

**Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991-92**

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)	25,909	816	2,285	2,958	2,935	4,792	3,519	2,555	3,096	2,953
<b>Consumer unit characteristics:</b>										
<b>Income before taxes</b> <sup>1</sup>	\$36,452	\$648	\$7,670	\$12,551	\$17,446	\$24,840	\$34,486	\$44,545	\$58,469	\$102,547
<b>Income after taxes</b> <sup>1</sup>	32,827	-79	7,754	12,324	16,665	22,863	31,545	40,996	51,926	88,525
<b>Age of reference person</b>	52.7	45.3	55.1	59.8	58.1	55.2	50.4	47.9	47.2	49.2
<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	0.3	0.2	0.2
Earners	1.2	0.9	0.7	0.7	0.9	1.1	1.4	1.6	1.7	1.7
Vehicles	2.2	1.3	1.2	1.8	1.8	2.1	2.4	2.5	2.7	2.7
<b>Percent distribution:</b>										
<b>Sex of reference person:</b>										
Male	73	40	53	70	73	75	76	76	82	84
Female	27	60	47	30	27	25	24	24	18	16
<b>Housing tenure:</b>										
Homeowner	72	47	51	68	70	70	71	76	83	89
With mortgage	36	23	11	19	18	27	39	47	61	65
Without mortgage	36	25	40	49	51	43	32	29	21	24
Renter	28	53	49	32	30	30	29	24	17	11
<b>Race of reference person:</b>										
Black	8	15	20	9	8	7	7	5	4	4
White and other	92	85	80	91	92	93	93	95	96	96
<b>Education of reference person:</b>										
Elementary (1-8)	11	14	28	26	17	12	4	3	2	2
High school (9-12)	44	51	49	51	51	50	48	42	33	19
College	45	33	22	22	32	38	48	55	65	79
Never attended and other	1	2	2	2	0	0	0	0	0	0
<b>At least one vehicle owned</b>	93	71	69	90	90	97	97	99	99	98
<b>Average annual expenditures:</b>										
	\$31,534	\$18,500	\$15,101	\$19,591	\$20,789	\$25,790	\$30,230	\$37,318	\$44,561	\$63,670
<b>Food</b>										
Food at home	4,377	3,187	2,678	3,252	3,542	3,931	4,335	5,260	5,488	7,154
Cereals and bakery products	2,636	2,198	2,068	2,308	2,429	2,601	2,571	2,812	2,937	3,507
Cereals and cereal products	393	340	289	353	385	399	394	411	419	489
Bakery products	131	117	100	122	135	136	129	123	136	160
Meats, poultry, fish, and eggs	262	223	189	231	251	263	265	288	282	330
Meats, poultry, fish, and eggs	680	670	606	662	604	699	645	639	701	875

See footnotes at end of table.

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Beef	209	185	173	209	175	226	205	195	235	244
Pork	152	196	147	149	146	179	140	151	124	147
Other meats	91	94	82	84	83	95	97	86	90	107
Poultry	119	103	114	116	99	112	106	101	147	171
Fish and seafood	82	56	64	75	73	59	73	80	78	180
Eggs	27	35	26	30	27	28	25	26	26	26
Dairy products	287	229	240	253	279	279	292	294	303	379
Fresh milk and cream	119	97	141	128	127	115	114	122	104	116
Other dairy products	168	132	99	125	152	163	179	173	199	263
Fruits and vegetables	460	378	342	421	436	434	427	481	489	692
Fresh fruits	139	118	108	121	137	128	125	140	133	242
Fresh vegetables	142	108	111	122	124	125	131	163	159	232
Processed fruits	104	91	65	107	107	107	93	100	110	134
Processed vegetables	74	61	58	71	69	73	77	77	87	85
Other food at home	816	580	592	620	725	790	814	988	1,025	1,070
Sugar and other sweets	106	97	81	91	100	105	105	133	123	117
Fats and oils	79	49	64	65	78	87	82	85	82	92
Miscellaneous foods	361	241	267	260	315	339	358	477	467	475
Nonalcoholic beverages	217	175	158	172	190	226	215	233	266	274
Food prep by cu, out-of-town trips	54	17	22	32	42	34	54	60	87	113
Food away from home	1,741	989	609	944	1,113	1,330	1,764	2,447	2,552	3,647
<b>Alcoholic beverages</b>	334	88	117	132	199	211	369	411	473	930
<b>Housing</b>	9,233	6,347	5,465	6,298	6,307	7,638	8,555	10,353	12,560	17,943
Shelter	5,040	3,689	2,764	3,140	3,124	3,993	4,486	5,715	7,283	10,405
Owned dwellings	3,244	2,016	1,131	1,789	1,533	2,188	2,618	3,713	5,437	8,130
Mortgage interest and charges	1,697	972	250	605	418	807	1,347	2,222	3,352	5,052
Property taxes	882	506	369	609	634	722	775	915	1,276	1,849
Maintenance, repairs, insurance, other expenses	665	538	513	575	481	659	495	576	809	1,230
Rented dwellings	1,361	1,434	1,476	1,227	1,327	1,531	1,558	1,555	1,229	876
Other lodging	436	239	157	125	264	275	310	446	617	1,398
Utilities, fuels, and public services	1,995	1,590	1,511	1,777	1,788	1,882	2,000	2,043	2,225	2,797
Natural gas	242	254	198	216	229	200	223	252	275	359
Electricity	814	638	621	747	728	778	828	821	911	1,094
Fuel oil and other fuels	123	104	109	130	116	140	129	99	105	144
Telephone services	587	462	434	499	498	554	603	629	671	828
Water and other public services	229	132	149	186	218	210	218	242	262	372
Household operations	360	265	148	402	254	245	250	287	370	985
Personal services	91	60	53	263	83	62	61	58	36	134
Other household expenses	269	205	95	139	170	183	189	229	334	851
Housekeeping supplies	499	323	282	376	374	447	503	583	644	870
Laundry and cleaning supplies	121	149	94	96	92	121	120	120	157	152
Other household products	232	88	113	180	179	195	231	272	294	461
Postage and stationery	146	86	75	100	103	130	152	191	193	257

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Household furnishings and equipment	1,340	480	760	601	767	1,071	1,315	1,725	2,037	2,886
Household textiles	121	17	59	56	52	123	122	164	149	291
Furniture	331	152	139	122	204	189	290	403	612	783
Floor coverings	109	30	234	33	34	70	124	119	221	132
Major appliances	147	77	77	99	129	152	163	134	196	226
Small appliances, miscellaneous housewares	106	36	37	47	55	68	107	135	141	304
Miscellaneous household equipment	526	168	215	244	293	469	508	769	719	1,150
<b>Apparel and services</b>	1,691	1,008	791	1,002	915	1,344	1,485	2,271	2,361	3,873
Men and boys	411	197	228	318	190	305	326	641	659	796
Men, 16 and over	368	186	177	263	156	248	305	586	622	747
Boys, 2 to 15	43	11	51	55	33	58	21	55	37	49
Women and girls	712	385	337	319	317	621	659	886	953	1,842
Women, 16 and over	675	363	298	303	291	577	617	832	907	1,810
Girls, 2 to 15	37	22	40	16	26	43	41	54	46	32
Children under 2	41	53	24	24	25	31	41	52	59	73
Footwear	228	176	91	219	218	201	169	344	204	425
Other apparel products and services	299	197	110	123	165	186	290	348	486	738
<b>Transportation</b>	5,808	2,568	2,296	3,944	3,628	5,138	6,238	7,407	8,599	9,735
Vehicle purchases (net outlay)	2,531	624	835	1,996	1,324	2,245	2,804	3,470	3,983	3,912
Cars and trucks, new	1,437	82	345	734	598	1,003	1,512	2,537	2,366	2,880
Cars and trucks, used	1,065	541	490	1,248	703	1,230	1,223	879	1,573	1,003
Other vehicles	30	0	0	14	23	12	68	55	44	29
Gasoline and motor oil	1,013	739	598	734	823	975	1,076	1,219	1,335	1,344
Other vehicle expenses	1,891	1,071	678	1,103	1,285	1,689	2,023	2,304	2,747	3,378
Vehicle finance charges	265	60	54	106	149	211	343	398	473	425
Maintenance and repairs	677	489	242	443	467	628	719	822	908	1,180
Vehicle insurance	681	400	300	446	490	623	726	800	959	1,128
Vehicle rental, leases, licenses, other charges	268	122	83	108	180	226	235	285	407	646
Public transportation	373	134	185	111	195	228	335	413	534	1,101
<b>Health care</b>	1,999	1,096	1,401	2,030	2,217	2,247	1,916	2,003	1,913	2,240
Health insurance	883	472	607	977	1,039	1,048	845	902	732	880
Medical services	621	294	409	439	583	658	636	670	730	860
Drugs	387	301	339	504	485	435	338	316	319	346
Medical supplies	108	29	46	110	110	106	97	115	132	155
<b>Entertainment</b>	1,554	1,964	589	647	917	1,135	1,393	1,823	2,426	3,479
Fees and admissions	384	217	117	104	197	247	396	467	549	1,063
Television, radios, sound equipment	475	310	252	314	308	412	459	563	661	875
Pets, toys, and playground equipment	273	131	147	126	172	222	256	366	410	559
Other supplies, equipment, and services	422	1,306	74	103	240	254	282	427	806	983
<b>Personal care products and services</b>	434	239	251	293	321	402	435	483	582	784
<b>Reading</b>	192	112	73	113	139	168	197	240	269	351

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<b>Education</b>	272	367	130	113	121	148	251	269	388	781
<b>Tobacco products and smoking supplies</b>	277	271	258	257	300	278	296	297	333	191
<b>Miscellaneous</b>	867	403	420	365	677	668	827	1,056	1,243	1,873
<b>Cash contributions</b>	1,251	308	198	486	575	737	1,034	1,267	1,831	4,235
<b>Personal insurance and pensions</b>	3,245	540	436	658	931	1,746	2,899	4,179	6,096	10,100
Life and other personal insurance	414	172	190	199	199	310	349	410	607	1,134
Pensions and Social Security	2,830	369	246	460	732	1,437	2,550	3,769	5,488	8,966
<b>Sources of income and taxes: <sup>1</sup></b>										
<b>Money income before taxes</b>	36,452	648	7,670	12,551	17,446	24,840	34,486	44,545	58,469	102,547
Wages and salaries	24,848	1,395	1,832	3,929	7,094	12,949	23,242	33,466	48,034	77,188
Self-employment income	2,308	-2,528	249	253	390	1,163	1,583	2,470	3,060	10,993
Social Security, private and government retirement	6,589	691	3,754	7,165	8,596	8,858	7,101	5,513	4,577	6,587
Interest, dividends, rental income, other property income	1,913	128	123	357	707	1,205	1,719	2,298	2,219	7,272
Unemployment and workers' compensation, veterans' benefits	274	50	188	192	258	327	390	470	247	136
Public assistance, supplemental security income, food stamps	236	737	1,303	355	148	45	134	53	23	49
Regular contributions for support	182	118	120	183	157	218	202	199	176	183
Other income	103	56	101	118	97	75	114	74	133	139
<b>Personal taxes <sup>1</sup></b>	3,625	727	-84	226	781	1,977	2,942	3,549	6,543	14,022
Federal income taxes	2,765	453	-145	103	537	1,423	2,252	2,632	5,055	11,040
State and local income taxes	678	126	-2	40	131	374	534	745	1,260	2,541
Other taxes	182	148	63	84	113	180	155	172	228	442
<b>Income after taxes <sup>1</sup></b>	32,827	-79	7,754	12,324	16,665	22,863	31,545	40,996	51,926	88,525
<b>Addenda:</b>										
<b>Net change in total assets and liabilities</b>	-43	-3,641	231	-654	-1,530	725	414	-668	-3,588	5,296
Net change in total assets	3,571	-1,705	548	-19	-276	1,772	2,827	2,733	6,523	16,219
Net change in total liabilities	3,613	1,936	317	635	1,254	1,047	2,413	3,400	10,112	10,923
<b>Other financial information</b>										
Other money receipts	475	72	31	156	154	387	251	204	1,202	1,452
Mortgage principal paid on owned property	-713	-372	-132	-333	-264	-349	-535	-872	-1,287	-2,148

See footnotes at end of table.

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Estimated market value of owned home	77,223	42,403	35,956	54,538	55,590	62,064	67,932	83,047	100,984	168,714
Estimated monthly rental value of owned home	473	247	238	351	373	395	423	512	635	920
<b>Gifts of goods and services</b>	1,198	607	592	454	503	861	1,065	1,318	1,956	3,181
Food	100	140	27	27	35	56	93	96	218	254
Housing	323	249	154	120	146	232	290	364	485	869
Housekeeping supplies	48	10	24	23	36	41	56	69	64	87
Household textiles	20	0	4	5	6	17	21	34	31	60
Appliances and miscellaneous housewares	43	5	14	14	20	32	33	61	62	131
Major appliances	9	0	4	3	4	15	4	14	11	14
Small appliances and miscellaneous housewares	34	5	10	11	16	16	29	46	51	117
Miscellaneous household equipment	85	60	23	36	42	74	96	136	140	140
Other housing	127	174	90	42	42	69	84	65	188	451
Apparel and services	334	113	127	177	168	331	305	424	471	746
Males, 2 and over	108	24	56	89	58	111	66	154	161	212
Females, 2 and over	130	25	45	31	59	141	138	154	187	319
Children under 2	39	35	15	21	25	27	40	50	59	73
Other apparel products and services	57	29	10	36	26	52	61	67	64	141
Jewelry and watches	25	6	4	9	9	18	30	31	31	70
All other apparel products and services	32	23	7	27	17	34	30	35	33	71
Transportation	72	8	5	18	13	20	48	61	264	182
Health care	24	18	7	14	7	15	33	30	30	61
Entertainment	87	35	29	39	46	75	94	97	139	184
Toys, games, hobbies, and tricycles	39	13	11	18	24	34	48	49	63	66
Other entertainment	48	22	18	21	22	42	46	48	77	118
Education	115	3	15	7	3	44	72	97	164	575
All other gifts	142	41	226	52	84	89	132	149	185	311

<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