

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991

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 to \$49,999	\$50,000 and over
Number of consumer units (in thousand)	84,021	5,249	11,120	9,252	7,821	13,647	11,079	8,019	17,833
Consumer unit characteristics:									
Income before taxes ¹	\$33,901	\$2,233	\$7,589	\$12,430	\$17,301	\$24,816	\$34,402	\$44,548	\$79,902
Income after taxes ¹	30,729	1,558	7,432	12,148	16,524	22,821	31,430	40,599	70,890
Age of reference person	47.3	42.0	55.7	52.2	49.9	46.2	43.8	43.2	45.0
Average number in consumer unit:									
Persons	2.6	1.8	1.8	2.3	2.4	2.5	2.8	3.0	3.2
Children under 18	0.7	0.4	0.5	0.6	0.6	0.7	0.8	0.9	0.9
Persons 65 and over	0.3	0.2	0.5	0.5	0.5	0.3	0.2	0.1	0.1
Earners	1.4	0.8	0.6	0.9	1.1	1.3	1.6	1.9	2.1
Vehicles	2.0	0.9	0.9	1.4	1.6	2.0	2.4	2.6	2.9
Percent distribution:									
Sex of reference person:									
Male	65	42	38	53	60	67	76	78	83
Female	35	58	62	47	40	33	24	22	17
Housing tenure:									
Homeowner	62	33	44	52	54	57	68	75	87
With mortgage	38	13	11	16	23	32	46	58	73
Without mortgage	24	20	33	35	31	25	22	18	14
Renter	38	67	56	48	46	43	32	25	13
Race of reference person:									
Black	11	18	18	16	13	9	8	6	5
White and other	89	82	82	84	87	91	92	94	95
Education of reference person:									
Elementary (1-8)	10	18	23	15	15	8	5	4	2
High school (9-12)	43	39	48	54	52	48	44	42	26
College	47	42	27	30	32	44	51	54	72
Never attended and other	0	1	2	1	0	0	0	0	0
At least one vehicle owned	87	59	61	81	87	93	96	97	98
Average annual expenditures:									
Food	4,367	2,118	2,420	3,213	3,463	3,834	4,763	5,638	6,955
Food at home	2,725	1,449	1,851	2,268	2,379	2,518	2,959	3,322	3,841
Cereals and bakery products	414	206	280	335	375	378	454	498	592
Cereals and cereal products	149	80	106	123	140	137	157	182	206
Bakery products	265	126	174	211	235	241	297	316	386

See footnotes at end of table.

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Meats, poultry, fish, and eggs	725	445	533	667	619	679	764	841	974
Beef	239	127	176	205	194	223	260	288	329
Pork	147	111	117	138	142	144	153	170	172
Other meats	103	70	71	94	91	97	112	119	135
Poultry	124	71	88	122	95	119	119	133	178
Fish and seafood	82	43	54	72	68	66	83	98	127
Eggs	32	25	27	36	30	30	37	33	33
Dairy products	307	166	202	248	273	282	332	378	436
Fresh milk and cream	135	79	105	125	123	128	144	171	165
Other dairy products	172	87	98	124	150	154	188	207	271
Fruits and vegetables	438	227	302	376	379	404	471	529	616
Fresh fruits	133	62	89	111	116	116	140	171	193
Fresh vegetables	131	73	94	117	111	122	139	153	183
Processed fruits	99	47	65	86	87	95	108	111	144
Processed vegetables	75	45	55	63	64	71	85	94	96
Other food at home	842	405	533	641	733	775	938	1,076	1,223
Sugar and other sweets	105	59	76	91	96	97	121	118	139
Fats and oils	73	37	54	61	65	71	82	85	97
Miscellaneous foods	388	165	242	286	340	358	426	538	562
Nonalcoholic beverages	233	129	151	183	209	217	260	285	330
Food prep by cu, out-of-town trips	43	14	11	19	23	32	49	50	95
Food away from home	1,642	670	569	945	1,084	1,317	1,804	2,316	3,113
Alcoholic beverages	314	169	111	140	249	271	390	404	564
Housing	9,325	4,823	4,892	5,881	6,554	7,730	9,719	11,124	16,647
Shelter	5,208	2,837	2,679	3,107	3,591	4,245	5,309	6,252	9,488
Owned dwellings	3,280	1,358	996	1,233	1,541	2,036	3,175	4,318	7,643
Mortgage interest and charges	1,952	757	257	410	647	1,051	1,929	2,850	5,032
Property taxes	768	368	372	462	489	538	712	860	1,583
Maintenance, repairs, insurance, other expenses	560	233	367	361	405	446	535	609	1,028
Rented dwellings	1,609	1,353	1,599	1,798	1,891	2,034	1,829	1,556	1,033
Other lodging	319	127	84	76	159	176	305	377	812
Utilities, fuels, and public services	1,961	1,161	1,347	1,594	1,728	1,846	2,076	2,237	2,765
Natural gas	241	141	194	204	205	205	242	268	349
Electricity	792	446	526	633	698	750	847	911	1,125
Fuel oil and other fuels	103	55	81	86	95	116	113	108	127
Telephone services	609	415	413	511	553	578	645	687	827
Water and other public services	217	104	133	159	177	197	229	263	337
Household operations	452	154	153	316	230	314	376	477	1,036
Personal services	225	71	57	170	110	172	230	274	469
Other household expenses	227	83	96	145	120	142	147	203	567
Housekeeping supplies	451	242	231	326	322	380	464	604	768
Laundry and cleaning supplies	124	81	76	102	99	113	134	167	173

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Other household products	198	67	96	129	115	149	194	284	383
Postage and stationery	130	93	59	94	108	119	135	153	212
Household furnishings and equipment	1,252	428	482	539	683	944	1,495	1,555	2,589
Household textiles	107	26	43	44	72	86	124	156	210
Furniture	297	112	108	119	193	154	370	365	642
Floor coverings	129	12	88	19	26	49	285	120	275
Major appliances	132	63	65	70	109	121	139	138	238
Small appliances, miscellaneous housewares	83	38	24	39	49	61	87	109	178
Miscellaneous household equipment	503	176	155	247	234	474	491	667	1,045
Apparel and services	1,801	848	780	1,094	1,178	1,326	1,952	2,186	3,520
Men and boys	449	153	171	281	241	302	517	626	898
Men, 16 and over	358	98	116	190	203	238	385	500	767
Boys, 2 to 15	91	54	55	91	38	64	132	125	131
Women and girls	725	380	338	387	451	508	779	812	1,492
Women, 16 and over	624	354	311	342	397	429	663	660	1,287
Girls, 2 to 15	101	26	27	45	54	78	117	152	205
Children under 2	86	54	56	57	47	79	99	114	131
Footwear	258	117	120	213	256	206	285	318	412
Other apparel products and services	284	145	94	156	183	231	271	316	588
Transportation	5,235	1,926	1,723	3,130	3,362	4,700	5,872	7,227	9,443
Vehicle purchases (net outlay)	2,154	703	519	1,363	1,134	1,917	2,317	3,259	4,042
Cars and trucks, new	1,073	344	138	419	634	823	1,033	1,712	2,329
Cars and trucks, used	1,061	359	378	926	481	1,085	1,237	1,518	1,683
Other vehicles	21	0	3	17	19	9	47	29	30
Gasoline and motor oil	998	506	445	633	830	979	1,197	1,293	1,510
Other vehicle expenses	1,776	565	595	979	1,221	1,597	2,069	2,365	3,225
Vehicle finance charges	280	57	54	118	178	246	354	418	534
Maintenance and repairs	642	249	249	366	434	591	753	841	1,126
Vehicle insurance	620	201	232	388	449	576	694	829	1,073
Vehicle rental, leases, licenses, other charges	234	58	60	107	160	184	267	277	492
Public transportation	308	151	164	156	177	207	290	310	666
Health care	1,563	921	1,085	1,350	1,423	1,559	1,613	1,691	2,137
Health insurance	652	316	525	569	661	677	723	697	786
Medical services	561	420	250	417	401	540	562	637	924
Drugs	258	134	260	280	293	253	247	249	283
Medical supplies	91	51	50	84	68	89	81	107	144
Entertainment	1,523	819	477	624	863	1,121	1,735	1,847	3,178
Fees and admissions	384	170	102	123	210	245	395	454	905
Television, radios, sound equipment	476	229	220	287	335	416	493	570	864
Pets, toys, and playground equipment	286	97	105	128	222	246	289	393	549
Other supplies, equipment, and services	377	323	51	86	96	213	558	429	860
Personal care products and services	419	179	212	288	305	364	451	527	723

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Reading	168	73	67	100	117	150	174	212	308
Education	434	597	239	167	126	235	320	457	995
Tobacco products and smoking supplies	278	170	183	257	307	292	323	355	293
Miscellaneous	878	440	320	366	603	720	1,013	1,139	1,664
Cash contributions	1,040	235	313	765	648	728	863	986	2,418
Personal insurance and pensions	3,142	269	298	716	1,095	2,031	3,295	4,410	8,100
Life and other personal insurance	354	81	114	147	185	247	363	425	809
Pensions and Social Security	2,788	188	183	569	910	1,784	2,932	3,985	7,291
Sources of income and taxes: ¹									
Money income before taxes	33,901	2,233	7,589	12,430	17,301	24,816	34,402	44,548	79,902
Wages and salaries	25,553	1,265	1,875	5,472	10,042	17,620	27,462	37,766	64,081
Self-employment income	2,552	-854	154	407	420	1,055	1,689	2,067	8,996
Social Security, private and government retirement	3,584	890	3,844	4,628	5,168	4,288	3,375	2,663	2,986
Interest, dividends, rental income, other property income	1,164	85	138	383	582	962	1,044	1,229	2,982
Unemployment and workers' compensation, veterans' benefits	245	33	122	217	281	305	307	376	238
Public assistance, supplemental security income, food stamps	389	520	1,138	843	444	195	137	115	52
Regular contributions for support	284	188	149	341	257	255	300	247	408
Other income	130	104	169	137	107	137	89	85	159
Personal taxes ¹	3,172	675	157	281	777	1,996	2,972	3,949	9,012
Federal income taxes	2,431	469	84	157	571	1,464	2,264	3,017	7,050
State and local income taxes	612	122	27	63	155	400	576	823	1,696
Other taxes	128	83	46	62	50	132	132	109	265
Income after taxes ¹	30,729	1,558	7,432	12,148	16,524	22,821	31,430	40,599	70,890
Addenda:									
Net change in total assets and liabilities	300	-2,445	-254	-686	-1,062	-850	87	-392	3,886
Net change in total assets	3,194	-633	-209	799	8	677	3,584	2,782	10,951
Net change in total liabilities	2,894	1,813	44	1,486	1,071	1,526	3,497	3,174	7,065
Other financial information									

See footnotes at end of table.

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Other money receipts	345	240	48	152	238	312	268	370	768
Mortgage principal paid, owned property	-576	-285	-115	-200	-206	-343	-544	-683	-1,458
Estimated market value of owned home	65,747	25,473	27,583	38,369	39,259	47,137	62,705	75,064	139,159
Estimated monthly rental value of owned home	408	166	201	254	270	310	401	498	787
Gifts of goods and services	1,007	541	457	424	506	676	1,030	1,044	2,261
Food	80	42	20	22	45	49	108	69	187
Housing	279	151	126	102	154	207	245	303	635
Housekeeping supplies	42	37	14	27	29	34	41	70	70
Household textiles	14	3	5	4	10	11	13	18	29
Appliances and miscellaneous housewares	31	4	9	13	13	24	29	46	70
Major appliances	6	2	3	5	3	7	5	8	10
Small appliances and miscellaneous housewares	25	2	6	8	11	17	24	37	59
Miscellaneous household equipment	78	11	22	29	29	67	78	102	185
Other housing	114	95	76	30	73	71	83	67	280
Apparel and services	263	106	121	153	170	189	347	298	497
Males 2, and over	74	22	39	56	43	50	95	80	140
Females, 2 and over	99	36	44	29	83	68	144	92	202
Children under 2	37	23	26	16	21	30	44	51	63
Other apparel products and services	53	25	12	51	22	41	64	75	93
Jewelry and watches	28	18	6	14	12	19	24	45	59
All other apparel products and services	25	7	7	38	10	22	40	30	35
Transportation	60	6	14	12	6	22	33	33	210
Health care	27	120	35	15	6	13	14	12	38
Entertainment	72	23	27	38	37	60	76	91	145
Toys, games, hobbies, and tricycles	29	6	12	9	19	31	31	38	52
Other entertainment	43	16	15	29	18	29	45	53	93
Education	100	26	18	5	6	36	71	69	346
All other gifts	126	68	94	77	81	101	135	169	203

¹ 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