

Table 5. Consumer units of four 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 \$10,000	\$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)	12,016	905	749	641	1,473	1,635	1,505	2,531	2,578
Income before taxes 1/	\$50,186	\$5,372	\$12,559	\$17,545	\$24,653	\$34,935	\$44,539	\$58,394	\$104,464
Income after taxes 1/	46,072	5,433	12,722	17,260	23,835	32,543	41,031	53,403	94,219
Age of reference person	40.6	39.9	40.2	39.1	38.8	38.8	39.8	40.5	44.1
Average number in consumer unit:									
Persons	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18	1.7	2.0	1.9	1.8	1.8	1.7	1.7	1.6	1.4
Persons 65 and over	0.1	0.1	0.1	0.1	0.1	0.0	0.1	0.0	0.1
Earners	2.0	1.2	1.3	1.6	1.7	2.1	2.1	2.3	2.5
Vehicles	2.5	1.4	1.5	1.9	2.2	2.7	2.7	2.9	3.0
Percent distribution:									
Male	70	35	38	61	63	75	82	81	79
Female	30	65	62	39	37	25	18	19	21
Percent homeowner	72	38	36	39	53	68	77	89	94
With mortgage	57	23	22	24	39	52	65	77	79
Without mortgage	14	15	15	14	14	16	12	12	15
Renter	28	62	64	61	47	32	23	11	6
Black	12	32	30	11	17	9	14	7	6
White and other	88	68	70	89	83	91	86	93	94
Elementary (1-8)	6	13	17	14	9	6	5	2	1
High school (9-12)	44	65	58	60	56	49	46	40	20
College	50	21	25	26	35	44	49	58	79
Never attended and other	0	1	0	0	0	0	0	0	0
At least one vehicle owned	93	65	72	88	94	98	98	98	98
Average annual expenditures	\$45,262	\$22,718	\$21,587	\$23,512	\$29,988	\$36,961	\$43,861	\$51,684	\$73,244
Food	6,596	5,149	4,100	4,853	5,024	5,550	6,797	7,287	8,764
Food at home	4,137	4,074	3,030	3,626	3,488	3,652	4,227	4,481	4,815
Cereals and bakery products	681	592	469	521	566	588	710	748	830
Cereals and cereal products	258	273	223	230	237	235	263	271	281
Bakery products	422	319	246	291	329	353	446	477	548
Meats, poultry, fish, and eggs	1,085	1,305	952	1,190	970	1,011	981	1,160	1,136
Beef	345	392	275	393	291	379	298	386	339
Pork	226	311	227	264	198	205	221	242	209
Other meats	147	157	152	127	118	133	145	176	148
Poultry	201	244	165	203	188	171	180	191	247
Fish and seafood	124	152	83	149	124	82	101	128	158
Eggs	41	49	50	55	49	42	36	38	35
Dairy products	458	396	353	347	411	408	477	498	531
Fresh milk and cream	200	185	192	164	197	189	222	226	186
Other dairy products	257	211	161	184	215	219	255	273	344
Fruits and vegetables	622	620	507	596	537	505	634	649	740
Fresh fruits	187	188	160	196	145	144	188	195	232
Fresh vegetables	178	164	155	177	169	149	171	186	204
Processed fruits	149	151	117	125	126	118	169	149	179
Processed vegetables	109	118	75	98	97	95	106	119	125
Other food at home	1,291	1,161	750	972	1,004	1,140	1,426	1,425	1,579
Sugar and other sweets	168	145	86	150	128	170	193	182	191
Fats and oils	112	109	81	124	109	101	113	115	120
Miscellaneous foods	592	593	345	365	456	502	671	652	732
Nonalcoholic beverages	355	292	224	302	277	323	371	405	418
Food prepared by consumer unit on out-of-town trips	64	22	14	30	35	44	76	71	118
Food away from home	2,459	1,074	1,070	1,227	1,536	1,899	2,570	2,806	3,949
Alcoholic beverages	305	134	88	111	187	182	300	340	559
Housing	13,780	7,162	8,226	8,036	9,608	11,192	12,659	15,098	22,413
Shelter	7,702	3,938	4,807	4,689	5,405	6,068	7,053	8,247	12,804
Owned dwellings	5,579	1,498	1,905	1,801	2,554	3,908	5,090	6,969	10,727
Mortgage interest and charges	3,641	871	1,124	1,111	1,552	2,521	3,495	4,586	7,034

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Property taxes	1,200	384	565	324	519	806	940	1,533	2,353
Maintenance, repairs, insurance, other expenses	738	244	216	366	483	582	655	850	1,340
Rented dwellings	1,631	2,349	2,836	2,825	2,682	1,923	1,619	829	743
Other lodging	491	91	67	62	169	237	344	449	1,334
Utilities, fuels, and public services	2,842	2,269	2,292	2,189	2,381	2,589	2,784	3,069	3,602
Natural gas	359	349	320	234	245	335	338	355	501
Electricity	1,125	861	926	882	995	1,050	1,117	1,230	1,359
Fuel oil and other fuels	112	65	72	86	101	102	129	132	129
Telephone services	891	790	713	744	794	812	838	957	1,084
Water and other public services	356	204	260	244	246	290	362	395	529
Household operations	1,004	244	207	439	506	758	855	1,020	2,152
Personal services	684	114	134	221	404	580	718	761	1,291
Other household expenses	319	130	73	219	102	179	136	259	861
Housekeeping supplies	603	211	276	282	421	485	654	722	886
Laundry and cleaning supplies	159	74	112	131	132	162	196	166	182
Other household products	280	74	107	103	161	233	278	381	413
Postage and stationery	165	63	57	48	129	90	180	175	291
Household furnishings and equipment	1,629	500	645	437	895	1,292	1,313	2,041	2,969
Household textiles	103	43	35	24	42	62	83	137	204
Furniture	400	98	198	155	294	293	267	412	821
Floor coverings	89	10	72	7	12	48	48	140	177
Major appliances	190	122	46	111	168	192	162	240	253
Small appliances, miscellaneous housewares	114	27	45	36	66	92	47	129	244
Miscellaneous household equipment	733	201	248	104	314	606	706	982	1,271
Apparel and services	2,509	1,089	1,646	1,484	1,637	2,114	2,651	2,713	3,778
Men and boys	645	229	302	291	402	555	772	675	1,017
Men, 16 and over	444	92	155	164	236	391	524	438	787
Boys, 2 to 15	201	137	147	127	166	165	248	237	230
Women and girls	958	278	469	480	661	780	966	1,140	1,462
Women, 16 and over	698	175	202	365	389	503	718	845	1,166
Girls, 2 to 15	260	104	267	115	271	278	248	295	297
Children under 2	151	78	235	94	142	140	195	169	130
Footwear	429	238	504	413	299	341	460	462	529
Other apparel products and services	326	266	136	206	133	297	258	266	640
Transportation	8,415	4,766	3,574	3,867	6,157	7,861	7,672	10,092	12,683
Vehicle purchases (net outlay)	3,822	2,532	1,474	1,388	2,939	4,211	3,267	4,525	5,452
Cars and trucks, new	1,559	914	528	0	934	1,407	1,003	2,013	2,804
Cars and trucks, used	2,219	1,618	946	1,388	1,951	2,799	2,264	2,453	2,537
Other vehicles	43	0	0	0	54	5	0	58	111
Gasoline and motor oil	1,466	755	834	1,026	1,172	1,343	1,522	1,775	1,917
Other vehicle expenses	2,703	1,291	1,072	1,229	1,897	2,129	2,621	3,356	4,292
Vehicle finance charges	390	148	214	175	315	384	462	464	511
Maintenance and repairs	845	549	354	479	684	677	755	1,052	1,251
Vehicle insurance	916	314	393	472	644	731	943	1,190	1,380
Vehicle rental, leases, licenses, other charges	551	281	110	103	255	337	461	650	1,150
Public transportation	424	187	194	224	149	178	261	436	1,021
Health care	1,950	931	790	1,043	1,466	1,899	2,240	2,318	2,632
Health insurance	895	323	388	504	627	1,011	1,113	1,058	1,135
Medical services	661	464	173	309	469	547	722	811	959
Drugs	278	122	189	156	280	249	314	304	351
Medical supplies	115	21	40	74	90	92	91	146	187
Entertainment	2,556	866	838	739	1,295	1,809	3,266	3,074	4,301
Fees and admissions	673	163	149	129	242	394	473	813	1,544
Television, radios, sound equipment	748	387	480	372	509	620	703	940	1,099
Pets, toys, and playground equipment	486	156	123	155	262	504	466	557	807
Other entertainment supplies, equipment and services	649	159	85	84	282	292	1,624	763	852
Personal care products and services	676	373	346	357	449	527	725	704	1,094
Reading	189	67	51	54	101	150	160	217	371

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Education	764	284	208	211	297	405	439	849	1,829
Tobacco products and smoking supplies	321	280	438	315	401	352	328	326	229
Miscellaneous	868	840	307	641	758	804	890	891	1,163
Cash contributions	1,036	297	209	351	458	633	977	1,392	1,975
Personal insurance and pensions	5,296	482	766	1,449	2,151	3,482	4,758	6,383	11,453
Life and other personal insurance	553	153	243	251	289	403	451	681	1,039
Pensions and Social Security	4,743	329	523	1,198	1,861	3,079	4,307	5,702	10,413
Money income before taxes 1/	50,186	5,372	12,559	17,545	24,653	34,935	44,539	58,394	104,464
Wages and salaries	44,226	2,711	5,785	13,100	20,443	31,654	40,298	54,056	91,909
Self-employment income	2,993	-743	365	732	880	1,296	2,283	2,109	9,193
Social Security, private and government retirement	1,193	726	1,979	1,764	1,593	728	982	998	1,370
Interest, dividends, rental income, other property income	436	68	52	54	79	229	94	554	1,192
Unemployment and workers' compensation, veterans' benefits	321	125	249	265	522	335	351	348	259
Public assistance, supplemental security income, food stamps	574	2,217	3,509	1,165	672	187	91	21	12
Regular contributions for support	275	156	380	314	360	357	224	188	291
Other income	168	111	240	152	104	148	215	120	239
Personal taxes 1/	4,115	-61	-164	285	818	2,392	3,508	4,991	10,245
Federal income taxes	3,052	-86	-250	149	529	1,694	2,538	3,638	7,862
State and local income taxes	905	-8	59	118	234	565	834	1,147	2,068
Other taxes	158	32	27	17	55	133	136	206	315
Income after taxes 1/	46,072	5,433	12,722	17,260	23,835	32,543	41,031	53,403	94,219
Net change in total assets and liabilities	-482	402	-4,862	-2,865	-1,952	5,566	-4,400	-304	191
Net change in total assets	6,302	157	1,082	-1,013	3,482	12,653	2,446	4,427	13,471
Net change in total liabilities	6,784	-245	5,944	1,852	5,434	7,087	6,846	4,732	13,279
Other money receipts	414	328	30	57	226	203	470	499	771
Mortgage principal paid on owned property	-1,615	-770	-341	-445	-809	-974	-1,481	-2,094	-3,047
Estimated market value of owned home	88,599	30,954	25,948	26,265	37,804	66,913	77,012	106,008	174,980
Estimated monthly rental value of owned home	604	253	222	223	303	462	560	752	1,077
Gifts of goods and services	1,122	639	490	791	456	813	918	1,131	2,174
Food	92	27	20	37	33	41	70	86	228
Housing	332	128	190	143	175	283	235	296	686
Housekeeping supplies	55	9	8	7	38	32	49	43	130
Household textiles	7	5	1	1	2	6	4	12	10
Appliances and miscellaneous housewares	31	9	2	3	6	45	10	38	63
Major appliances	6	8	0	0	4	9	5	13	3
Small appliances and miscellaneous housewares	25	1	2	3	2	36	5	25	60
Miscellaneous household equipment	75	21	41	9	16	72	71	93	136
Other housing	163	85	138	123	113	128	101	111	346
Apparel and services	317	69	156	334	123	282	302	275	585
Males, 2 and over	62	2	24	22	15	87	59	37	136
Females, 2 and over	78	14	31	111	23	76	62	97	120
Children under 2	64	30	73	31	43	51	86	69	80
Other apparel products and services	112	23	29	171	42	68	96	71	248
Jewelry and watches	75	0	17	76	24	22	56	51	200
All other apparel products and services	37	23	12	94	18	46	40	20	48
Transportation	36	9	12	6	11	22	42	44	73
Health care	28	175	0	0	9	10	14	21	27
Entertainment	112	60	37	18	46	88	120	157	178
Toys, games, hobbies, and tricycles	52	25	13	0	24	49	35	69	94
Other entertainment	60	35	24	18	22	39	85	87	84
Education	104	28	41	137	21	10	55	134	247
All other gifts	102	143	34	116	38	77	81	118	150

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.