

Table 4. Western region 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)	18,444	883	1,791	2,123	1,653	2,825	2,237	1,816	2,242	2,874
Income before taxes 1/	\$39,837	\$463	\$7,605	\$12,444	\$17,376	\$24,680	\$34,495	\$44,762	\$58,636	\$106,436
Income after taxes 1/	35,784	422	7,505	12,034	16,706	22,740	31,292	40,537	51,958	93,470
Age of reference person	46.6	41.9	48.9	49.0	49.2	47.4	45.9	44.5	44.4	46.0
Average number in consumer unit:										
Persons	2.6	1.8	1.9	2.3	2.5	2.7	2.7	2.8	3.1	3.0
Children under 18	0.8	0.5	0.5	0.7	0.8	0.8	0.8	0.8	1.0	0.8
Persons 65 and over	0.3	0.2	0.3	0.4	0.5	0.4	0.3	0.2	0.1	0.1
Earners	1.4	0.8	0.7	0.9	1.0	1.2	1.5	1.7	1.9	2.1
Vehicles	2.1	1.3	1.0	1.4	1.7	2.0	2.4	2.7	2.7	2.9
Percent distribution:										
Male	63	45	41	51	57	62	68	73	72	81
Female	37	55	59	49	44	38	32	27	28	19
Percent homeowner	59	32	31	45	49	52	60	68	80	85
With mortgage	40	12	11	18	21	27	41	54	69	73
Without mortgage	19	20	20	28	28	25	18	15	10	12
Renter	41	68	69	55	51	48	40	32	20	15
Black	4	6	5	5	3	5	6	3	4	4
White and other	96	94	95	95	97	95	94	97	96	96
Elementary (1-8)	7	7	17	12	14	11	5	2	1	0
High school (9-12)	35	41	44	44	45	40	35	30	29	16
College	57	51	37	44	40	49	59	68	70	83
Never attended and other	0	1	2	0	0	0	0	0	0	0
At least one vehicle owned	88	64	62	82	86	92	97	97	96	96
Average annual expenditures	\$37,089	\$16,346	\$15,399	\$20,155	\$24,706	\$27,664	\$34,749	\$41,636	\$49,368	\$73,662
Food	5,054	2,864	2,573	3,524	3,889	4,110	4,916	5,827	6,477	7,842
Food at home	3,114	1,916	1,851	2,384	2,816	2,850	2,933	3,677	3,739	4,185
Cereals and bakery products	475	279	271	378	439	427	448	542	551	666
Cereals and cereal products	182	123	105	161	178	179	183	206	191	231
Bakery products	293	156	166	217	261	248	265	337	360	435
Meats, poultry, fish, and eggs	758	572	488	580	768	713	672	935	882	946
Beef	223	152	163	168	246	194	186	294	271	260
Pork	151	102	95	112	182	165	144	179	175	150
Other meats	95	71	57	77	92	79	90	95	104	142
Poultry	139	83	84	124	112	131	134	175	154	183
Fish and seafood	111	139	59	59	96	101	74	153	139	170
Eggs	39	26	30	40	40	43	43	38	40	40
Dairy products	351	197	198	281	284	307	353	431	412	482
Fresh milk and cream	144	69	90	131	132	138	150	175	163	166
Other dairy products	207	127	108	150	152	170	203	255	249	316
Fruits and vegetables	529	322	319	444	493	497	497	615	598	699
Fresh fruits	172	116	92	148	156	154	158	207	199	232
Fresh vegetables	160	97	101	128	150	144	150	183	175	228
Processed fruits	114	65	72	98	109	111	112	126	130	141
Processed vegetables	83	44	54	70	77	87	77	98	93	99
Other food at home	1,002	547	575	700	832	905	963	1,154	1,296	1,393
Sugar and other sweets	132	56	77	104	103	129	107	160	183	170
Fats and oils	90	70	60	77	94	86	97	95	104	98
Miscellaneous foods	451	231	248	305	374	419	435	532	571	631
Nonalcoholic beverages	263	150	157	187	233	230	247	299	345	356
Food prepared by consumer unit on out-of-town trips	66	41	32	26	27	42	78	68	93	138
Food away from home	1,941	948	722	1,140	1,073	1,260	1,982	2,149	2,738	3,657
Alcoholic beverages	340	173	86	154	189	216	259	476	465	720
Housing	12,363	5,914	5,626	7,499	8,546	9,239	11,216	12,614	16,778	24,269
Shelter	7,444	4,013	3,687	4,375	5,301	5,655	7,010	7,754	9,461	14,666
Owned dwellings	4,580	1,236	942	1,558	2,048	2,486	3,920	4,903	7,254	11,842
Mortgage interest and charges	3,006	615	386	693	797	1,475	2,463	3,350	5,031	8,483

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Property taxes	780	357	244	363	424	504	716	779	1,134	1,805
Maintenance, repairs, insurance, other expenses	793	265	312	501	826	508	741	775	1,089	1,554
Rented dwellings	2,442	2,622	2,569	2,631	2,959	2,971	2,744	2,393	1,665	1,754
Other lodging	422	155	176	186	294	197	347	457	542	1,070
Utilities, fuels, and public services	2,035	1,210	1,205	1,522	1,645	1,869	2,026	2,233	2,576	3,029
Natural gas	232	140	161	154	170	208	219	250	292	375
Electricity	707	426	430	575	572	666	718	758	865	1,018
Fuel oil and other fuels	39	24	28	49	46	46	42	44	35	30
Telephone services	736	495	477	543	612	686	741	833	930	1,017
Water and other public services	320	124	109	201	245	264	306	349	453	589
Household operations	602	134	148	257	339	402	432	685	661	1,664
Personal services	303	45	29	126	142	227	255	470	409	701
Other household expenses	299	89	118	131	197	175	177	215	251	964
Housekeeping supplies	562	211	215	351	477	444	445	619	636	1,126
Laundry and cleaning supplies	128	39	44	99	101	123	131	168	146	187
Other household products	231	63	101	155	143	182	193	253	311	432
Postage and stationery	202	109	71	96	232	139	121	198	180	507
Household furnishings and equipment	1,720	346	370	994	784	869	1,303	1,323	3,445	3,784
Household textiles	79	38	34	24	48	62	73	80	109	174
Furniture	356	100	75	207	182	202	302	313	562	881
Floor coverings	349	10	6	69	62	80	121	58	1,624	376
Major appliances	166	43	59	59	177	127	188	197	225	292
Small appliances, miscellaneous housewares	104	21	27	141	59	78	76	79	136	205
Miscellaneous household equipment	666	134	169	493	256	320	543	594	788	1,856
Apparel and services	1,828	738	712	920	1,108	1,293	1,492	1,821	2,431	3,985
Men and boys	461	92	152	191	298	386	451	505	566	961
Men, 16 and over	375	77	131	136	224	313	377	423	412	831
Boys, 2 to 15	85	15	20	55	74	73	74	83	153	130
Women and girls	716	172	353	311	354	454	549	640	951	1,754
Women, 16 and over	608	135	330	272	295	341	460	531	776	1,546
Girls, 2 to 15	109	37	23	40	59	114	89	109	176	209
Children under 2	89	19	22	40	43	86	89	193	92	142
Footwear	284	207	128	148	175	211	263	256	358	578
Other apparel products and services	278	249	58	230	237	156	141	227	464	549
Transportation	6,416	2,821	2,576	3,201	4,279	5,147	6,880	7,722	7,952	12,395
Vehicle purchases (net outlay)	2,570	968	780	1,168	1,755	2,125	3,078	3,235	2,771	5,149
Cars and trucks, new	1,005	268	364	637	180	612	894	1,006	1,240	2,662
Cars and trucks, used	1,534	700	416	520	1,575	1,446	2,155	2,215	1,531	2,390
Other vehicles	31	0	0	10	0	68	29	14	0	96
Gasoline and motor oil	1,094	504	550	673	810	979	1,202	1,319	1,468	1,681
Other vehicle expenses	2,275	1,229	784	1,175	1,467	1,743	2,238	2,757	3,150	4,383
Vehicle finance charges	258	66	69	74	132	160	279	415	422	492
Maintenance and repairs	775	658	329	476	585	666	827	957	959	1,246
Vehicle insurance	735	320	225	404	528	581	754	918	1,018	1,344
Vehicle rental, leases, licenses, other charges	507	185	162	222	221	335	379	467	751	1,301
Public transportation	477	120	462	184	247	299	362	411	562	1,183
Health care	1,645	706	1,053	1,366	1,610	1,552	1,651	1,801	1,833	2,353
Health insurance	708	345	405	581	663	691	732	806	817	977
Medical services	581	216	443	416	624	495	604	650	644	847
Drugs	255	93	167	280	250	276	222	271	245	339
Medical supplies	101	52	38	90	73	90	93	75	127	189
Entertainment	2,029	683	808	1,046	1,055	1,710	2,083	2,518	2,710	3,849
Fees and admissions	541	197	179	297	279	284	459	583	765	1,319
Television, radios, sound equipment	606	260	297	361	486	538	554	782	781	1,004
Pets, toys, and playground equipment	388	133	81	264	141	440	390	449	486	674
Other entertainment supplies, equipment and services	495	93	251	124	149	449	680	706	678	852
Personal care products and services	545	203	263	313	381	404	509	645	750	969
Reading	174	84	76	87	105	135	184	198	228	341

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Education	471	620	420	335	209	254	214	458	557	1,056
Tobacco products and smoking supplies	215	181	144	167	191	257	253	217	263	208
Miscellaneous	964	818	304	424	866	826	1,023	1,459	1,229	1,435
Cash contributions	1,097	210	410	429	1,231	687	791	1,181	1,352	2,600
Personal insurance and pensions	3,948	331	349	689	1,046	1,833	3,276	4,700	6,342	11,639
Life and other personal insurance	335	139	69	150	144	202	250	374	486	864
Pensions and Social Security	3,613	191	280	540	903	1,631	3,026	4,326	5,856	10,775
Money income before taxes 1/	39,837	463	7,605	12,444	17,376	24,680	34,495	44,762	58,636	106,436
Wages and salaries	30,038	1,281	2,642	5,393	9,026	16,349	26,100	35,857	47,396	85,524
Self-employment income	3,197	-2,342	187	376	870	937	2,010	2,860	4,658	12,415
Social Security, private and government retirement	4,089	819	2,492	3,930	5,307	5,053	4,718	3,511	3,731	4,711
Interest, dividends, rental income, other property										
income	991	79	119	209	342	719	573	1,181	1,589	2,768
Unemployment and workers' compensation,										
veterans' benefits	360	42	181	289	322	448	495	516	385	330
Public assistance, supplemental security income,										
food stamps	647	342	1,610	1,724	892	770	230	294	131	30
Regular contributions for support	319	149	167	292	414	212	275	272	611	372
Other income	198	94	207	231	202	192	95	270	135	285
Personal taxes 1/	4,053	41	100	410	670	1,940	3,203	4,226	6,678	12,966
Federal income taxes	3,112	29	69	255	494	1,487	2,370	3,256	5,145	10,071
State and local income taxes	822	13	24	102	126	403	709	854	1,371	2,547
Other taxes	119	-2	8	53	50	49	123	116	162	347
Income after taxes 1/	35,784	422	7,505	12,034	16,706	22,740	31,292	40,537	51,958	93,470
Net change in total assets and liabilities	-4,756	921	-903	-926	-2,836	-2,945	-5,852	-7,869	279	-15,719
Net change in total assets	3,244	2,416	110	441	-271	1,240	-124	934	7,490	12,279
Net change in total liabilities	7,999	1,495	1,013	1,366	2,565	4,185	5,728	8,803	7,211	27,997
Other money receipts	575	409	293	199	321	368	203	404	305	2,039
Mortgage principal paid on owned property	-1,194	-381	-191	-299	-405	-524	-881	-1,195	-1,697	-3,692
Estimated market value of owned home	95,083	46,343	38,259	51,854	57,478	68,438	83,076	94,297	125,961	210,952
Estimated monthly rental value of owned home	580	245	213	324	401	437	539	641	801	1,165
Gifts of goods and services	1,142	464	463	565	930	623	760	1,326	1,434	2,687
Food	69	8	15	46	39	43	56	96	96	141
Housing	290	157	99	203	189	159	170	322	315	748
Housekeeping supplies	46	10	21	26	26	38	26	62	51	100
Household textiles	9	3	3	3	8	5	9	10	12	18
Appliances and miscellaneous housewares	29	10	4	32	45	8	32	22	21	65
Major appliances	6	1	0	7	23	3	11	5	1	6
Small appliances and miscellaneous housewares	22	9	4	25	22	6	22	17	19	59
Miscellaneous household equipment	84	43	22	42	28	42	43	75	99	264
Other housing	123	90	49	99	82	65	60	152	132	301
Apparel and services	290	85	95	132	361	194	197	375	347	576
Males, 2 and over	62	18	23	37	57	42	67	116	60	98
Females, 2 and over	103	36	61	42	80	57	43	108	141	254
Children under 2	44	3	6	21	22	41	44	101	41	71
Other apparel products and services	81	29	4	31	203	53	43	50	105	153
Jewelry and watches	50	0	1	22	156	31	22	18	57	96
All other apparel products and services	32	29	3	9	46	22	21	32	48	57
Transportation	74	7	16	16	46	38	57	44	138	205
Health care	33	11	141	3	6	16	19	37	20	44
Entertainment	115	56	28	58	62	51	122	169	143	252
Toys, games, hobbies, and tricycles	42	26	3	34	9	21	56	83	38	75
Other entertainment	74	30	25	24	53	30	66	86	105	177
Education	111	127	32	35	56	37	19	133	142	348
All other gifts	160	14	39	71	172	85	120	151	233	373

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.