

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989

| Item | Complete reporting of income ¹ | | | | | | | | |
|--|---|-------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| | 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 thousands) | 82,960 | 5,721 | 11,148 | 10,099 | 8,680 | 13,742 | 11,384 | 7,553 | 14,634 |
| Number of sample interviews | 31,166 | 1,988 | 3,978 | 3,557 | 3,161 | 5,249 | 4,297 | 3,008 | 5,928 |
| Consumer unit characteristics: | | | | | | | | | |
| Income before taxes ¹ | \$31,308 | \$2,420 | \$7,502 | \$12,331 | \$17,357 | \$24,555 | \$34,474 | \$44,550 | \$79,151 |
| Income after taxes ¹ | 28,496 | 2,405 | 7,438 | 11,942 | 16,443 | 22,880 | 31,477 | 40,431 | 70,106 |
| Average number of persons in consumer unit | 2.5 | 1.7 | 1.9 | 2.1 | 2.4 | 2.6 | 2.8 | 3.1 | 3.1 |
| Age of reference person | 47.1 | 43.4 | 55.4 | 51.7 | 48 | 45.2 | 42.4 | 44.1 | 45.5 |
| Average number in consumer unit: | | | | | | | | | |
| Earners | 1.4 | 0.8 | 0.6 | 0.9 | 1.2 | 1.4 | 1.7 | 1.9 | 2.1 |
| Vehicles | 2 | 0.9 | 0.9 | 1.4 | 1.8 | 2 | 2.5 | 2.8 | 3.1 |
| Children under 18 | 0.7 | 0.4 | 0.5 | 0.5 | 0.6 | 0.7 | 0.8 | 0.9 | 0.8 |
| Persons 65 and over | 0.3 | 0.3 | 0.6 | 0.5 | 0.5 | 0.3 | 0.2 | 0.2 | 0.1 |
| Percent distribution: | | | | | | | | | |
| Sex of reference person: | | | | | | | | | |
| Male | 66 | 40 | 41 | 58 | 63 | 68 | 76 | 80 | 85 |
| Female | 34 | 60 | 59 | 42 | 37 | 32 | 24 | 20 | 15 |
| Housing tenure: | | | | | | | | | |
| Homeowner with mortgage | 39 | 12 | 12 | 17 | 24 | 37 | 51 | 60 | 75 |
| Homeowner without mortgage | 23 | 20 | 34 | 30 | 31 | 23 | 18 | 18 | 14 |
| Renter | 38 | 68 | 54 | 53 | 46 | 40 | 31 | 22 | 11 |
| Race of reference person: | | | | | | | | | |
| Black | 10 | 18 | 17 | 12 | 10 | 10 | 8 | 6 | 5 |
| White and other | 90 | 82 | 83 | 88 | 90 | 90 | 92 | 94 | 95 |
| Education of reference person: | | | | | | | | | |
| Elementary (1-8) | 11 | 17 | 26 | 20 | 12 | 8 | 5 | 3 | 2 |
| High school (9-12) | 43 | 43 | 47 | 50 | 54 | 48 | 41 | 39 | 25 |
| College | 46 | 39 | 25 | 30 | 34 | 44 | 54 | 58 | 74 |
| Never attended and other | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 |
| At least one vehicle owned | 87 | 57 | 64 | 82 | 91 | 94 | 97 | 98 | 97 |
| Average annual expenditures: | | | | | | | | | |
| Food | 4,188 | 2,085 | 2,287 | 2,938 | 3,372 | 3,945 | 4,803 | 5,213 | 6,962 |
| Food at home | 2,403 | 1,352 | 1,597 | 1,979 | 2,122 | 2,368 | 2,812 | 2,751 | 3,396 |

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989 - Continued

| Item | Complete reporting of income ¹ | | | | | | | | |
|---|---|-------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| | 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 |
| Cereals and bakery products | 362 | 204 | 259 | 292 | 327 | 344 | 429 | 408 | 508 |
| Cereals and cereal products | 130 | 86 | 100 | 118 | 117 | 126 | 146 | 136 | 175 |
| Bakery products | 232 | 117 | 159 | 174 | 210 | 217 | 284 | 271 | 333 |
| Meats, poultry, fish, and eggs | 616 | 351 | 418 | 526 | 565 | 605 | 720 | 689 | 849 |
| Beef | 204 | 102 | 140 | 167 | 192 | 201 | 250 | 228 | 278 |
| Pork | 117 | 84 | 96 | 101 | 98 | 116 | 139 | 118 | 151 |
| Other meats | 92 | 54 | 54 | 93 | 76 | 92 | 106 | 106 | 124 |
| Poultry | 100 | 52 | 65 | 81 | 93 | 95 | 112 | 113 | 150 |
| Fish and seafood | 71 | 39 | 35 | 53 | 75 | 68 | 78 | 85 | 112 |
| Eggs | 32 | 20 | 27 | 32 | 31 | 32 | 36 | 40 | 35 |
| Dairy products | 304 | 177 | 217 | 248 | 269 | 299 | 359 | 340 | 418 |
| Fresh milk and cream | 146 | 95 | 114 | 134 | 141 | 148 | 169 | 158 | 174 |
| Other dairy products | 158 | 83 | 103 | 115 | 128 | 151 | 189 | 182 | 244 |
| Fruits and vegetables | 403 | 228 | 281 | 339 | 361 | 393 | 474 | 457 | 558 |
| Fresh fruits | 122 | 66 | 87 | 102 | 102 | 121 | 148 | 137 | 169 |
| Fresh vegetables | 125 | 78 | 86 | 110 | 118 | 121 | 143 | 140 | 170 |
| Processed fruits | 89 | 47 | 67 | 73 | 78 | 83 | 102 | 101 | 130 |
| Processed vegetables | 67 | 37 | 41 | 54 | 63 | 68 | 80 | 80 | 89 |
| Other food at home | 718 | 392 | 423 | 575 | 600 | 728 | 830 | 856 | 1,063 |
| Sugar and other sweets | 86 | 51 | 56 | 63 | 67 | 84 | 105 | 111 | 120 |
| Fats and oils | 60 | 36 | 39 | 57 | 59 | 59 | 71 | 66 | 76 |
| Miscellaneous foods | 321 | 175 | 178 | 258 | 274 | 328 | 381 | 372 | 477 |
| Nonalcoholic beverages | 216 | 116 | 140 | 181 | 181 | 227 | 235 | 255 | 312 |
| Food prep by cu, out-of-town trips | 35 | 15 | 9 | 16 | 19 | 30 | 38 | 52 | 78 |
| Food away from home | 1,785 | 733 | 691 | 959 | 1,250 | 1,576 | 1,991 | 2,463 | 3,566 |
| Alcoholic beverages | 298 | 154 | 131 | 164 | 224 | 318 | 356 | 394 | 496 |
| Housing | 8,597 | 3,959 | 4,436 | 5,572 | 6,247 | 7,527 | 9,178 | 10,959 | 16,380 |
| Shelter | 4,826 | 2,338 | 2,387 | 2,953 | 3,398 | 4,095 | 5,120 | 6,183 | 9,556 |
| Owned dwellings | 2,836 | 837 | 805 | 960 | 1,351 | 1,997 | 2,857 | 4,260 | 7,378 |
| Mortgage interest and charges | 1,745 | 475 | 280 | 357 | 624 | 1,042 | 1,880 | 2,950 | 4,915 |
| Property taxes | 562 | 187 | 218 | 298 | 350 | 467 | 494 | 728 | 1,338 |
| Maintenance, repairs, insurance, other expenses | 529 | 174 | 307 | 305 | 377 | 488 | 483 | 582 | 1,126 |
| Rented dwellings | 1,523 | 1,329 | 1,470 | 1,802 | 1,845 | 1,793 | 1,762 | 1,337 | 909 |
| Other lodging | 467 | 172 | 111 | 191 | 202 | 305 | 500 | 586 | 1,268 |
| Utilities, fuels, and public services | 1,810 | 999 | 1,284 | 1,441 | 1,623 | 1,781 | 1,940 | 2,182 | 2,629 |
| Natural gas | 246 | 117 | 195 | 210 | 218 | 239 | 266 | 287 | 347 |
| Electricity | 726 | 375 | 518 | 591 | 645 | 714 | 754 | 882 | 1,069 |
| Fuel oil and other fuels | 97 | 57 | 80 | 76 | 88 | 97 | 92 | 118 | 139 |
| Telephone services | 559 | 360 | 374 | 434 | 528 | 562 | 632 | 652 | 774 |
| Water and other public services | 182 | 91 | 117 | 130 | 144 | 168 | 196 | 242 | 299 |
| Household operations | 455 | 92 | 174 | 243 | 243 | 376 | 450 | 599 | 1,087 |
| Personal services | 226 | 19 | 84 | 124 | 111 | 212 | 300 | 353 | 444 |
| Other household expenses | 229 | 73 | 91 | 119 | 132 | 164 | 149 | 247 | 643 |

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989 - Continued

| Item | Complete reporting of income ¹ | | | | | | | | |
|---|---|-------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| | 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 |
| Housekeeping supplies | 410 | 170 | 195 | 372 | 331 | 392 | 434 | 483 | 699 |
| Laundry and cleaning supplies | 111 | 62 | 69 | 90 | 91 | 115 | 126 | 120 | 167 |
| Other household products | 173 | 50 | 66 | 183 | 123 | 149 | 165 | 222 | 325 |
| Postage and stationery | 127 | 58 | 60 | 99 | 116 | 128 | 142 | 140 | 208 |
| Household furnishings and equipment | 1,095 | 360 | 395 | 563 | 652 | 884 | 1,235 | 1,512 | 2,409 |
| Household textiles | 105 | 27 | 21 | 57 | 78 | 92 | 137 | 126 | 228 |
| Furniture | 319 | 102 | 101 | 192 | 195 | 233 | 359 | 431 | 725 |
| Floor coverings | 74 | 36 | 10 | 25 | 40 | 37 | 74 | 117 | 202 |
| Major appliances | 148 | 40 | 60 | 100 | 112 | 131 | 172 | 228 | 269 |
| Small appliances, miscellaneous housewares | 68 | 26 | 22 | 43 | 37 | 44 | 76 | 94 | 156 |
| Miscellaneous household equipment | 380 | 129 | 182 | 146 | 190 | 347 | 416 | 517 | 829 |
| Apparel and services | 1,608 | 513 | 679 | 907 | 972 | 1,443 | 1,986 | 2,016 | 3,230 |
| Men and boys | 404 | 103 | 140 | 207 | 246 | 315 | 439 | 562 | 916 |
| Men, 16 and over | 324 | 70 | 103 | 163 | 215 | 242 | 343 | 445 | 760 |
| Boys, 2 to 15 | 80 | 33 | 37 | 44 | 31 | 73 | 96 | 117 | 156 |
| Women and girls | 667 | 207 | 286 | 392 | 409 | 666 | 861 | 778 | 1,261 |
| Women, 16 and over | 571 | 177 | 248 | 344 | 362 | 590 | 737 | 609 | 1,076 |
| Girls, 2 to 15 | 96 | 29 | 38 | 49 | 47 | 76 | 124 | 169 | 185 |
| Children under 2 | 77 | 21 | 33 | 42 | 60 | 65 | 118 | 103 | 132 |
| Footwear | 192 | 70 | 96 | 134 | 113 | 173 | 274 | 255 | 317 |
| Other apparel products and services | 269 | 113 | 123 | 132 | 143 | 225 | 295 | 319 | 605 |
| Transportation | 5,277 | 2,140 | 1,844 | 2,895 | 3,834 | 4,780 | 6,915 | 7,390 | 9,719 |
| Vehicle purchases (net outlay) | 2,348 | 976 | 694 | 1,202 | 1,629 | 2,055 | 3,331 | 3,438 | 4,309 |
| Cars and trucks, new | 1,238 | 448 | 197 | 423 | 604 | 1,073 | 1,653 | 1,740 | 2,855 |
| Cars and trucks, used | 1,086 | 514 | 479 | 763 | 1,024 | 968 | 1,642 | 1,672 | 1,409 |
| Other vehicles | 23 | 14 | 18 | 16 | 1 | 14 | 36 | 27 | 45 |
| Gasoline and motor oil | 987 | 499 | 442 | 668 | 843 | 992 | 1,184 | 1,317 | 1,573 |
| Other vehicle expenses | 1,664 | 542 | 580 | 875 | 1,218 | 1,526 | 2,103 | 2,369 | 3,160 |
| Vehicle finance charges | 308 | 67 | 72 | 128 | 213 | 276 | 448 | 493 | 591 |
| Maintenance and repairs | 581 | 221 | 251 | 337 | 466 | 518 | 708 | 808 | 1,048 |
| Vehicle insurance | 580 | 191 | 210 | 332 | 430 | 575 | 703 | 804 | 1,069 |
| Vehicle rental, leases, licenses, other charges | 195 | 62 | 47 | 77 | 108 | 158 | 244 | 265 | 453 |
| Public transportation | 278 | 123 | 128 | 151 | 144 | 207 | 297 | 266 | 676 |
| Health care | 1,411 | 598 | 1,012 | 1,295 | 1,384 | 1,373 | 1,364 | 1,704 | 2,043 |
| Health insurance | 540 | 221 | 452 | 594 | 586 | 549 | 549 | 575 | 635 |
| Medical services | 534 | 199 | 278 | 385 | 485 | 514 | 519 | 648 | 964 |
| Drugs | 244 | 141 | 241 | 246 | 241 | 240 | 218 | 272 | 294 |
| Medical supplies | 93 | 38 | 42 | 70 | 71 | 70 | 78 | 209 | 150 |
| Entertainment | 1,432 | 596 | 449 | 613 | 785 | 1,180 | 1,605 | 1,840 | 3,344 |
| Fees and admissions | 375 | 149 | 92 | 127 | 189 | 259 | 383 | 525 | 985 |
| Television, radios, sound equipment | 436 | 224 | 192 | 283 | 340 | 411 | 490 | 584 | 771 |
| Pets, toys, and playground equipment | 261 | 83 | 89 | 137 | 148 | 298 | 325 | 339 | 487 |

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989 - Continued

| Item | Complete reporting of income ¹ | | | | | | | | |
|--|---|-------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| | 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 |
| Other supplies, equipment, and services | 361 | 140 | 76 | 66 | 108 | 212 | 407 | 392 | 1,101 |
| Personal care products and services | 379 | 141 | 177 | 296 | 318 | 339 | 424 | 495 | 656 |
| Reading | 160 | 63 | 66 | 93 | 128 | 142 | 172 | 212 | 314 |
| Education | 342 | 443 | 178 | 134 | 150 | 211 | 290 | 341 | 847 |
| Tobacco products and smoking supplies | 265 | 142 | 206 | 241 | 258 | 311 | 311 | 303 | 282 |
| Miscellaneous | 676 | 287 | 298 | 368 | 440 | 669 | 783 | 749 | 1,351 |
| Cash contributions | 930 | 136 | 319 | 371 | 502 | 739 | 914 | 1,219 | 2,390 |
| Personal insurance and pensions | 2,760 | 295 | 332 | 742 | 1,243 | 2,047 | 3,265 | 4,416 | 7,286 |
| Life and other personal insurance | 349 | 94 | 124 | 194 | 212 | 262 | 417 | 540 | 739 |
| Pensions and Social Security | 2,411 | 201 | 208 | 548 | 1,032 | 1,785 | 2,848 | 3,876 | 6,547 |
| Sources of income and taxes: ¹ | | | | | | | | | |
| Money income before taxes | 31,308 | 2,420 | 7,502 | 12,331 | 17,357 | 24,555 | 34,474 | 44,550 | 79,151 |
| Wages and salaries | 23,248 | 1,210 | 2,084 | 5,908 | 10,638 | 17,951 | 28,503 | 37,669 | 60,877 |
| Self-employment income | 2,535 | -489 | 166 | 442 | 795 | 1,131 | 1,541 | 1,829 | 10,454 |
| Social Security, private and government retirement | 3,387 | 944 | 3,599 | 4,634 | 4,464 | 3,808 | 2,714 | 2,943 | 3,039 |
| Interest, dividends, rental income, other property income | 1,253 | 79 | 231 | 403 | 599 | 892 | 1,076 | 1,341 | 3,898 |
| Unemployment and workers' compensation, veterans' benefits | 207 | 80 | 141 | 176 | 212 | 212 | 256 | 321 | 224 |
| Public assistance, supplemental security income, food stamps | 290 | 370 | 970 | 405 | 291 | 151 | 41 | 81 | 91 |
| Regular contributions for support | 273 | 140 | 214 | 267 | 244 | 344 | 288 | 276 | 313 |
| Other income | 115 | 87 | 98 | 97 | 114 | 66 | 55 | 91 | 255 |
| Personal taxes ¹ | 2,812 | 15 | 64 | 389 | 914 | 1,675 | 2,998 | 4,119 | 9,045 |
| Federal income taxes | 2,228 | -10 | 34 | 275 | 692 | 1,284 | 2,329 | 3,187 | 7,348 |
| State and local income taxes | 521 | 0 | 13 | 84 | 208 | 353 | 593 | 849 | 1,534 |
| Other taxes | 62 | 26 | 17 | 30 | 15 | 37 | 75 | 83 | 163 |
| Income after taxes ¹ | 28,496 | 2,405 | 7,438 | 11,942 | 16,443 | 22,880 | 31,477 | 40,431 | 70,106 |
| Net change in total assets | 3,541 | 1,271 | -303 | 122 | 1,012 | 1,302 | 3,012 | 5,374 | 12,783 |
| Net change in total liabilities | 3,325 | 388 | 334 | 1,583 | 3,020 | 1,053 | 3,172 | 6,100 | 8,958 |
| Addenda: | | | | | | | | | |
| Other financial information | | | | | | | | | |

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989 - Continued

| Item | Complete reporting of income ¹ | | | | | | | | |
|---|---|-------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| | 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 |
| Other money receipts | 479 | 241 | 114 | 271 | 446 | 308 | 718 | 467 | 995 |
| Mortgage principal paid on owned property | -515 | -164 | -169 | -182 | -229 | -403 | -581 | -744 | -1,247 |
| Estimated market value of owned home | 61,986 | 25,846 | 28,765 | 31,633 | 38,406 | 46,841 | 58,728 | 77,537 | 145,087 |
| Estimated monthly rental value of owned home | 376 | 145 | 187 | 204 | 261 | 302 | 380 | 499 | 801 |
| Gifts of: | 876 | 404 | 355 | 465 | 520 | 733 | 920 | 1,052 | 1,948 |
| Clothing, males 2 and over | 69 | 26 | 44 | 36 | 48 | 73 | 74 | 58 | 137 |
| Clothing, females 2 and over | 91 | 26 | 44 | 37 | 57 | 103 | 120 | 116 | 157 |
| Clothing, infants less than 2 | 35 | 8 | 10 | 18 | 20 | 28 | 65 | 37 | 65 |
| Jewelry and watches | 25 | 16 | 18 | 14 | 16 | 25 | 26 | 34 | 42 |
| Small appliances and miscellaneous housewares | 19 | 5 | 4 | 14 | 10 | 12 | 22 | 35 | 41 |
| Household textiles | 7 | 2 | 3 | 5 | 8 | 9 | 8 | 12 | 10 |
| All other gifts | 630 | 321 | 232 | 341 | 361 | 483 | 605 | 760 | 1,496 |

¹ 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