

Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Number of consumer units (in thousands)	54,679	22,717	27,832	5,542	14,390	7,900	4,131	6,538	42,994
Income before taxes 1/	\$50,616	\$45,355	\$55,294	\$53,847	\$53,637	\$59,342	\$48,205	\$21,314	\$24,690
Income after taxes 1/	46,215	41,116	50,584	49,241	48,995	54,434	44,970	20,525	22,754
Age of reference person	48.1	56.1	41.5	31.8	39.4	51.9	48.8	36.6	48.9
Average number in consumer unit:									
Persons	3.2	2.0	4.0	3.5	4.2	3.9	4.9	3.0	1.6
Children under 18	0.9	0.0	1.6	1.5	2.2	0.6	1.5	1.9	0.2
Persons 65 and over	0.3	0.7	0.1	0.0	0.0	0.2	0.5	0.0	0.3
Earners	1.7	1.2	2.1	1.7	1.9	2.6	2.4	1.0	0.9
Vehicles	2.5	2.3	2.7	2.1	2.5	3.3	2.7	1.1	1.3
Percent distribution:									
Male	81	83	81	74	80	86	75	12	40
Female	19	17	19	26	20	14	25	88	60
Percent homeowner	80	83	78	68	76	87	76	34	48
With mortgage	52	38	63	63	65	60	53	25	21
Without mortgage	28	45	14	6	11	27	23	9	26
Renter	20	17	22	32	24	13	24	66	52
Black	7	5	8	7	8	10	15	35	14
White and other	93	95	92	94	92	90	86	65	86
Elementary (1-8)	7	8	5	2	5	9	14	6	9
High school (9-12)	40	39	39	35	40	41	46	55	41
College	53	52	55	63	56	50	39	39	49
Never attended and other	0	0	0	0	0	0	1	0	1
At least one vehicle owned	94	94	95	93	95	96	93	70	75
Average annual expenditures	\$43,036	\$38,277	\$46,180	\$43,616	\$46,476	\$47,361	\$48,134	\$24,953	\$23,264
Food	5,956	4,908	6,562	5,093	6,992	6,732	7,594	3,930	3,148
Food at home	3,655	2,856	4,097	3,358	4,333	4,133	5,046	2,615	1,877
Cereals and bakery products	571	434	657	496	722	635	730	424	285
Cereals and cereal products	205	141	246	193	277	220	273	194	109
Bakery products	366	293	411	304	445	416	457	230	177
Meats, poultry, fish, and eggs	929	713	1,033	773	1,072	1,139	1,427	739	480
Beef	276	202	309	234	323	331	468	230	131
Pork	192	145	214	155	228	228	294	153	112
Other meats	128	96	146	95	153	166	190	87	61
Poultry	182	141	203	160	202	236	268	151	93
Fish and seafood	111	96	117	96	120	126	146	87	58
Eggs	41	33	44	32	45	52	61	32	25
Dairy products	400	296	460	404	487	444	554	271	202
Fresh milk and cream	169	112	203	177	221	184	244	128	84
Other dairy products	231	184	257	226	266	260	310	143	117
Fruits and vegetables	628	530	673	561	706	683	872	385	323
Fresh fruits	200	172	213	185	211	236	273	99	100
Fresh vegetables	191	162	200	146	216	207	292	113	95
Processed fruits	137	113	150	139	161	137	172	99	75
Processed vegetables	100	83	109	92	118	103	135	74	54
Other food at home	1,127	882	1,274	1,124	1,347	1,231	1,463	796	588
Sugar and other sweets	146	125	159	116	175	156	173	108	73
Fats and oils	104	87	111	85	114	123	145	87	55
Miscellaneous foods	502	363	588	611	619	506	673	344	249
Nonalcoholic beverages	308	234	354	251	372	392	400	233	180
Food prepared by consumer unit on out-of-town trips	67	73	62	62	67	53	72	24	30
Food away from home	2,301	2,052	2,465	1,735	2,659	2,599	2,548	1,315	1,270
Alcoholic beverages	334	372	308	253	305	354	297	143	302
Housing	13,165	11,623	14,255	15,858	14,305	13,045	14,362	8,929	7,928

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Shelter	7,225	6,206	8,009	8,727	8,252	7,063	7,545	4,968	4,753
Owned dwellings	5,299	4,404	6,012	6,236	6,205	5,505	5,418	1,831	2,151
Mortgage interest and charges	3,060	2,036	3,860	4,335	4,070	3,144	3,302	1,136	1,060
Property taxes	1,294	1,283	1,330	1,250	1,304	1,435	1,111	427	566
Maintenance, repairs, insurance, other expenses	945	1,084	822	652	830	926	1,005	268	525
Rented dwellings	1,353	1,146	1,478	2,148	1,560	857	1,655	2,904	2,355
Other lodging	572	656	519	342	487	702	472	233	248
Utilities, fuels, and public services	2,813	2,555	2,962	2,583	2,896	3,346	3,230	2,108	1,790
Natural gas	342	314	365	322	356	414	339	266	230
Electricity	1,114	1,015	1,173	999	1,164	1,310	1,267	816	658
Fuel oil and other fuels	142	140	144	96	141	180	143	53	73
Telephone services	868	777	915	879	869	1,024	1,046	770	651
Water and other public services	347	310	365	286	366	418	436	203	177
Household operations	700	451	900	2,117	749	321	718	536	294
Personal services	365	52	604	1,818	444	43	476	430	97
Other household expenses	335	399	297	299	306	278	242	105	196
Housekeeping supplies	614	572	633	478	651	705	718	444	266
Laundry and cleaning supplies	155	124	168	134	170	189	247	104	73
Other household products	285	269	294	239	324	270	307	115	113
Postage and stationery	174	179	171	106	157	246	164	225	80
Household furnishings and equipment	1,814	1,839	1,751	1,953	1,756	1,609	2,151	872	825
Household textiles	95	90	99	100	96	104	95	50	55
Furniture	411	427	382	455	373	349	510	219	221
Floor coverings	163	138	155	326	131	90	393	56	25
Major appliances	224	221	220	220	217	227	269	104	91
Small appliances, miscellaneous housewares	115	119	112	65	120	129	110	36	52
Miscellaneous household equipment	805	844	782	787	818	710	774	407	379
Apparel and services	2,201	1,587	2,487	2,174	2,491	2,723	3,728	1,921	1,131
Men and boys	580	441	650	506	699	664	887	347	229
Men, 16 and over	448	409	445	383	397	588	706	158	201
Boys, 2 to 15	132	31	205	123	301	76	181	189	28
Women and girls	852	644	938	700	927	1,142	1,456	887	514
Women, 16 and over	703	607	700	544	592	1,035	1,305	625	477
Girls, 2 to 15	149	37	238	157	336	107	152	262	37
Children under 2	122	41	166	519	87	76	271	94	28
Footwear	354	218	419	203	503	400	668	420	205
Other apparel products and services	294	244	313	245	275	442	445	173	155
Transportation	8,412	7,390	9,089	8,262	8,832	10,134	9,473	4,261	4,122
Vehicle purchases (net outlay)	3,767	3,161	4,150	3,961	4,203	4,188	4,516	1,974	1,732
Cars and trucks, new	1,722	1,663	1,816	1,869	1,823	1,767	1,414	399	679
Cars and trucks, used	2,021	1,499	2,290	2,080	2,320	2,382	3,084	1,575	991
Other vehicles	24	0	45	12	60	39	18	0	62
Gasoline and motor oil	1,413	1,179	1,576	1,341	1,495	1,887	1,602	724	714
Other vehicle expenses	2,710	2,421	2,922	2,664	2,679	3,544	2,874	1,218	1,356
Vehicle finance charges	384	294	446	418	441	475	457	161	155
Maintenance and repairs	823	743	873	708	853	1,022	930	423	453
Vehicle insurance	905	827	953	799	829	1,288	1,008	422	476
Vehicle rental, leases, licenses, other charges	599	558	650	738	556	759	479	212	271
Public transportation	521	628	440	297	454	516	482	345	320
Health care	2,325	2,506	2,193	2,001	2,122	2,456	2,228	859	1,202
Health insurance	1,086	1,225	985	904	909	1,180	1,004	399	563
Medical services	739	673	809	784	834	779	629	266	337
Drugs	380	486	286	217	261	381	436	139	227
Medical supplies	120	122	113	97	118	116	159	55	74
Entertainment	2,407	2,254	2,485	2,060	2,820	2,145	2,713	1,241	1,187
Fees and admissions	618	583	675	503	766	629	432	303	280

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Television, radios, sound equipment	677	574	754	611	795	785	730	495	423
Pets, toys, and playground equipment	452	439	454	472	510	326	516	232	197
Other entertainment supplies, equipment and services	659	659	601	474	749	405	1,035	211	287
Personal care products and services	648	581	695	593	683	788	695	464	344
Reading	200	220	190	171	189	205	151	77	120
Education	647	411	832	305	814	1,230	688	408	384
Tobacco products and smoking supplies	280	236	292	216	293	344	442	204	230
Miscellaneous	969	1,054	887	794	846	1,029	1,072	675	736
Cash contributions	1,220	1,472	1,084	1,047	1,034	1,201	746	403	667
Personal insurance and pensions	4,274	3,661	4,822	4,790	4,751	4,974	3,946	1,439	1,763
Life and other personal insurance	514	484	534	505	522	576	549	166	177
Pensions and Social Security	3,759	3,177	4,289	4,285	4,230	4,398	3,397	1,273	1,587
Money income before taxes 1/	50,616	45,355	55,294	53,847	53,637	59,342	48,205	21,314	24,690
Wages and salaries	40,633	31,187	48,678	50,392	47,680	49,237	38,657	15,505	17,758
Self-employment income	3,287	2,874	3,779	2,487	4,115	4,109	2,268	1,125	1,279
Social Security, private and government retirement	5,030	9,233	1,542	221	548	4,299	5,297	1,024	3,968
Interest, dividends, rental income, other property income	882	1,493	471	89	450	787	278	309	679
Unemployment and workers' compensation, veterans' benefits	265	193	303	196	242	490	409	150	156
Public assistance, supplemental security income, food stamps	271	170	275	206	332	222	805	1,934	415
Regular contributions for support	117	85	116	133	123	90	297	1,137	263
Other income	131	119	131	122	146	109	194	130	171
Personal taxes 1/	4,401	4,238	4,710	4,605	4,642	4,909	3,236	789	1,936
Federal income taxes	3,305	3,114	3,592	3,597	3,507	3,741	2,442	508	1,481
State and local income taxes	938	934	981	898	999	1,009	680	245	386
Other taxes	158	191	137	110	136	158	114	36	69
Income after taxes 1/	46,215	41,116	50,584	49,241	48,995	54,434	44,970	20,525	22,754
Net change in total assets and liabilities	-1,812	-711	-2,308	414	-4,020	-1,101	-4,523	-3,195	-1,304
Net change in total assets	5,338	5,200	5,467	11,725	4,918	2,077	5,232	2,768	2,603
Net change in total liabilities	7,150	5,911	7,776	11,311	8,938	3,178	9,756	5,963	3,907
Other money receipts	343	467	273	191	209	448	132	190	285
Mortgage principal paid on owned property	-1,388	-1,084	-1,641	-1,319	-1,709	-1,743	-1,359	-481	-489
Estimated market value of owned home	99,894	99,749	101,499	90,451	99,001	113,799	89,872	28,708	45,940
Estimated monthly rental value of owned home	667	667	674	626	659	733	625	221	338
Gifts of goods and services	1,387	1,562	1,175	888	1,071	1,586	1,930	788	821
Food	86	77	89	37	98	107	122	38	35
Housing	358	391	327	312	312	365	388	211	189
Housekeeping supplies	52	60	48	44	49	48	41	15	29
Household textiles	10	13	8	6	6	13	7	3	6
Appliances and miscellaneous housewares	42	49	35	16	22	73	54	8	19
Major appliances	12	16	8	0	4	22	15	2	4
Small appliances and miscellaneous housewares	30	33	26	16	18	51	39	6	15
Miscellaneous household equipment	97	114	83	55	87	95	101	103	56
Other housing	156	155	154	191	148	137	185	83	80
Apparel and services	366	371	312	278	242	480	750	240	213
Males, 2 and over	103	131	74	95	54	98	160	57	49
Females, 2 and over	115	129	90	48	91	116	226	77	82
Children under 2	61	41	61	104	42	72	179	31	15
Other apparel products and services	87	70	87	31	55	194	186	75	68
Jewelry and watches	48	30	56	9	29	143	105	6	44
All other apparel products and services	39	40	32	22	26	51	81	69	23

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Transportation	73	86	39	50	28	53	227	21	49
Health care	41	60	27	7	22	51	29	8	50
Entertainment	127	149	110	100	112	111	120	81	93
Toys, games, hobbies, and tricycles	50	56	45	50	52	28	52	20	29
Other entertainment	77	93	64	50	60	83	68	61	64
Education	184	206	172	5	183	269	146	112	58
All other gifts	153	221	99	99	73	149	146	76	134

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

Note that 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 also that some data are likely to have large sampling errors.