

**Table 37. Consumer units of two 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)	26,214	960	2,163	2,865	3,052	4,929	3,597	2,403	3,204	3,041
<b>Consumer unit characteristics:</b>										
<b>Income before taxes</b> <sup>1</sup>	\$36,717	\$1,744	\$7,657	\$12,667	\$17,477	\$24,729	\$34,519	\$44,439	\$58,482	\$103,394
<b>Income after taxes</b> <sup>1</sup>	33,382	1,306	7,577	12,418	16,844	23,165	32,018	40,993	52,126	90,628
<b>Age of reference person</b>	53	46	54	60	58	55	52	49	49	49
<b>Average number in consumer unit:</b>										
Persons	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Children under 18	0.1	0.4	0.2	0.1	0.1	0.1	0.1	0.0	0.0	0.0
Persons 65 and over	0.6	0.3	0.6	0.9	0.9	0.8	0.5	0.4	0.3	0.2
Earners	1.2	0.9	0.7	0.7	0.9	1.1	1.4	1.5	1.7	1.8
Vehicles	2.2	1.3	1.3	1.7	1.9	2.1	2.4	2.4	2.6	2.9
<b>Percent distribution:</b>										
<b>Sex of reference person:</b>										
Male	73	47	53	68	75	75	74	76	82	82
Female	27	53	47	32	25	25	26	24	18	18
<b>Housing tenure:</b>										
Homeowner	72	46	52	64	68	71	74	77	81	91
With mortgage	34	19	10	18	16	27	38	47	56	66
Without mortgage	37	27	42	46	52	44	36	30	25	25
Renter	28	54	48	36	32	29	26	23	19	9
<b>Race of reference person:</b>										
Black	8	23	20	10	6	8	7	5	4	4
White and other	92	77	80	90	94	92	93	95	96	96
<b>Education of reference person:</b>										
Elementary (1-8)	11	22	28	28	18	10	4	3	2	1
High school (9-12)	42	40	46	46	51	51	51	39	32	18
College	46	38	24	24	31	39	45	58	66	81
Never attended and other	0	1	3	1	0	0	0	0	0	0
<b>At least one vehicle owned</b>	93	74	71	89	93	96	98	98	98	97
<b>Average annual expenditures:</b>										
	\$32,073	\$18,405	\$16,171	\$19,495	\$21,433	\$25,913	\$30,334	\$37,702	\$44,329	\$65,056
<b>Food</b>										
Food at home	4,440	3,546	3,144	3,057	3,445	3,883	4,338	5,287	5,620	7,086
Cereals and bakery products	2,642	2,584	2,470	2,192	2,314	2,582	2,496	2,898	2,980	3,247
Cereals and cereal products	404	403	313	339	380	403	396	468	439	478
Bakery products	134	158	115	115	138	143	129	138	132	146
Meats, poultry, fish, and eggs	270	245	198	224	241	260	267	330	307	332
Meats, poultry, fish, and eggs	680	861	682	589	596	706	610	696	728	764

See footnotes at end of table.

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Beef	205	196	187	180	181	229	193	212	239	198
Pork	154	202	156	142	151	181	131	166	147	126
Other meats	89	78	91	72	80	93	85	98	88	106
Poultry	122	142	151	100	93	112	103	119	149	158
Fish and seafood	84	203	71	63	62	65	75	75	77	156
Eggs	27	40	25	31	29	27	24	27	27	20
Dairy products	285	242	265	248	252	276	281	315	313	345
Fresh milk and cream	116	104	139	119	120	118	109	117	109	112
Other dairy products	168	137	126	129	133	158	171	198	205	232
Fruits and vegetables	458	441	413	375	410	442	403	501	511	624
Fresh fruits	142	131	123	111	121	140	125	151	154	216
Fresh vegetables	143	131	148	110	128	127	120	161	163	213
Processed fruits	97	90	78	89	92	102	87	108	106	113
Processed vegetables	75	89	65	65	69	74	71	81	88	82
Other food at home	816	637	798	641	676	755	806	918	990	1,037
Sugar and other sweets	120	90	234	89	103	99	101	143	129	127
Fats and oils	80	75	81	68	76	83	80	83	90	79
Miscellaneous foods	349	277	265	276	273	325	362	398	438	463
Nonalcoholic beverages	211	176	197	180	176	210	207	236	245	247
Food prep by cu, out-of-town trips	56	19	20	29	49	37	56	58	89	121
Food away from home	1,798	962	674	865	1,130	1,301	1,842	2,390	2,639	3,839
<b>Alcoholic beverages</b>	358	126	155	176	168	218	326	481	498	979
<b>Housing</b>	9,444	6,291	5,262	6,427	6,528	7,860	8,468	10,802	12,520	18,616
Shelter	5,146	3,577	2,579	3,342	3,253	4,065	4,541	5,887	7,206	10,776
Owned dwellings	3,270	1,904	873	1,695	1,552	2,294	2,788	3,739	5,072	8,500
Mortgage interest and charges	1,630	769	198	640	422	783	1,361	2,043	2,890	5,099
Property taxes	930	563	336	540	627	822	867	1,006	1,240	2,000
Maintenance, repairs, insurance, other expenses	711	572	338	515	503	689	560	691	942	1,401
Rented dwellings	1,410	1,471	1,582	1,443	1,430	1,475	1,452	1,665	1,498	770
Other lodging	465	202	125	204	271	296	301	482	636	1,506
Utilities, fuels, and public services	2,104	1,673	1,600	1,840	1,842	2,011	2,077	2,227	2,343	2,942
Natural gas	263	244	206	226	249	236	241	270	299	386
Electricity	848	668	646	776	737	830	866	886	930	1,116
Fuel oil and other fuels	114	90	98	106	112	120	113	116	128	120
Telephone services	635	525	501	538	516	594	617	698	714	929
Water and other public services	243	146	148	194	227	231	239	258	272	390
Household operations	348	231	144	224	269	256	263	340	403	929
Personal services	77	62	59	89	80	52	77	80	51	146
Other household expenses	271	168	85	135	189	203	186	260	351	783
Housekeeping supplies	483	363	288	339	385	420	469	593	584	824
Laundry and cleaning supplies	117	98	100	90	88	119	115	121	149	152
Other household products	232	189	119	152	198	196	215	294	255	444
Postage and stationery	135	76	69	97	100	106	139	178	181	228

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Household furnishings and equipment	1,363	447	652	682	778	1,108	1,118	1,757	1,983	3,146
Household textiles	111	52	66	47	70	112	91	140	113	266
Furniture	330	98	132	224	204	210	237	373	568	789
Floor coverings	96	5	24	19	55	96	62	141	159	227
Major appliances	163	71	97	97	111	163	153	216	211	271
Small appliances, miscellaneous housewares	107	28	53	63	63	79	90	141	118	283
Miscellaneous household equipment	557	193	280	231	275	447	485	745	814	1,311
<b>Apparel and services</b>	1,728	1,243	1,161	798	885	1,482	1,563	2,019	2,427	3,673
Men and boys	416	232	271	242	232	337	302	577	638	820
Men, 16 and over	368	215	238	224	199	268	247	521	594	756
Boys, 2 to 15	48	17	33	18	34	70	55	56	43	64
Women and girls	746	530	511	298	327	696	800	739	1,047	1,576
Women, 16 and over	708	508	475	272	292	655	751	688	1,011	1,544
Girls, 2 to 15	38	22	36	27	35	41	50	51	36	32
Children under 2	41	45	18	22	25	45	33	46	46	81
Footwear	221	268	261	123	159	231	191	255	208	339
Other apparel products and services	304	167	100	112	142	172	237	402	489	857
<b>Transportation</b>	5,755	3,045	2,485	3,615	3,894	4,763	6,178	6,692	8,314	10,488
Vehicle purchases (net outlay)	2,419	809	1,053	1,627	1,544	1,851	2,868	2,576	3,807	4,321
Cars and trucks, new	1,409	126	598	471	613	847	1,758	1,777	2,540	3,090
Cars and trucks, used	991	684	455	1,149	916	997	1,109	748	1,211	1,209
Other vehicles	18	0	0	8	15	7	1	51	57	23
Gasoline and motor oil	1,014	741	595	718	824	1,003	1,055	1,230	1,259	1,409
Other vehicle expenses	1,958	1,372	749	1,132	1,339	1,672	2,028	2,376	2,710	3,651
Vehicle finance charges	242	48	52	111	147	185	304	372	393	419
Maintenance and repairs	682	626	304	431	487	586	692	820	906	1,190
Vehicle insurance	714	390	316	468	545	663	765	876	937	1,161
Vehicle rental, leases, licenses, other charges	319	308	76	123	160	237	268	308	473	881
Public transportation	365	121	88	138	188	237	226	509	538	1,107
<b>Health care</b>	2,158	1,120	1,397	2,118	2,555	2,293	2,141	2,167	2,061	2,574
Health insurance	1,022	543	630	1,148	1,208	1,178	1,043	997	846	1,078
Medical services	597	233	399	375	565	537	642	709	701	944
Drugs	414	286	325	524	516	468	356	350	368	389
Medical supplies	124	59	43	71	266	109	100	111	146	163
<b>Entertainment</b>	1,581	1,104	538	953	958	1,191	1,423	1,977	2,265	3,479
Fees and admissions	410	226	82	145	210	274	348	588	582	1,127
Television, radios, sound equipment	507	348	275	335	353	425	482	660	682	894
Pets, toys, and playground equipment	310	100	126	175	174	251	322	405	455	622
Other supplies, equipment, and services	354	430	55	298	221	241	271	324	546	836
<b>Personal care products and services</b>	429	271	344	275	355	364	433	460	547	734
<b>Reading</b>	198	91	67	112	135	161	205	269	274	383

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<b>Education</b>	286	386	122	135	269	197	212	208	402	704
<b>Tobacco products and smoking supplies</b>	273	303	276	251	269	272	292	297	303	215
<b>Miscellaneous</b>	811	321	457	424	643	691	757	1,014	1,115	1,536
<b>Cash contributions</b>	1,330	222	306	586	412	868	1,017	1,698	1,762	4,399
<b>Personal insurance and pensions</b>	3,281	335	456	567	917	1,670	2,982	4,332	6,222	10,190
Life and other personal insurance	417	168	189	191	206	309	410	463	618	1,015
Pensions and Social Security	2,865	167	268	376	711	1,360	2,572	3,869	5,604	9,176
<b>Sources of income and taxes: <sup>1</sup></b>										
<b>Money income before taxes</b>	36,717	1,744	7,657	12,667	17,477	24,729	34,519	44,439	58,482	103,394
Wages and salaries	24,626	1,281	1,957	3,595	7,115	12,419	22,770	32,055	47,629	77,387
Self-employment income	2,407	-1,620	178	352	282	1,054	1,419	2,643	3,233	11,636
Social Security, private and government retirement	7,041	897	3,606	7,430	8,865	9,385	7,854	6,512	4,693	7,360
Interest, dividends, rental income, other property income	1,780	79	150	283	577	1,132	1,616	2,472	2,282	6,265
Unemployment and workers' compensation, veterans' benefits	314	134	261	231	265	379	459	348	227	323
Public assistance, supplemental security income, food stamps	239	787	1,281	561	150	58	49	26	25	25
Regular contributions for support	209	108	149	104	127	244	231	297	208	311
Other income	100	77	74	109	97	59	120	85	185	85
<b>Personal taxes <sup>1</sup></b>	3,335	438	80	249	633	1,564	2,501	3,446	6,357	12,766
Federal income taxes	2,494	270	-32	106	393	1,092	1,761	2,491	4,890	9,968
State and local income taxes	625	61	14	50	117	297	491	712	1,231	2,269
Other taxes	216	107	98	93	124	175	249	243	235	529
<b>Income after taxes <sup>1</sup></b>	33,382	1,306	7,577	12,418	16,844	23,165	32,018	40,993	52,126	90,628
<b>Addenda:</b>										
<b>Net change in total assets and liabilities</b>	-1,735	-266	554	3	-1,635	-990	-3,940	-5,693	-1,464	-1,319
Net change in total assets	3,446	179	865	-233	205	1,202	318	3,236	8,527	15,184
Net change in total liabilities	5,181	444	311	-237	1,841	2,193	4,259	8,930	9,991	16,503
<b>Other financial information</b>										
Other money receipts	506	46	53	170	175	470	332	331	965	1,542
Mortgage principal paid on owned property	-779	-253	-93	-382	-285	-408	-616	-846	-1,370	-2,419

See footnotes at end of table.

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Estimated market value of owned home	77,145	39,931	35,632	51,948	56,741	60,722	71,232	82,709	96,707	171,252
Estimated monthly rental value of owned home	489	259	236	341	394	416	449	537	625	963
<b>Gifts of goods and services</b>	1,170	524	488	478	683	870	959	1,321	1,833	2,925
Food	96	59	23	29	35	38	90	111	212	249
Housing	300	225	158	160	161	202	259	339	462	700
Housekeeping supplies	43	13	20	35	37	40	41	54	54	72
Household textiles	19	17	5	5	5	17	20	37	20	40
Appliances and miscellaneous housewares	40	17	10	13	20	34	35	59	55	105
Major appliances	9	10	1	1	2	15	6	9	15	13
Small appliances and miscellaneous housewares	32	6	9	11	18	18	28	50	40	92
Miscellaneous household equipment	80	71	25	48	49	60	93	98	136	130
Other housing	117	108	98	60	51	52	71	91	196	352
Apparel and services	327	110	146	140	170	377	278	395	440	656
Males, 2 and over	116	42	53	61	62	133	95	129	161	233
Females, 2 and over	121	31	50	38	58	149	103	166	158	242
Children under 2	37	8	13	20	23	36	33	45	46	81
Other apparel products and services	52	28	30	21	28	59	47	55	76	100
Jewelry and watches	21	8	2	11	14	23	24	21	29	40
All other apparel products and services	31	21	28	10	14	35	23	33	47	60
Transportation	69	7	8	30	22	30	41	93	129	227
Health care	28	36	2	11	19	15	30	34	38	74
Entertainment	95	35	21	42	56	93	97	131	135	189
Toys, games, hobbies, and tricycles	41	9	6	23	24	45	49	62	58	57
Other entertainment	55	26	14	19	32	48	47	68	77	133
Education	122	3	20	10	101	34	49	82	217	521
All other gifts	134	49	109	56	118	83	116	137	200	309

<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