

**Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91**

Item	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)	11,951	271	646	763	782	1,887	1,924	5,677
<b>Consumer unit characteristics:</b>								
<b>Income before taxes</b> <sup>1</sup>	\$44,881	\$1,011	\$7,776	\$12,648	\$17,403	\$25,062	\$34,669	\$69,372
<b>Income after taxes</b> <sup>1</sup>	40,418	656	7,546	12,384	16,850	23,168	31,960	61,679
<b>Age of reference person</b>	39.8	38.8	36.8	37.3	40.5	37.1	38.4	41.9
<b>Average number in consumer unit:</b>								
Persons	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18	1.7	1.9	2.1	1.9	1.8	1.8	1.7	1.5
Persons 65 and over	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0
Earners	2.0	1.5	1.1	1.5	1.8	1.9	2.1	2.3
Vehicles	2.7	1.6	1.4	1.7	2.1	2.5	2.8	3.1
<b>Percent distribution:</b>								
<b>Sex of reference person:</b>								
Male	78	44	37	50	68	78	85	86
Female	22	56	63	50	32	22	15	14
<b>Housing tenure:</b>								
Homeowner	74	52	44	38	60	64	78	87
With mortgage	62	29	30	27	44	51	64	78
Without mortgage	12	23	14	11	16	13	14	10
Renter	26	48	56	62	40	36	22	13
<b>Race of reference person:</b>								
Black	11	24	31	20	14	13	10	6
White and other	89	76	69	80	86	87	90	94
<b>Education of reference person:</b>								
Elementary (1-8)	6	13	15	16	18	6	3	2
High school (9-12)	44	58	67	62	54	57	45	31
College	51	29	17	22	28	37	52	67
Never attended and other	0	0	0	0	0	0	0	0
<b>At least one vehicle owned</b>	94	84	64	85	93	95	97	99
<b>Average annual expenditures:</b>								
	\$39,253	\$17,596	\$17,811	\$20,128	\$24,353	\$27,577	\$35,007	\$52,658
<b>Food</b>								
Food at home	5,944	3,119	4,074	4,100	4,513	4,865	5,455	7,269
Cereals and bakery products	3,694	2,080	3,160	2,907	3,154	3,219	3,502	4,241
Cereals and cereal products	557	251	444	426	436	449	530	663
Bakery products	208	112	175	186	194	190	178	238
Meats, poultry, fish, and eggs	349	139	269	240	242	259	351	425
Beef	988	598	943	751	943	901	899	1,113
Beef	344	220	331	220	317	306	328	391

See footnotes at end of table.

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Pork	191	124	232	176	215	185	176	196
Other meats	146	53	123	119	143	132	132	167
Poultry	150	98	112	95	142	141	128	177
Fish and seafood	116	69	97	89	89	92	93	144
Eggs	41	35	49	51	36	45	41	39
Dairy products	445	249	377	378	356	392	439	503
Fresh milk and cream	198	114	175	211	160	194	212	206
Other dairy products	247	135	202	167	195	198	228	298
Fruits and vegetables	552	382	466	421	407	455	523	648
Fresh fruits	165	151	114	141	115	123	161	195
Fresh vegetables	156	94	178	127	112	131	151	177
Processed fruits	130	56	85	97	104	107	116	159
Processed vegetables	101	81	89	56	77	93	95	117
Other food at home	1,152	599	930	931	1,013	1,021	1,112	1,313
Sugar and other sweets	143	80	98	103	122	120	147	166
Fats and oils	94	56	87	76	89	100	87	100
Miscellaneous foods	546	287	451	447	484	486	526	619
Nonalcoholic beverages	320	160	281	282	297	289	309	356
Food prep by cu, out-of-town trips	49	17	13	23	21	25	44	73
Food away from home	2,251	1,039	914	1,193	1,359	1,647	1,953	3,028
<b>Alcoholic beverages</b>	318	205	109	129	228	244	268	427
<b>Housing</b>	11,822	7,120	5,941	6,601	7,473	8,558	10,279	15,615
Shelter	6,434	3,914	3,044	3,718	4,099	4,378	5,375	8,669
Owned dwellings	4,765	2,423	1,516	1,459	2,267	2,582	3,764	7,101
Mortgage interest and charges	3,292	1,527	897	723	1,495	1,783	2,555	4,993
Property taxes	867	355	431	300	398	470	711	1,268
Maintenance, repairs, insurance, other expenses	606	540	189	436	374	329	497	840
Rented dwellings	1,288	1,353	1,477	2,173	1,717	1,664	1,412	918
Other lodging	381	138	50	86	115	132	200	650
Utilities, fuels, and public services	2,413	1,715	1,807	1,740	1,985	2,227	2,251	2,783
Natural gas	302	177	293	256	194	213	282	366
Electricity	1,020	811	738	739	898	977	988	1,141
Fuel oil and other fuels	114	26	48	32	95	155	102	131
Telephone services	689	562	544	530	570	623	613	797
Water and other public services	289	139	185	184	229	259	266	348
Household operations	814	166	310	229	300	488	535	1,256
Personal services	577	75	263	157	232	400	414	855
Other household expenses	237	91	48	72	68	88	120	401
Housekeeping supplies	584	273	317	314	359	461	477	777
Laundry and cleaning supplies	178	104	152	142	152	161	159	205
Other household products	270	112	109	127	137	201	212	376
Postage and stationery	137	57	55	44	70	99	105	195
Household furnishings and equipment	1,576	1,052	463	600	731	1,005	1,643	2,131

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Household textiles	130	589	105	39	44	72	80	165
Furniture	421	49	122	272	257	178	437	590
Floor coverings	151	0	23	6	71	18	456	131
Major appliances	193	7	67	83	152	135	192	257
Small appliances, miscellaneous housewares	97	150	51	35	67	62	68	133
Miscellaneous household equipment	584	257	95	165	140	541	410	855
<b>Apparel and services</b>	2,368	1,042	1,146	1,261	1,349	1,573	1,856	3,294
Men and boys	616	231	289	275	259	360	462	903
Men, 16 and over	439	193	94	186	167	203	257	700
Boys, 2 to 15	177	38	195	89	93	156	205	203
Women and girls	930	378	372	500	586	595	693	1,316
Women, 16 and over	699	235	279	406	441	418	443	1,027
Girls, 2 to 15	230	144	92	94	145	177	250	289
Children under 2	134	136	139	153	64	139	117	144
Footwear	336	125	195	120	282	215	358	427
Other apparel products and services	353	172	152	213	157	265	225	503
<b>Transportation</b>	7,106	2,606	3,234	3,499	5,124	4,903	7,084	9,255
Vehicle purchases (net outlay)	3,008	701	1,526	1,435	2,509	1,880	3,303	3,842
Cars and trucks, new	1,324	0	846	527	709	489	1,393	1,888
Cars and trucks, used	1,664	701	680	898	1,791	1,364	1,905	1,925
Other vehicles	20	0	0	10	9	27	5	29
Gasoline and motor oil	1,425	900	714	847	1,174	1,288	1,397	1,698
Other vehicle expenses	2,392	904	915	1,040	1,335	1,617	2,178	3,284
Vehicle finance charges	452	126	147	195	294	351	399	609
Maintenance and repairs	877	373	394	361	490	565	877	1,179
Vehicle insurance	765	321	278	346	451	549	703	1,034
Vehicle rental, leases, licenses, other charges	298	84	97	137	100	151	199	462
Public transportation	281	101	78	177	106	119	206	431
<b>Health care</b>	1,652	1,062	695	969	1,153	1,363	1,588	2,068
Health insurance	654	259	331	338	504	638	744	747
Medical services	684	594	189	403	385	476	575	929
Drugs	223	148	114	184	199	184	197	269
Medical supplies	91	61	61	44	65	64	71	122
<b>Entertainment</b>	1,999	835	820	810	984	1,226	1,781	2,817
Fees and admissions	525	241	148	124	178	266	399	813
Television, radios, sound equipment	636	336	279	389	432	476	508	849
Pets, toys, and playground equipment	403	192	289	210	241	294	400	511
Other supplies, equipment, and services	434	66	104	87	133	190	474	645
<b>Personal care products and services</b>	508	170	280	291	373	361	436	672
<b>Reading</b>	193	89	71	59	94	117	179	274
<b>Education</b>	568	153	153	251	212	240	398	894

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<b>Tobacco products and smoking supplies</b>	333	220	363	381	447	354	317	310
<b>Miscellaneous</b>	1,092	531	361	402	617	788	1,132	1,444
<b>Cash contributions</b>	874	105	81	331	277	591	610	1,340
<b>Personal insurance and pensions</b>	4,476	339	484	1,043	1,511	2,394	3,624	6,980
Life and other personal insurance	486	151	166	191	227	269	501	681
Pensions and Social Security	3,990	188	317	852	1,284	2,125	3,122	6,299
<b>Sources of income and taxes: <sup>1</sup></b>								
<b>Money income before taxes</b>	44,881	1,011	7,776	12,648	17,403	25,062	34,669	69,372
Wages and salaries	38,207	1,631	3,096	8,291	13,850	21,109	31,447	59,305
Self-employment income	3,953	-1,947	-126	1,215	896	1,743	1,545	7,039
Social Security, private and government retirement	993	358	1,171	944	1,195	1,152	770	1,004
Interest, dividends, rental income, other property income	693	74	59	54	172	189	269	1,265
Unemployment and workers' compensation, veterans' benefits	244	23	125	137	432	269	213	259
Public assistance, supplemental security income, food stamps	390	651	3,183	1,593	516	252	73	33
Regular contributions for support	318	207	164	359	278	297	235	376
Other income	84	14	105	56	64	52	117	92
<b>Personal taxes <sup>1</sup></b>	4,463	354	230	265	553	1,894	2,709	7,693
Federal income taxes	3,425	225	126	94	326	1,382	1,983	5,997
State and local income taxes	907	90	37	109	190	404	622	1,515
Other taxes	131	39	67	61	37	108	105	181
<b>Income after taxes <sup>1</sup></b>	40,418	656	7,546	12,384	16,850	23,168	31,960	61,679
<b>Addenda:</b>								
<b>Net change in total assets and liabilities</b>	-1,270	59	-375	-1,745	-2,387	-1,294	-3,649	-404
Net change in total assets	3,996	-147	1,270	-267	1,043	1,506	2,332	6,876
Net change in total liabilities	5,266	-206	1,645	1,478	3,431	2,799	5,980	7,280
<b>Other financial information</b>								
Other money receipts	470	50	17	1,639	73	69	96	699
Mortgage principal paid, owned property	-925	-565	-242	-301	-423	-542	-753	-1,359
Estimated market value of owned home	83,928	38,528	30,576	27,341	33,030	44,471	62,251	127,258

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Estimated monthly rental value of owned home	514	258	224	209	266	324	445	721
<b>Gifts of goods and services</b>	951	410	290	333	260	552	513	1,512
Food	92	102	41	11	21	42	59	145
Housing	283	30	68	88	72	183	135	460
Housekeeping supplies	42	3	4	19	3	35	32	64
Household textiles	14	0	0	0	0	6	6	25
Appliances and miscellaneous housewares	29	1	5	12	5	27	20	42
Major appliances	5	0	4	3	2	4	4	8
Small appliances and miscellaneous housewares	23	1	1	9	3	24	16	34
Miscellaneous household equipment	71	10	7	4	3	38	44	121
Other housing	127	15	52	54	61	75	33	209
Apparel and services	233	190	70	130	72	165	173	331
Males, 2 and over	54	124	2	30	17	49	36	72
Females, 2 and over	91	48	10	36	37	52	79	133
Children under 2	43	4	37	38	14	43	42	52
Other apparel products and services	44	14	20	25	3	21	16	74
Jewelry and watches	29	1	1	6	2	12	7	53
All other apparel products and services	15	13	20	19	1	9	9	21
Transportation	64	2	1	16	16	15	7	124
Health care	23	4	12	11	11	5	10	40
Entertainment	57	61	11	20	35	30	41	85
Toys, games, hobbies, and tricycles	23	1	4	10	15	18	22	32
Other entertainment	34	60	6	10	19	12	19	53
Education	78	1	33	2	4	14	15	150
All other gifts	120	20	53	56	30	98	73	177

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary <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