	88	95	155
Other housing	142	75	36	39	182	91	116	255	199
Apparel and services	214	249	37	130	80	248	235	280	403
Males 2 and over	55	28	1	13	21	85	126	70	54
Females 2 and over	73	115	8	28	21	69	48	82	207
Children under 2	50	74	25	69	30	54	38	55	67
Other apparel products and services	37	33	4	19	8	41	23	73	75
Jewelry and watches	17	1	1	0	3	7	9	64	27
All other apparel products and services	20	32	3	19	5	34	13	10	48
Transportation	26	17	0	9	26	24	19	33	53
Health care	32	9	0	0	3	14	26	140	19
Entertainment	55	22	18	20	43	40	71	67	114
Toys, games, hobbies, and tricycles	21	11	6	12	18	19	24	31	34
Other entertainment	33	11	12	9	25	20	47	36	80
Education	97	2	11	3	233	47	96	53	189
All other gifts	95	16	161	54	38	47	131	163	128

<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