

Table 1500. Composition of consumer unit: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 1996

| Item | Husband and wife consumer units | | | | | | | | | | |
|--|---------------------------------|----------|----------|------------------|--------------------------------|----------------------|----------------------|-------------------------|---------------|-----------------------|---------------|
| | Total | husband | wife | husband and wife | husband and wife with children | Oldest child under 6 | Oldest child 6 to 17 | Oldest child 18 or over | Other husband | One parent, and other | Single person |
| Number of consumer units (in thousands)..... | 54,679 | 22,717 | 27,832 | 5,542 | 14,390 | 7,900 | 4,131 | 6,538 | 42,994 | | |
| Consumer unit characteristics: | | | | | | | | | | | |
| 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 | | |

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|----------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Children under 18..... | .9 | n.a. | 1.6 | 1.5 | 2.2 | .6 | 1.5 | 1.9 | .2 |
| Persons 65 and over..... | .3 | .7 | .1 | (2) | (2) | .2 | .5 | (2) | .3 |
| Earners..... | 1.7 | 1.2 | 2.1 | 1.7 | 1.9 | 2.6 | 2.4 | 1.0 | .9 |
| Vehicles..... | 2.5 | 2.3 | 2.7 | 2.1 | 2.5 | 3.3 | 2.7 | 1.1 | 1.2 |
| | | | | | | | | | |
| Percent distribution: | | | | | | | | | |
| | | | | | | | | | |
| Sex of reference person: | | | | | | | | | |
| Male..... | 81 | 83 | 81 | 74 | 80 | 86 | 75 | 12 | 40 |
| Female..... | 19 | 17 | 19 | 26 | 20 | 14 | 25 | 88 | 60 |
| | | | | | | | | | |
| Housing tenure: | | | | | | | | | |
| 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 |
| | | | | | | | | | |
| Race of reference person: | | | | | | | | | |
| Black..... | 7 | 5 | 8 | 6 | 8 | 10 | 14 | 35 | 14 |
| White and other..... | 93 | 95 | 92 | 94 | 92 | 90 | 86 | 65 | 86 |
| | | | | | | | | | |
| Education of reference person: | | | | | | | | | |
| 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..... | (3) | (3) | (3) | (4) | (4) | (3) | 1 | (3) | 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..... | 13.8 | 12.8 | 14.2 | 11.7 | 15.0 | 14.2 | 15.8 | 15.7 | 13.5 |
| Food at home..... | 8.5 | 7.5 | 8.9 | 7.7 | 9.3 | 8.7 | 10.5 | 10.5 | 8.1 |

| | | | | | | | | | |
|---|------|------|------|------|------|------|------|------|------|
| Shelter..... | 16.8 | 16.2 | 17.3 | 20.0 | 17.8 | 14.9 | 15.7 | 19.9 | 20.4 |
| Owned dwellings..... | 12.3 | 11.5 | 13.0 | 14.3 | 13.4 | 11.6 | 11.3 | 7.3 | 9.2 |
| Mortgage interest and charges..... | 7.1 | 5.3 | 8.4 | 9.9 | 8.8 | 6.6 | 6.9 | 4.6 | 4.6 |
| Property taxes..... | 3.0 | 3.4 | 2.9 | 2.9 | 2.8 | 3.0 | 2.3 | 1.7 | 2.4 |
| Maintenance, repairs, insurance, other expenses..... | 2.2 | 2.8 | 1.8 | 1.5 | 1.8 | 2.0 | 2.1 | 1.1 | 2.3 |
| Rented dwellings..... | 3.1 | 3.0 | 3.2 | 4.9 | 3.4 | 1.8 | 3.4 | 11.6 | 10.1 |
| Other lodging..... | 1.3 | 1.7 | 1.1 | .8 | 1.0 | 1.5 | 1.0 | .9 | 1.1 |
| Utilities, fuels, and public services..... | 6.5 | 6.7 | 6.4 | 5.9 | 6.2 | 7.1 | 6.7 | 8.4 | 7.7 |
| Natural gas..... | .8 | .8 | .8 | .7 | .8 | .9 | .7 | 1.1 | 1.0 |
| Electricity..... | 2.6 | 2.7 | 2.5 | 2.3 | 2.5 | 2.8 | 2.6 | 3.3 | 2.8 |
| Fuel oil and other fuels..... | .3 | .4 | .3 | .2 | .3 | .4 | .3 | .2 | .3 |
| Telephone services..... | 2.0 | 2.0 | 2.0 | 2.0 | 1.9 | 2.2 | 2.2 | 3.1 | 2.8 |
| Water and other public services..... | .8 | .8 | .8 | .7 | .8 | .9 | .9 | .8 | .8 |
| Household operations..... | 1.6 | 1.2 | 1.9 | 4.9 | 1.6 | .7 | 1.5 | 2.1 | 1.3 |
| Personal services..... | .8 | .1 | 1.3 | 4.2 | 1.0 | .1 | 1.0 | 1.7 | .4 |
| Other household expenses..... | .8 | 1.0 | .6 | .7 | .7 | .6 | .5 | .4 | .8 |
| Housekeeping supplies..... | 1.4 | 1.5 | 1.4 | 1.1 | 1.4 | 1.5 | 1.5 | 1.8 | 1.1 |
| Laundry and cleaning supplies..... | .4 | .3 | .4 | .3 | .4 | .4 | .5 | .4 | .3 |
| Other household products..... | .7 | .7 | .6 | .5 | .7 | .6 | .6 | .5 | .5 |
| Postage and stationery..... | .4 | .5 | .4 | .2 | .3 | .5 | .3 | .9 | .3 |
| Household furnishings and equipment..... | 4.2 | 4.8 | 3.8 | 4.5 | 3.8 | 3.4 | 4.5 | 3.5 | 3.5 |
| Household textiles..... | .2 | .2 | .2 | .2 | .2 | .2 | .2 | .2 | .2 |
| Furniture..... | 1.0 | 1.1 | .8 | 1.0 | .8 | .7 | 1.1 | .9 | 1.0 |
| Floor coverings..... | .4 | .4 | .3 | .7 | .3 | .2 | .8 | 5/.2 | .1 |
| Major appliances..... | .5 | .6 | .5 | .5 | .5 | .5 | .6 | .4 | .4 |
| Small appliances, miscellaneous housewares | .3 | .3 | .2 | .1 | .3 | .3 | .2 | .1 | .2 |
| Miscellaneous household equipment..... | 1.9 | 2.2 | 1.7 | 1.8 | 1.8 | 1.5 | 1.6 | 1.6 | 1.6 |
| Apparel and services..... | 5.1 | 4.1 | 5.4 | 5.0 | 5.4 | 5.8 | 7.7 | 7.7 | 4.9 |
| Men and boys..... | 1.3 | 1.2 | 1.4 | 1.2 | 1.5 | 1.4 | 1.8 | 1.4 | 1.0 |

| | | | | | | | | | |
|---|------|------|------|------|------|------|------|-------|------|
| Men, 16 and over..... | 1.0 | 1.1 | 1.0 | .9 | .9 | 1.2 | 1.5 | .6 | .9 |
| Boys, 2 to 15..... | .3 | .1 | .4 | .3 | .6 | .2 | .4 | .8 | .1 |
| Women and girls..... | 2.0 | 1.7 | 2.0 | 1.6 | 2.0 | 2.4 | 3.0 | 3.6 | 2.2 |
| | | | | | | | | | |
| Women, 16 and over..... | 1.6 | 1.6 | 1.5 | 1.2 | 1.3 | 2.2 | 2.7 | 2.5 | 2.1 |
| Girls, 2 to 15..... | .3 | .1 | .5 | .4 | .7 | .2 | .3 | 1.0 | .2 |
| Children under 2..... | .3 | .1 | .4 | 1.2 | .2 | .2 | .6 | .4 | .1 |
| Footwear..... | .8 | .6 | .9 | .5 | 1.1 | .8 | 1.4 | 1.7 | .9 |
| Other apparel products and services..... | .7 | .6 | .7 | .6 | .6 | .9 | .9 | .7 | .7 |
| | | | | | | | | | |
| Transportation..... | 19.5 | 19.3 | 19.7 | 18.9 | 19.0 | 21.4 | 19.7 | 17.1 | 17.7 |
| Vehicle purchases (net outlay)..... | 8.8 | 8.3 | 9.0 | 9.1 | 9.0 | 8.8 | 9.4 | 7.9 | 7.4 |
| Cars and trucks, new..... | 4.0 | 4.3 | 3.9 | 4.3 | 3.9 | 3.7 | 2.9 | 5/1.6 | 2.9 |
| Cars and trucks, used..... | 4.7 | 3.9 | 5.0 | 4.8 | 5.0 | 5.0 | 6.4 | 6.3 | 4.3 |
| Other vehicles..... | .1 | (2) | .1 | (2) | .1 | 5/.1 | (2) | (4) | .3 |
| Gasoline and motor oil..... | 3.3 | 3.1 | 3.4 | 3.1 | 3.2 | 4.0 | 3.3 | 2.9 | 3.1 |
| Other vehicle expenses..... | 6.3 | 6.3 | 6.3 | 6.1 | 5.8 | 7.5 | 6.0 | 4.9 | 5.8 |
| Vehicle finance charges..... | .9 | .8 | 1.0 | 1.0 | .9 | 1.0 | .9 | .6 | .7 |
| Maintenance and repairs..... | 1.9 | 1.9 | 1.9 | 1.6 | 1.8 | 2.2 | 1.9 | 1.7 | 1.9 |
| Vehicle insurance..... | 2.1 | 2.2 | 2.1 | 1.8 | 1.8 | 2.7 | 2.1 | 1.7 | 2.0 |
| Vehicle rental, leases, licenses, other charges..... | 1.4 | 1.5 | 1.4 | 1.7 | 1.2 | 1.6 | 1.0 | .9 | 1.2 |
| Public transportation..... | 1.2 | 1.6 | 1.0 | .7 | 1.0 | 1.1 | 1.0 | 1.4 | 1.4 |
| | | | | | | | | | |
| Health care..... | 5.4 | 6.5 | 4.7 | 4.6 | 4.6 | 5.2 | 4.6 | 3.4 | 5.2 |
| Health insurance..... | 2.5 | 3.2 | 2.1 | 2.1 | 2.0 | 2.5 | 2.1 | 1.6 | 2.4 |
| Medical services..... | 1.7 | 1.8 | 1.8 | 1.8 | 1.8 | 1.6 | 1.3 | 1.1 | 1.5 |
| Drugs..... | .9 | 1.3 | .6 | .5 | .6 | .8 | .9 | .6 | 1.0 |
| Medical supplies..... | .3 | .3 | .2 | .2 | .3 | .2 | .3 | .2 | .3 |
| | | | | | | | | | |
| Entertainment..... | 5.6 | 5.9 | 5.4 | 4.7 | 6.1 | 4.5 | 5.6 | 5.0 | 5.1 |
| Fees and admissions..... | 1.4 | 1.5 | 1.5 | 1.2 | 1.6 | 1.3 | .9 | 1.2 | 1.2 |
| Television, radios, sound equipment..... | 1.6 | 1.5 | 1.6 | 1.4 | 1.7 | 1.7 | 1.5 | 2.0 | 1.8 |

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|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Pets, toys, and playground equipment..... | 1.0 | 1.1 | 1.0 | 1.1 | 1.1 | .7 | 1.1 | .9 | .8 |
| Other entertainment supplies, equipment, and services..... | 1.5 | 1.7 | 1.3 | 1.1 | 1.6 | .9 | 2.2 | .8 | 1.2 |
| Personal care products and services..... | 1.5 | 1.5 | 1.5 | 1.4 | 1.5 | 1.7 | 1.4 | 1.9 | 1.5 |
| Reading..... | .5 | .6 | .4 | .4 | .4 | .4 | .3 | .3 | .5 |
| Education..... | 1.5 | 1.1 | 1.8 | 0.7 | 1.8 | 2.6 | 1.4 | 1.6 | 1.7 |
| Tobacco products and smoking supplies..... | .7 | .6 | .6 | .5 | .6 | .7 | .9 | .8 | 1.0 |
| Miscellaneous..... | 2.3 | 2.8 | 1.9 | 1.8 | 1.8 | 2.2 | 2.2 | 2.7 | 3.2 |
| Cash contributions..... | 2.8 | 3.8 | 2.3 | 2.4 | 2.2 | 2.5 | 1.6 | 1.6 | 2.9 |
| Personal insurance and pensions..... | 9.9 | 9.6 | 10.4 | 11.0 | 10.2 | 10.5 | 8.2 | 5.8 | 7.6 |
| Life and other personal insurance..... | 1.2 | 1.3 | 1.2 | 1.2 | 1.1 | 1.2 | 1.1 | .7 | .8 |
| Pensions and Social Security..... | 8.7 | 8.3 | 9.3 | 9.8 | 9.1 | 9.3 | 7.1 | 5.1 | 6.8 |
| Sources of income and personal taxes: 1/ | | | | | | | | | |
| Money income before taxes..... | \$50,616 | \$45,355 | \$55,294 | \$53,847 | \$53,637 | \$59,342 | \$48,205 | \$21,314 | \$24,690 |
| Wages and salaries..... | 80.3 | 68.8 | 88.0 | 93.6 | 88.9 | 83.0 | 80.2 | 72.7 | 71.9 |
| Self-employment income..... | 6.5 | 6.3 | 6.8 | 4.6 | 7.7 | 6.9 | 4.7 | 5.3 | 5.2 |
| Social Security, private and government retirement..... | 9.9 | 20.4 | 2.8 | .4 | 1.0 | 7.2 | 11.0 | 4.8 | 16.1 |
| Interest, dividends, rental income, other property income..... | 1.7 | 3.3 | .9 | .2 | .8 | 1.3 | .6 | 1.4 | 2.7 |
| Unemployment and workers' compensation, veterans' benefits..... | .5 | .4 | .5 | .4 | .5 | .8 | .8 | .7 | .6 |
| Public assistance, supplemental security income, food stamps..... | .5 | .4 | .5 | .4 | .6 | .4 | 1.7 | 9.1 | 1.7 |

| | | | | | | | | | |
|--|------|------|------|------|------|------|------|------|------|
| Regular contributions for support..... | .2 | .2 | .2 | 5/.2 | .2 | .2 | .6 | 5.3 | 1.1 |
| Other income..... | .3 | .3 | .2 | .2 | .3 | .2 | .4 | .6 | .7 |
| | | | | | | | | | |
| Personal taxes..... | 8.7 | 9.3 | 8.5 | 8.6 | 8.7 | 8.3 | 6.7 | 3.7 | 7.8 |
| Federal income taxes..... | 6.5 | 6.9 | 6.5 | 6.7 | 6.5 | 6.3 | 5.1 | 2.4 | 6.0 |
| State and local income taxes..... | 1.9 | 2.1 | 1.8 | 1.7 | 1.9 | 1.7 | 1.4 | 1.1 | 1.6 |
| Other taxes..... | .3 | .4 | .2 | .2 | .3 | .3 | .2 | .2 | .3 |
| | | | | | | | | | |
| Income after taxes..... | 91.3 | 90.7 | 91.5 | 91.4 | 91.3 | 91.7 | 93.3 | 96.3 | 92.2 |
| | | | | | | | | | |

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

2/ Value less than 0.05.

3/ Value less than 0.5.

4/ No data reported.

5/ Data are likely to have large sampling errors.

n.a. Not applicable.