

**Table 35. Consumer units of one person by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95**

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)	24,635	2,730	5,950	4,035	2,670	3,839	2,367	1,273	986	785
<b>Consumer unit characteristics:</b>										
<b>Income before taxes</b> <sup>1</sup>	\$21,329	\$2,583	\$7,456	\$12,210	\$17,213	\$24,510	\$34,159	\$43,972	\$56,278	\$117,662
<b>Income after taxes</b> <sup>1</sup>	19,303	2,500	7,318	11,606	16,161	22,269	30,424	39,080	48,293	102,283
<b>Age of reference person</b>	51.4	45.0	60.9	57.4	50.4	45.4	42.4	46.0	44.8	48.2
<b>Average number in consumer unit:</b>										
Persons	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Children under 18	0	0	0	0	0	0	0	0	0	0
Persons 65 and over	0.3	0.3	0.6	0.5	0.3	0.2	0.1	0.1	0.1	0.2
Earners	0.6	0.5	0.3	0.5	0.7	0.8	0.9	0.9	0.9	0.9
Vehicles	1.0	0.6	0.6	1.0	1.1	1.3	1.4	1.2	1.4	1.3
<b>Percent distribution:</b>										
<b>Sex of reference person:</b>										
Male	45	47	32	37	50	52	52	58	60	70
Female	55	53	68	63	50	48	48	42	40	30
<b>Housing tenure:</b>										
Homeowner	45	29	39	50	47	46	46	55	67	66
With mortgage	18	9	6	9	17	24	32	39	56	47
Without mortgage	27	21	34	41	30	22	14	16	11	19
Renter	55	71	61	50	53	54	54	45	33	34
<b>Race of reference person:</b>										
Black	10	16	13	8	10	7	9	8	2	8
White and other	90	84	87	92	90	93	91	92	98	92
<b>Education of reference person:</b>										
Elementary (1-8)	11	13	27	10	5	3	1	1	1	1
High school (9-12)	38	40	43	45	51	39	27	18	16	10
College	51	47	29	44	44	58	72	81	83	90
Never attended and other	0	1	1	0	0	0	0	0	0	0
<b>At least one vehicle owned</b>	72	48	52	75	81	89	90	82	88	86
<b>Average annual expenditures:</b>										
	\$20,130	\$10,745	\$11,364	\$15,526	\$18,544	\$23,465	\$28,750	\$33,277	\$42,719	\$55,076
<b>Food</b>	2,575	1,676	1,900	2,216	2,404	2,884	3,021	3,653	4,804	5,115
Food at home	1,446	1,002	1,353	1,469	1,444	1,578	1,424	1,478	2,113	1,741
Cereals and bakery products	228	162	214	245	228	249	236	241	268	249
Cereals and cereal products	79	56	77	87	77	86	78	84	87	94
Bakery products	149	106	137	158	151	164	158	157	181	155

See footnotes at end of table.

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Meats, poultry, fish, and eggs	350	279	353	361	364	381	298	275	483	342
Beef	97	72	98	94	112	94	98	62	174	79
Pork	73	58	90	77	71	76	49	45	81	59
Other meats	47	46	43	56	50	49	38	61	47	33
Poultry	68	53	64	72	63	87	57	49	68	98
Fish and seafood	48	38	36	47	53	59	40	48	93	58
Eggs	17	12	22	17	14	15	15	10	20	16
Dairy products	158	102	163	170	155	158	163	141	229	139
Fresh milk and cream	67	47	81	74	63	61	57	52	75	49
Other dairy products	92	55	82	96	92	97	106	89	153	90
Fruits and vegetables	259	163	253	281	241	262	233	235	421	412
Fresh fruits	84	44	87	97	76	85	71	68	133	123
Fresh vegetables	78	47	75	80	73	76	75	79	100	196
Processed fruits	55	41	52	57	54	56	52	44	107	64
Processed vegetables	42	31	40	47	37	45	35	44	81	29
Other food at home	451	297	370	412	456	528	494	585	712	600
Sugar and other sweets	58	40	51	56	55	68	59	62	87	67
Fats and oils	44	29	50	46	42	46	36	39	48	37
Miscellaneous foods	190	121	147	176	194	227	207	253	297	291
Nonalcoholic beverages	134	94	110	119	147	156	155	158	207	140
Food prep by cu, out-of-town trips	26	13	11	15	18	31	38	73	73	66
Food away from home	1,129	673	547	747	960	1,306	1,597	2,175	2,691	3,373
<b>Alcoholic beverages</b>	278	157	106	189	291	330	462	532	634	652
<b>Housing</b>	6,936	4,146	4,509	5,915	6,431	7,676	9,509	10,883	12,520	17,136
Shelter	4,221	2,466	2,503	3,386	4,025	4,777	5,964	6,945	8,165	10,971
Owned dwellings	1,790	764	724	1,281	1,566	1,954	2,472	3,277	5,414	6,994
Mortgage interest and charges	786	276	147	229	441	877	1,392	1,644	3,273	4,668
Property taxes	485	260	287	456	463	499	633	702	1,090	1,376
Maintenance, repairs, insurance, other expenses	518	228	291	596	661	578	447	931	1,051	951
Rented dwellings	2,213	1,563	1,681	1,939	2,280	2,661	3,254	3,032	2,278	2,935
Other lodging	219	139	98	166	179	162	238	636	473	1,042
Utilities, fuels, and public services	1,411	944	1,155	1,422	1,468	1,524	1,711	1,694	2,019	2,048
Natural gas	177	114	158	185	202	181	204	190	211	241
Electricity	512	365	446	533	527	545	593	574	680	641
Fuel oil and other fuels	70	45	73	81	62	62	58	64	124	116
Telephone services	505	332	366	455	532	588	670	688	748	809
Water and other public services	148	87	112	167	144	150	186	178	256	241
Household operations	241	227	149	222	169	215	253	292	486	1,019
Personal services	43	137	41	32	12	36	13	37	51	37
Other household expenses	197	91	108	190	157	179	240	255	436	982
Housekeeping supplies	248	127	206	227	218	293	295	319	381	475
Laundry and cleaning supplies	58	48	43	48	57	67	73	69	85	122

See footnotes at end of table.

**Table 35. Consumer units of one person by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95- Continued**

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Other household products	101	43	100	96	93	137	97	108	86	179
Postage and stationery	89	36	63	83	68	89	124	142	211	173
Household furnishings and equipment	815	381	497	659	551	867	1,287	1,633	1,469	2,623
Household textiles	64	74	70	24	48	66	71	127	46	157
Furniture	183	127	80	100	109	225	330	374	388	628
Floor coverings	87	1	151	65	30	70	59	192	56	243
Major appliances	81	35	51	72	86	104	135	95	147	132
Small appliances, miscellaneous housewares	56	21	32	36	45	66	110	78	95	210
Miscellaneous household equipment	342	122	114	363	234	335	582	766	737	1,253
<b>Apparel and services</b>	975	403	482	582	844	1,347	1,494	1,440	1,872	3,755
Men and boys	210	84	68	100	190	280	392	288	515	871
Men, 16 and over	196	82	58	94	178	274	364	272	502	750
Boys, 2 to 15	14	2	9	7	12	6	28	15	14	121
Women and girls	404	149	208	254	291	632	507	618	691	1,807
Women, 16 and over	391	147	202	246	273	615	476	586	683	1,792
Girls, 2 to 15	13	2	6	9	18	16	31	32	8	14
Children under 2	14	10	10	10	14	15	22	18	27	19
Footwear	170	67	113	108	195	219	249	244	226	465
Other apparel products and services	177	93	83	109	154	202	324	272	413	592
<b>Transportation</b>	3,216	1,165	1,310	2,195	3,543	4,564	4,668	6,230	6,933	8,380
Vehicle purchases (net outlay)	1,282	217	435	658	1,484	2,072	1,789	2,992	3,080	3,495
Cars and trucks, new	686	61	180	370	705	954	1,132	2,019	2,059	1,702
Cars and trucks, used	549	134	255	285	745	1,090	604	720	814	1,494
Other vehicles	47	23	0	3	34	27	53	254	207	298
Gasoline and motor oil	537	324	312	446	594	728	788	757	846	824
Other vehicle expenses	1,132	492	441	879	1,256	1,511	1,751	1,986	2,315	2,833
Vehicle finance charges	101	35	22	49	106	173	217	198	236	142
Maintenance and repairs	417	196	183	355	451	567	615	712	824	828
Vehicle insurance	409	183	180	367	511	569	601	628	738	661
Vehicle rental, leases, licenses, other charges	205	79	56	108	188	203	318	448	518	1,202
Public transportation	266	131	122	212	209	252	340	495	690	1,228
<b>Health care</b>	1,167	715	1,185	1,388	1,209	1,011	1,104	1,262	1,338	1,873
Health insurance	558	327	621	743	602	456	410	566	609	647
Medical services	342	233	241	326	360	327	431	426	499	978
Drugs	217	128	281	273	206	165	193	205	174	169
Medical supplies	50	27	42	46	41	63	70	65	55	79
<b>Entertainment</b>	1,023	616	492	672	875	1,287	1,788	1,643	2,396	2,412
Fees and admissions	274	172	97	164	212	294	431	572	764	1,059
Television, radios, sound equipment	374	322	246	304	380	405	556	527	537	752
Pets, toys, and playground equipment	176	68	79	122	176	230	324	350	349	324
Other supplies, equipment, and services	199	53	71	82	107	357	477	194	746	277

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<b>Personal care products and services</b>	251	137	163	243	199	265	336	407	467	651
<b>Reading</b>	129	52	68	111	119	155	200	232	269	317
<b>Education</b>	298	693	281	267	215	183	145	199	302	689
<b>Tobacco products and smoking supplies</b>	164	146	139	134	186	198	230	148	140	191
<b>Miscellaneous</b>	640	492	257	524	548	753	1,019	919	1,568	1,623
<b>Cash contributions</b>	735	185	222	538	640	741	1,267	1,072	3,286	2,471
<b>Personal insurance and pensions</b>	1,742	164	249	552	1,041	2,070	3,506	4,658	6,190	9,810
Life and other personal insurance	153	76	103	119	97	174	222	207	262	619
Pensions and Social Security	1,589	88	146	433	944	1,896	3,284	4,451	5,927	9,190
<b>Sources of income and taxes: <sup>1</sup></b>										
<b>Money income before taxes</b>	21,329	2,583	7,456	12,210	17,213	24,510	34,159	43,972	56,278	117,662
Wages and salaries	14,167	996	1,539	4,407	10,152	18,255	28,594	36,108	48,176	77,703
Self-employment income	1,110	-49	12	398	234	668	1,076	1,859	2,048	19,974
Social Security, private and government retirement	4,181	1,017	4,760	6,104	5,180	3,752	2,734	3,424	3,163	6,484
Interest, dividends, rental income, other property income	990	31	118	421	753	869	950	2,050	1,843	12,588
Unemployment and workers' compensation, veterans' benefits	233	48	86	166	445	444	266	109	673	139
Public assistance, supplemental security income, food stamps	195	266	573	142	0	16	13	9	3	0
Regular contributions for support	281	175	235	324	309	263	351	271	271	593
Other income	171	100	132	247	141	243	175	142	102	182
<b>Personal taxes <sup>1</sup></b>	2,026	83	137	604	1,052	2,241	3,736	4,892	7,985	15,380
Federal income taxes	1,506	32	63	370	729	1,684	2,802	3,727	6,222	11,748
State and local income taxes	417	19	16	144	229	441	790	1,023	1,612	3,168
Other taxes	103	32	58	90	94	116	144	141	150	464
<b>Income after taxes <sup>1</sup></b>	19,303	2,500	7,318	11,606	16,161	22,269	30,424	39,080	48,293	102,283
<b>Addenda:</b>										
<b>Net change in total assets and liabilities</b>	-363	-590	-1,167	-460	148	2,823	-674	-1,712	-2,468	-4,527
Net change in total assets	1,581	279	-457	-231	1,099	5,094	2,483	1,322	6,439	6,929
Net change in total liabilities	1,944	869	710	229	951	2,270	3,157	3,034	8,906	11,457

See footnotes at end of table.

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<b>Other financial information</b>										
Other money receipts	475	221	208	105	121	1,255	302	987	468	2,375
Mortgage principal paid, owned property	-345	-108	-80	-126	-303	-317	-576	-710	-1,455	-1,904
Estimated market value of owned home	40,958	22,144	24,916	41,250	35,824	42,137	46,932	54,352	91,131	135,380
Estimated monthly rental value of owned home	293	163	194	287	280	304	332	405	623	796
<b>Gifts of goods and services</b>										
Food	59	33	21	24	50	63	95	133	186	199
Housing	193	162	127	144	120	193	242	452	394	457
Housekeeping supplies	29	19	17	27	20	39	34	60	52	55
Household textiles	14	9	31	3	7	13	11	14	1	7
Appliances and miscellaneous housewares	19	4	10	10	14	27	35	27	35	93
Major appliances	4	0	2	3	1	14	4	1	7	15
Small appliances and miscellaneous housewares	15	4	8	7	14	13	32	26	28	77
Miscellaneous household equipment	60	27	13	79	30	42	64	205	206	168
Other housing	71	102	55	25	48	71	99	147	101	136
Apparel and services	194	53	83	122	152	276	363	265	514	531
Males 2 and over	56	14	27	22	44	103	116	19	110	197
Females 2 and over	65	10	22	54	60	95	83	119	227	122
Children under 2	14	10	10	10	14	15	22	16	27	19
Other apparel products and services	59	19	23	35	34	64	142	111	150	193
Jewelry and watches	36	11	6	16	20	43	107	53	114	130
All other apparel products and services	23	8	18	19	14	21	35	58	35	63
Transportation	51	13	15	17	28	106	70	45	73	371
Health care	39	80	8	52	58	27	23	45	57	72
Entertainment	79	120	27	67	61	86	94	139	152	250
Toys, games, hobbies, and tricycles	22	6	10	20	26	27	36	30	48	37
Other entertainment	57	114	16	47	35	58	58	109	104	213
Education	59	15	29	33	25	60	34	111	164	554
All other gifts	123	52	51	107	93	114	159	351	309	406

<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