

Table 3. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995 - 1996

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)	25,692	853	1,902	2,561	2,937	4,434	3,174	2,683	3,387	3,762
Income before taxes 1/	\$40,337	\$715	\$7,519	\$12,555	\$17,369	\$24,541	\$34,692	\$44,460	\$58,657	\$106,709
Income after taxes 1/	36,916	179	7,214	12,206	16,887	23,374	32,501	41,235	52,992	94,857
Age of reference person	53.3	49.0	54.8	60.3	60.5	56.9	52.2	49.5	47.0	48.0
Average number in consumer unit:										
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	0.2	0.3	0.1	0.1	0.1	0.1	0.0	0.0	0.0
Persons 65 and over	0.6	0.4	0.6	0.9	1.0	0.8	0.5	0.4	0.2	0.2
Earners	1.2	0.9	0.6	0.6	0.8	1.0	1.3	1.5	1.7	1.8
Vehicles	2.1	1.6	1.3	1.6	1.8	2.0	2.3	2.6	2.6	2.5
Percent distribution:										
Male	69	57	44	62	69	69	71	74	75	77
Female	31	43	56	38	31	31	29	26	25	23
Percent homeowner	74	51	54	66	74	76	74	77	80	86
With mortgage	36	14	15	17	23	26	32	48	57	64
Without mortgage	38	37	39	49	52	50	42	29	23	22
Renter	26	49	46	34	26	24	26	23	20	14
Black	9	16	20	12	8	10	6	6	5	5
White and other	91	84	80	88	92	90	94	94	95	95
Elementary (1-8)	9	12	27	18	15	10	4	3	2	1
High school (9-12)	42	51	48	55	52	53	41	40	34	18
College	49	36	24	26	33	37	55	57	64	81
Never attended and other	0	2	1	1	0	0	0	0	0	0
At least one vehicle owned	92	74	73	85	91	93	96	98	98	96
Average annual expenditures	\$36,581	\$19,664	\$17,176	\$20,124	\$24,584	\$27,825	\$33,864	\$40,114	\$47,296	\$70,774
Food	4,777	2,811	2,699	3,225	3,895	4,178	4,871	5,202	5,503	7,504
Food at home	2,811	2,021	2,092	2,360	2,672	2,602	2,897	2,983	3,040	3,558
Cereals and bakery products	437	350	329	358	428	407	456	447	482	534
Cereals and cereal products	153	126	128	136	148	151	150	157	163	175
Bakery products	284	223	201	222	280	256	306	289	319	359
Meats, poultry, fish, and eggs	708	539	573	648	729	652	708	782	712	845
Beef	203	131	182	177	202	196	170	263	226	224
Pork	146	112	128	137	189	138	169	142	138	136
Other meats	95	79	63	91	95	84	101	93	94	124
Poultry	136	93	100	121	129	123	148	156	137	168
Fish and seafood	96	97	67	88	81	78	86	98	92	159
Eggs	32	27	32	34	32	33	33	30	26	34
Dairy products	300	236	221	227	286	276	331	306	326	381
Fresh milk and cream	115	116	110	105	120	119	120	115	111	115
Other dairy products	185	120	112	122	166	157	211	191	214	266
Fruits and vegetables	499	334	343	432	472	490	501	494	528	653
Fresh fruits	159	105	102	138	152	152	169	149	162	214
Fresh vegetables	151	104	104	131	140	148	149	144	150	214
Processed fruits	106	84	73	87	98	106	101	111	118	133
Processed vegetables	84	41	63	76	83	84	82	90	98	93
Other food at home	867	562	627	695	757	778	902	954	992	1,145
Sugar and other sweets	120	60	94	118	103	127	119	126	128	142
Fats and oils	83	63	73	86	86	78	84	84	90	89
Miscellaneous foods	365	219	238	282	312	311	385	415	446	484
Nonalcoholic beverages	239	176	207	179	228	216	243	274	255	306
Food prepared by consumer unit on out-of-town trips	59	45	16	31	28	46	71	55	72	125
Food away from home	1,966	790	607	865	1,223	1,577	1,974	2,219	2,462	3,947
Alcoholic beverages	391	196	131	159	170	222	344	496	517	929
Housing	11,026	6,905	5,983	6,641	7,597	8,538	9,938	10,996	14,410	20,911
Shelter	5,894	3,914	3,240	3,320	3,755	4,189	5,221	5,949	7,561	12,147
Owned dwellings	3,911	1,674	1,508	1,731	2,103	2,468	3,217	4,007	5,403	9,403
Mortgage interest and charges	1,904	469	409	396	608	807	1,360	2,051	3,098	5,599

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Property taxes	1,097	756	558	667	824	862	936	984	1,283	2,277
Maintenance, repairs, insurance, other expenses	910	449	541	668	671	800	920	972	1,021	1,528
Rented dwellings	1,469	1,874	1,632	1,422	1,350	1,394	1,523	1,485	1,577	1,356
Other lodging	514	366	99	167	302	327	481	458	581	1,388
Utilities, fuels, and public services	2,354	1,893	1,741	1,966	2,168	2,225	2,335	2,373	2,557	3,145
Natural gas	290	236	208	247	273	281	267	282	295	416
Electricity	913	741	704	821	862	894	915	901	987	1,125
Fuel oil and other fuels	114	61	105	99	129	123	118	105	111	126
Telephone services	755	651	531	585	632	669	777	780	863	1,072
Water and other public services	281	205	193	214	272	258	258	305	301	405
Household operations	432	213	191	297	312	322	506	393	339	965
Personal services	104	26	42	135	114	97	236	129	34	64
Other household expenses	328	187	149	163	198	224	269	264	306	901
Housekeeping supplies	550	302	257	360	441	502	508	625	582	955
Laundry and cleaning supplies	122	93	82	110	98	133	111	141	116	158
Other household products	257	113	110	155	207	227	221	272	272	498
Postage and stationery	172	97	65	95	136	142	176	212	194	299
Household furnishings and equipment	1,796	582	554	698	922	1,300	1,368	1,656	3,371	3,699
Household textiles	84	63	33	34	58	76	91	78	104	160
Furniture	352	93	110	132	211	247	281	378	529	801
Floor coverings	284	10	28	60	43	176	82	163	1,158	388
Major appliances	189	85	122	109	156	182	231	173	254	252
Small appliances, miscellaneous housewares	115	27	40	103	72	97	108	69	168	218
Miscellaneous household equipment	772	304	222	259	381	522	575	796	1,158	1,881
Apparel and services	1,726	1,146	726	682	1,006	1,364	1,337	1,987	2,384	3,533
Men and boys	407	218	145	131	300	371	316	465	553	783
Men, 16 and over	374	175	108	119	275	344	268	435	513	745
Boys, 2 to 15	33	43	36	12	25	27	48	30	40	38
Women and girls	762	591	335	296	348	582	634	889	1,154	1,495
Women, 16 and over	705	552	313	260	320	518	587	839	1,049	1,421
Girls, 2 to 15	57	39	23	35	28	64	47	50	105	74
Children under 2	40	62	36	11	19	31	39	85	41	51
Footwear	244	115	118	153	209	228	171	260	316	421
Other apparel products and services	273	160	92	91	131	152	178	288	320	783
Transportation	6,808	3,659	3,016	3,691	4,883	5,210	6,996	8,146	8,945	11,901
Vehicle purchases (net outlay)	2,973	1,551	1,366	1,653	2,236	2,154	3,104	3,801	3,755	5,140
Cars and trucks, new	1,431	303	595	332	1,138	854	1,101	2,211	2,091	2,891
Cars and trucks, used	1,492	1,248	735	1,321	1,095	1,299	1,993	1,533	1,615	2,017
Other vehicles	50	0	36	0	2	0	10	56	49	232
Gasoline and motor oil	1,069	716	573	721	795	952	1,130	1,254	1,394	1,513
Other vehicle expenses	2,254	1,128	952	1,141	1,586	1,822	2,322	2,683	3,037	3,881
Vehicle finance charges	284	150	82	85	192	206	301	439	408	482
Maintenance and repairs	722	381	334	418	474	632	775	893	911	1,161
Vehicle insurance	784	402	344	491	635	674	839	918	1,026	1,177
Vehicle rental, leases, licenses, other charges	464	196	193	146	285	309	407	434	693	1,060
Public transportation	512	264	126	176	265	283	439	407	759	1,367
Health care	2,217	1,336	1,609	2,145	2,639	2,557	2,100	2,220	2,061	2,271
Health insurance	1,115	654	758	1,144	1,389	1,302	1,080	1,145	971	1,081
Medical services	555	395	395	354	575	550	535	596	636	716
Drugs	430	253	406	523	563	581	380	341	330	322
Medical supplies	117	33	51	124	112	124	106	138	124	152
Entertainment	2,060	977	671	997	945	1,399	1,793	2,425	2,623	4,787
Fees and admissions	517	220	90	283	257	257	494	473	675	1,379
Television, radios, sound equipment	548	371	291	356	386	447	529	650	754	847
Pets, toys, and playground equipment	398	185	168	179	182	309	424	312	538	864
Other entertainment supplies, equipment and services	597	201	122	179	120	386	347	990	656	1,698
Personal care products and services	556	339	269	314	390	478	568	696	674	908
Reading	199	104	87	107	142	169	205	205	249	363

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Education	381	225	153	115	136	154	404	545	533	884
Tobacco products and smoking supplies	276	298	241	233	253	318	303	276	303	237
Miscellaneous	986	750	582	529	675	751	1,090	1,130	1,215	1,672
Cash contributions	1,383	470	670	659	789	822	1,183	1,460	1,722	3,379
Personal insurance and pensions	3,795	447	337	627	1,064	1,664	2,733	4,331	6,155	11,495
Life and other personal insurance	434	180	162	224	283	327	354	485	538	957
Pensions and Social Security	3,361	267	176	402	781	1,337	2,379	3,846	5,616	10,538
Money income before taxes 1/	40,337	715	7,519	12,555	17,369	24,541	34,692	44,460	58,657	106,709
Wages and salaries	28,154	1,058	1,884	3,684	6,082	12,094	22,240	33,429	47,833	83,916
Self-employment income	2,524	-2,209	30	221	361	866	942	2,003	2,430	11,862
Social Security, private and government retirement	7,519	784	3,793	7,308	9,805	10,233	9,562	7,004	5,644	6,423
Interest, dividends, rental income, other property income	1,311	194	89	150	312	678	1,149	1,318	2,108	3,916
Unemployment and workers' compensation, veterans' benefits	231	78	132	146	283	240	380	337	190	157
Public assistance, supplemental security income, food stamps	301	710	1,408	863	235	149	59	72	22	117
Regular contributions for support	153	61	114	143	184	150	257	92	141	148
Other income	142	39	68	39	107	132	103	207	288	169
Personal taxes 1/	3,421	536	305	349	482	1,168	2,191	3,225	5,665	11,852
Federal income taxes	2,519	397	155	160	270	797	1,516	2,357	4,285	8,960
State and local income taxes	707	67	68	107	91	203	451	616	1,173	2,519
Other taxes	195	72	82	81	120	167	224	252	207	372
Income after taxes 1/	36,916	179	7,214	12,206	16,887	23,374	32,501	41,235	52,992	94,857
Net change in total assets and liabilities	-2,321	-694	291	-619	-1,874	-2,340	-2,682	-5,212	-2,406	-3,053
Net change in total assets	3,696	1,954	851	331	958	-395	1,541	1,123	8,648	13,979
Net change in total liabilities	6,018	2,648	560	951	2,831	1,945	4,223	6,336	11,054	17,032
Other money receipts	531	11	468	190	370	289	169	510	786	1,414
Mortgage principal paid on owned property	-931	-666	-260	-254	-406	-475	-635	-1,005	-1,560	-2,369
Estimated market value of owned home	85,007	47,604	39,426	51,014	64,276	72,213	80,237	82,249	96,075	166,974
Estimated monthly rental value of owned home	587	318	288	402	479	515	555	574	679	1,048
Gifts of goods and services	1,336	1,085	501	434	831	802	1,126	1,535	1,805	3,034
Food	79	41	25	46	45	62	51	72	96	191
Housing	320	299	100	186	202	181	297	342	411	696
Housekeeping supplies	55	35	13	17	45	44	49	55	68	118
Household textiles	10	9	4	4	6	5	11	15	12	19
Appliances and miscellaneous housewares	41	6	4	16	25	30	58	26	43	103
Major appliances	10	0	1	2	12	9	17	8	9	16
Small appliances and miscellaneous housewares	32	6	3	14	14	22	41	18	33	87
Miscellaneous household equipment	88	90	33	34	46	45	68	124	135	183
Other housing	126	159	47	115	81	57	110	122	154	273
Apparel and services	333	320	102	76	275	216	295	445	480	621
Males, 2 and over	97	157	25	25	113	81	102	138	101	138
Females, 2 and over	136	66	14	30	84	68	126	134	208	341
Children under 2	35	23	20	8	14	30	30	85	40	51
Other apparel products and services	65	74	43	13	66	38	37	88	132	90
Jewelry and watches	28	3	37	2	23	12	25	27	64	38
All other apparel products and services	37	70	6	11	43	25	13	61	67	52
Transportation	65	100	12	21	29	49	58	56	93	147
Health care	37	18	138	4	6	18	21	31	52	66
Entertainment	147	119	23	32	96	116	139	187	232	269
Toys, games, hobbies, and tricycles	56	23	15	14	33	59	47	82	88	86
Other entertainment	91	96	8	18	63	57	92	105	144	182
Education	166	86	15	3	52	36	93	204	197	620
All other gifts	189	101	86	66	126	125	172	196	244	424

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.