

**Table 36. Consumer units of two or more persons 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)	60,089	1,709	4,249	5,230	5,154	9,498	8,433	6,925	9,499	9,392
<b>Consumer unit characteristics:</b>										
<b>Income before taxes</b> <sup>1</sup>	\$42,782	-\$2,472	\$7,612	\$12,504	\$17,328	\$24,734	\$34,603	\$44,474	\$58,577	\$106,125
<b>Income after taxes</b> <sup>1</sup>	39,286	-3,059	7,536	12,329	16,926	23,541	32,280	41,101	53,338	95,296
<b>Age of reference person</b>	46.4	42.3	46.4	49.8	51.0	47.8	45.0	44.7	44.4	46.2
<b>Average number in consumer unit:</b>										
Persons	3.1	3.1	3.0	3.0	2.9	3.1	3.2	3.2	3.3	3.2
Children under 18	1.0	1.2	1.1	1.0	0.9	0.9	1.0	1.0	1.0	0.9
Persons 65 and over	0.3	0.2	0.4	0.6	0.6	0.5	0.3	0.2	0.1	0.1
Earners	1.6	1.1	0.8	0.9	1.1	1.4	1.8	1.9	2.1	2.2
Vehicles	2.3	1.6	1.3	1.6	1.8	2.2	2.5	2.8	2.8	2.9
<b>Percent distribution:</b>										
<b>Sex of reference person:</b>										
Male	70	44	39	54	62	68	73	79	80	81
Female	30	56	61	46	38	32	27	21	20	19
<b>Housing tenure:</b>										
Homeowner	71	44	42	52	59	65	71	77	84	92
With mortgage	45	22	14	18	23	34	46	55	66	75
Without mortgage	25	23	29	34	37	31	25	22	18	16
Renter	29	56	58	48	41	35	29	23	16	8
<b>Race of reference person:</b>										
Black	11	25	24	18	13	12	9	8	6	5
White and other	89	75	76	82	87	88	91	92	94	95
<b>Education of reference person:</b>										
Elementary (1-8)	8	10	20	16	16	10	6	4	2	1
High school (9-12)	45	53	56	57	58	55	49	44	37	21
College	47	37	23	27	26	34	45	52	61	78
Never attended and other	0	0	0	1	0	0	0	0	0	0
<b>At least one vehicle owned</b>	92	75	69	82	89	95	96	99	97	97
<b>Average annual expenditures:</b>										
	\$38,504	\$22,667	\$16,952	\$20,432	\$24,310	\$28,351	\$34,181	\$40,639	\$49,178	\$70,624
<b>Food</b>										
Food at home	5,442	3,689	3,180	3,625	4,365	4,481	5,171	5,739	6,510	8,220
Cereals and bakery products	3,390	2,608	2,620	2,720	3,164	3,036	3,294	3,576	3,789	4,248
Cereals and cereal products	537	391	386	409	509	465	524	576	610	690
Bakery products	204	162	162	170	204	185	197	224	220	244
Other food products	332	229	224	239	304	281	327	352	390	446

See footnotes at end of table.

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Meats, poultry, fish, and eggs	905	784	818	798	949	843	902	923	923	1,028
Beef	284	230	248	239	296	260	297	305	296	310
Pork	190	147	215	172	223	194	192	188	180	187
Other meats	121	111	95	111	127	111	117	122	127	142
Poultry	164	148	142	144	156	140	161	176	168	204
Fish and seafood	109	118	82	90	102	100	99	98	118	149
Eggs	37	32	36	41	44	37	36	35	35	36
Dairy products	365	285	261	290	331	327	355	383	415	465
Fresh milk and cream	157	141	125	140	150	157	155	167	171	167
Other dairy products	208	144	136	150	180	170	200	216	244	297
Fruits and vegetables	538	433	371	436	496	484	522	555	595	700
Fresh fruits	165	139	119	127	147	151	152	164	181	232
Fresh vegetables	165	130	110	131	152	153	164	167	179	219
Processed fruits	113	95	75	95	106	94	113	120	128	144
Processed vegetables	94	69	66	83	92	87	93	104	107	105
Other food at home	1,046	715	785	786	880	917	992	1,139	1,247	1,365
Sugar and other sweets	139	81	116	120	114	122	131	154	161	173
Fats and oils	98	82	85	90	94	89	97	109	100	113
Miscellaneous foods	461	327	329	325	383	387	452	496	562	615
Nonalcoholic beverages	292	194	235	222	265	273	265	318	346	358
Food prep by cu, out-of-town trips	57	32	19	28	24	46	47	63	78	106
Food away from home	2,052	1,080	560	905	1,201	1,445	1,876	2,163	2,721	3,972
<b>Alcoholic beverages</b>	308	174	99	142	151	221	246	316	439	604
<b>Housing</b>	11,789	8,045	6,028	7,137	7,765	8,777	10,487	11,733	14,431	21,433
Shelter	6,448	4,497	3,233	3,810	4,107	4,594	5,721	6,367	7,762	12,272
Owned dwellings	4,345	1,987	1,108	1,575	1,899	2,372	3,602	4,405	6,023	10,044
Mortgage interest and charges	2,526	898	407	583	762	1,143	2,019	2,606	3,817	6,317
Property taxes	1,061	619	378	554	615	686	903	1,029	1,361	2,217
Maintenance, repairs, insurance, other expenses	759	470	324	438	522	543	680	771	844	1,510
Rented dwellings	1,644	2,235	2,049	2,073	1,952	1,943	1,823	1,598	1,220	945
Other lodging	460	275	76	162	256	280	296	364	520	1,283
Utilities, fuels, and public services	2,487	2,120	1,821	2,007	2,139	2,252	2,387	2,537	2,753	3,336
Natural gas	314	240	248	277	275	277	287	319	332	441
Electricity	989	878	733	813	844	927	969	997	1,073	1,291
Fuel oil and other fuels	101	70	68	76	105	100	101	109	112	114
Telephone services	778	721	590	611	671	696	741	787	875	1,039
Water and other public services	305	212	181	230	246	252	290	326	360	451
Household operations	619	325	185	282	345	406	529	581	689	1,460
Personal services	338	136	86	157	173	245	362	388	415	636
Other household expenses	281	188	99	125	172	161	167	193	274	824
Housekeeping supplies	525	343	225	330	353	434	502	567	634	857
Laundry and cleaning supplies	142	121	90	106	122	131	144	146	163	188

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Other household products	237	139	95	122	151	187	216	254	292	427
Postage and stationery	145	83	41	102	81	116	142	168	178	242
Household furnishings and equipment	1,709	759	563	709	820	1,091	1,347	1,680	2,593	3,508
Household textiles	125	30	63	36	63	81	102	146	183	244
Furniture	378	162	147	212	244	257	336	343	448	802
Floor coverings	206	14	23	30	40	117	80	95	544	453
Major appliances	184	167	113	133	139	159	188	184	218	257
Small appliances, miscellaneous housewares	102	59	37	51	54	64	104	110	137	186
Miscellaneous household equipment	715	327	180	246	279	413	536	803	1,063	1,567
<b>Apparel and services</b>	2,039	1,297	997	1,036	1,274	1,513	1,722	2,091	2,527	3,881
Men and boys	517	303	208	236	325	395	462	497	657	995
Men, 16 and over	385	197	115	149	241	296	360	363	458	795
Boys, 2 to 15	133	106	93	87	84	100	102	134	199	200
Women and girls	784	439	337	346	458	565	629	863	975	1,567
Women, 16 and over	645	326	246	241	377	441	491	718	811	1,366
Girls, 2 to 15	139	113	91	105	81	124	138	146	163	201
Children under 2	112	89	116	74	63	94	124	106	135	156
Footwear	315	260	205	222	223	263	274	344	376	478
Other apparel products and services	310	205	131	157	206	195	233	280	384	685
<b>Transportation</b>	7,275	4,091	2,821	3,683	4,476	5,795	6,720	8,608	9,593	12,072
Vehicle purchases (net outlay)	3,267	1,736	1,082	1,605	1,959	2,775	3,009	4,289	4,247	5,162
Cars and trucks, new	1,501	556	413	646	770	975	1,230	1,928	1,976	3,025
Cars and trucks, used	1,727	1,180	653	958	1,175	1,790	1,740	2,294	2,191	2,082
Other vehicles	38	0	16	0	14	10	39	67	80	55
Gasoline and motor oil	1,192	772	660	755	824	1,011	1,234	1,343	1,501	1,677
Other vehicle expenses	2,388	1,299	923	1,150	1,417	1,770	2,158	2,646	3,335	4,155
Vehicle finance charges	315	111	93	101	160	231	327	432	462	495
Maintenance and repairs	795	515	358	448	500	618	712	900	1,127	1,240
Vehicle insurance	836	460	313	462	560	655	809	954	1,121	1,333
Vehicle rental, leases, licenses, other charges	442	212	159	139	197	266	310	360	625	1,087
Public transportation	427	283	156	173	276	239	318	331	509	1,078
<b>Health care</b>	2,000	1,154	1,195	1,560	1,868	1,926	1,880	2,120	2,269	2,654
Health insurance	957	467	583	843	997	974	952	1,039	998	1,145
Medical services	614	413	316	317	411	502	564	656	822	980
Drugs	325	217	264	325	378	370	280	310	320	356
Medical supplies	103	56	33	75	83	81	85	115	128	174
<b>Entertainment</b>	1,911	1,061	777	893	946	1,250	1,628	1,982	2,555	3,894
Fees and admissions	521	314	126	216	194	253	375	472	691	1,354
Television, radios, sound equipment	626	362	335	370	407	484	609	683	838	974
Pets, toys, and playground equipment	389	217	173	171	202	301	351	410	543	691
Other supplies, equipment, and services	375	167	142	136	142	213	293	417	482	875
<b>Personal care products and services</b>	492	303	225	281	339	396	486	536	649	757

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<b>Reading</b>	188	107	66	91	114	136	172	196	247	354
<b>Education</b>	546	439	201	194	231	241	388	506	664	1,451
<b>Tobacco products and smoking supplies</b>	309	281	249	271	301	333	360	313	347	253
<b>Miscellaneous</b>	879	1,107	417	456	642	621	925	1,012	1,087	1,328
<b>Cash contributions</b>	1,180	358	347	343	618	753	841	1,028	1,568	2,936
<b>Personal insurance and pensions</b>	4,147	565	350	722	1,220	1,907	3,154	4,460	6,294	10,785
Life and other personal insurance	498	199	128	233	293	322	386	517	656	1,083
Pensions and Social Security	3,649	366	222	489	927	1,585	2,768	3,943	5,638	9,702
<b>Sources of income and taxes: <sup>1</sup></b>										
<b>Money income before taxes</b>	42,782	-2,472	7,612	12,504	17,328	24,734	34,603	44,474	58,577	106,125
Wages and salaries	33,854	1,913	2,244	4,895	8,807	16,197	26,718	36,743	50,654	88,975
Self-employment income	2,295	-6,372	135	402	477	784	1,422	1,935	2,801	8,969
Social Security, private and government retirement	4,316	649	2,346	4,474	6,243	5,986	4,562	4,121	3,100	4,189
Interest, dividends, rental income, other property income	970	122	72	124	241	489	716	785	1,139	3,083
Unemployment and workers' compensation, veterans' benefits	324	56	125	233	369	435	418	360	325	266
Public assistance, supplemental security income, food stamps	586	980	2,397	2,008	833	446	221	132	62	103
Regular contributions for support	279	112	187	251	266	288	404	210	276	308
Other income	157	67	105	117	91	109	141	189	219	231
<b>Personal taxes <sup>1</sup></b>	3,496	586	76	175	402	1,193	2,323	3,373	5,240	10,829
Federal income taxes	2,572	447	-22	45	196	760	1,631	2,435	3,826	8,352
State and local income taxes	723	72	14	66	105	262	512	719	1,144	2,102
Other taxes	201	68	84	64	102	171	180	219	269	375
<b>Income after taxes <sup>1</sup></b>	39,286	-3,059	7,536	12,329	16,926	23,541	32,280	41,101	53,338	95,296
<b>Addenda:</b>										
<b>Net change in total assets and liabilities</b>	-1,125	1,136	-374	-7	-2,368	-1,736	106	-2,172	-4,249	1,625
Net change in total assets	4,175	2,299	112	1,861	-359	662	5,041	4,179	5,272	11,798
Net change in total liabilities	5,301	1,163	485	1,868	2,009	2,398	4,934	6,351	9,521	10,173

See footnotes at end of table.

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<b>Other financial information</b>										
Other money receipts	647	542	481	175	268	488	342	700	608	1,651
Mortgage principal paid, owned property	-1,357	-768	-236	-333	-414	-545	-916	-1,296	-1,801	-3,872
Estimated market value of owned home	81,672	50,110	29,641	41,868	48,270	53,297	67,737	78,061	100,050	176,730
Estimated monthly rental value of owned home	560	354	224	308	349	409	487	567	709	1,071
<b>Gifts of goods and services</b>										
Food	99	17	26	35	33	55	76	102	125	257
Housing	299	221	128	146	165	165	261	273	393	639
Housekeeping supplies	47	17	11	18	19	36	44	49	61	96
Household textiles	14	3	9	3	9	10	8	15	25	24
Appliances and miscellaneous housewares	31	36	9	10	18	13	37	28	40	63
Major appliances	6	0	1	2	6	6	4	9	6	10
Small appliances and miscellaneous housewares	25	36	9	8	11	7	33	20	33	54
Miscellaneous household equipment	76	49	18	19	43	38	66	65	134	157
Other housing	130	116	80	96	76	68	106	116	134	298
Apparel and services	283	173	114	115	257	197	255	270	339	547
Males 2 and over	76	106	14	35	70	51	78	76	82	137
Females 2 and over	105	25	53	36	69	70	88	91	134	231
Children under 2	49	30	30	31	27	36	49	45	68	78
Other apparel products and services	54	12	18	14	90	39	40	58	55	101
Jewelry and watches	24	7	3	4	51	14	16	25	25	52
All other apparel products and services	29	5	15	9	39	26	24	33	30	49
Transportation	53	43	16	20	31	38	40	52	85	100
Health care	26	24	43	7	8	16	14	16	35	60
Entertainment	94	44	23	29	61	54	81	112	126	196
Toys, games, hobbies, and tricycles	36	13	10	13	27	26	35	44	50	64
Other entertainment	58	31	13	16	34	28	47	67	76	133
Education	145	3	12	40	84	47	35	105	137	556
All other gifts	135	101	100	58	101	73	113	130	188	248

<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