

Table 40. Consumer units of five 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 \$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)	8,506	699	696	628	1,308	1,299	975	1,541	1,359
Consumer unit characteristics:									
Income before taxes ¹	\$44,799	\$5,402	\$12,689	\$17,319	\$25,060	\$34,892	\$44,612	\$58,529	\$107,221
Income after taxes ¹	41,466	5,351	12,680	17,201	24,238	32,887	40,982	53,937	96,968
Age of reference person	41.5	40.4	37.3	40.6	42.0	41.5	40.5	42.7	43.6
Average number in consumer unit:									
Persons	5.7	5.5	5.7	5.9	5.8	5.6	5.6	5.6	5.6
Children under 18	2.9	3.0	3.4	3.2	2.9	2.9	2.8	2.7	2.6
Persons 65 and over	0.1	0.2	0.2	0.1	0.1	0.2	0.1	0.2	0.1
Earners	2.2	1.4	1.2	1.7	2.1	2.3	2.4	2.6	2.8
Vehicles	2.6	1.5	1.3	1.7	2.3	2.5	2.9	3.1	3.5
Percent distribution:									
Sex of reference person:									
Male	74	39	56	59	74	80	81	82	86
Female	26	61	44	41	26	20	19	18	14
Housing tenure:									
Homeowner	67	41	33	43	59	67	72	85	94
With mortgage	53	21	20	25	43	57	58	73	82
Without mortgage	14	20	13	18	16	10	14	12	11
Renter	33	59	67	57	41	33	28	15	6
Race of reference person:									
Black	15	32	30	27	16	12	13	8	8
White and other	85	68	70	73	84	88	87	92	92
Education of reference person:									
Elementary (1-8)	11	25	16	19	17	13	7	4	1
High school (9-12)	47	55	58	55	57	55	48	37	25
College	42	20	24	24	24	31	44	60	74
Never attended and other	1	0	1	1	2	1	0	0	1
At least one vehicle owned	91	68	70	84	93	95	99	98	98
Average annual expenditures:									
	\$42,352	\$24,392	\$21,204	\$24,577	\$31,046	\$35,706	\$42,737	\$51,900	\$75,901
Food									
Food at home	6,816	4,901	4,796	4,930	5,692	6,457	7,026	7,742	9,565
Cereals and bakery products	4,681	3,955	3,899	4,209	4,305	4,766	4,679	4,912	5,557
Cereals and cereal products	741	594	565	638	614	754	781	823	911
Bakery products	312	259	280	315	281	319	339	324	330
Meats, poultry, fish, and eggs	430	335	285	323	333	435	442	498	582
Dairy products	1,326	1,229	1,164	1,472	1,245	1,463	1,285	1,253	1,422

See footnotes at end of table.

Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95- Continued

Item	Complete reporting of income								
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Beef	416	303	365	511	375	526	447	377	392
Pork	274	280	221	360	301	295	284	241	243
Other meats	175	164	175	185	166	146	164	182	202
Poultry	243	229	208	224	194	274	246	252	279
Fish and seafood	157	187	122	130	160	150	86	150	238
Eggs	61	67	74	62	49	72	58	50	67
Dairy products	516	412	442	391	468	507	532	575	629
Fresh milk and cream	253	217	226	211	261	281	274	262	245
Other dairy products	264	194	216	180	206	226	258	313	384
Fruits and vegetables	708	564	593	607	643	722	700	758	864
Fresh fruits	221	179	161	175	197	212	204	241	305
Fresh vegetables	214	131	184	182	197	236	205	217	273
Processed fruits	148	136	138	118	117	156	155	167	169
Processed vegetables	125	118	111	133	132	118	135	134	116
Other food at home	1,389	1,156	1,135	1,100	1,334	1,320	1,381	1,504	1,732
Sugar and other sweets	184	162	197	137	161	169	204	190	219
Fats and oils	141	143	129	134	122	153	159	124	158
Miscellaneous foods	636	516	462	509	640	594	598	704	815
Nonalcoholic beverages	366	316	337	302	338	357	358	394	435
Food prep by cu, out-of-town trips	63	18	10	18	72	47	63	92	104
Food away from home	2,135	946	898	721	1,387	1,692	2,347	2,830	4,008
Alcoholic beverages	248	134	132	134	160	172	222	337	469
Housing	13,026	8,772	7,488	9,370	9,445	11,470	12,508	14,608	23,022
Shelter	7,174	4,796	4,038	5,604	5,097	6,449	6,606	8,079	12,799
Owned dwellings	4,860	2,026	1,274	2,455	2,423	4,048	4,446	6,263	11,090
Mortgage interest and charges	3,263	1,142	763	1,559	1,693	2,851	3,040	4,143	7,489
Property taxes	942	367	318	405	436	792	840	1,257	2,150
Maintenance, repairs, insurance, other expenses	655	517	193	492	294	404	566	863	1,451
Rented dwellings	1,971	2,684	2,740	2,762	2,533	2,237	1,925	1,318	821
Other lodging	343	86	24	387	141	164	235	498	888
Utilities, fuels, and public services	2,831	2,358	2,058	2,305	2,692	2,649	2,857	3,067	3,734
Natural gas	384	321	352	293	305	332	390	423	550
Electricity	1,112	1,007	813	928	1,084	1,039	1,108	1,182	1,427
Fuel oil and other fuels	93	52	36	88	82	88	113	99	136
Telephone services	883	763	626	762	894	832	871	956	1,094
Water and other public services	360	215	230	234	326	359	374	408	528
Household operations	665	308	174	333	236	548	546	733	1,783
Personal services	432	202	95	113	135	466	452	536	993
Other household expenses	232	107	79	219	102	83	94	197	791
Housekeeping supplies	585	302	316	305	449	596	609	644	970
Laundry and cleaning supplies	208	149	135	166	155	231	204	240	281
Other household products	251	109	131	118	194	211	269	264	470

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Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95- Continued

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
Postage and stationery	126	44	50	21	100	154	136	140	220
Household furnishings and equipment	1,772	1,008	902	822	971	1,227	1,889	2,085	3,734
Household textiles	128	36	48	43	59	89	189	179	235
Furniture	408	138	417	443	146	387	280	493	794
Floor coverings	138	86	13	58	14	54	151	61	476
Major appliances	219	278	195	143	221	160	254	246	232
Small appliances, miscellaneous housewares	106	108	51	38	54	47	152	147	187
Miscellaneous household equipment	774	362	177	97	478	490	865	959	1,810
Apparel and services	2,435	1,654	1,521	1,192	1,779	1,769	2,217	3,114	4,383
Men and boys	709	394	291	349	475	475	573	1,092	1,324
Men, 16 and over	338	97	140	175	176	299	251	402	778
Boys, 2 to 15	371	297	151	174	300	177	322	690	547
Women and girls	823	392	481	396	516	579	814	981	1,652
Women, 16 and over	521	197	283	236	253	332	508	663	1,130
Girls, 2 to 15	302	195	198	159	262	248	306	318	522
Children under 2	171	203	119	83	194	228	165	173	173
Footwear	431	475	388	158	332	260	429	553	665
Other apparel products and services	301	190	242	207	261	226	237	315	569
Transportation	8,014	4,072	3,980	3,861	6,633	5,996	8,909	10,203	14,131
Vehicle purchases (net outlay)	3,682	1,808	2,329	1,588	3,458	2,209	4,275	4,592	6,472
Cars and trucks, new	1,267	477	1,153	797	598	406	618	1,672	3,426
Cars and trucks, used	2,407	1,331	1,176	791	2,858	1,803	3,651	2,905	3,021
Other vehicles	8	0	0	0	2	0	6	15	25
Gasoline and motor oil	1,396	757	665	922	1,174	1,374	1,547	1,750	2,046
Other vehicle expenses	2,541	1,187	845	1,162	1,730	2,178	2,818	3,474	4,584
Vehicle finance charges	366	155	76	94	234	363	433	578	588
Maintenance and repairs	816	348	288	400	596	798	995	1,177	1,196
Vehicle insurance	843	425	292	418	636	717	927	1,094	1,514
Vehicle rental, leases, licenses, other charges	516	259	188	250	264	300	463	626	1,285
Public transportation	395	320	141	189	271	235	269	388	1,028
Health care	1,851	996	823	992	1,373	1,751	2,142	2,462	2,853
Health insurance	825	376	290	381	643	823	974	1,164	1,220
Medical services	685	402	355	387	473	616	802	918	1,062
Drugs	241	183	131	183	195	218	275	265	359
Medical supplies	99	35	46	40	62	93	92	115	212
Entertainment	2,087	976	687	967	1,367	1,604	2,013	2,757	4,284
Fees and admissions	531	200	64	168	289	311	421	790	1,335
Television, radios, sound equipment	721	426	355	481	582	672	659	902	1,186
Pets, toys, and playground equipment	465	226	199	195	298	372	485	581	918
Other supplies, equipment, and services	370	124	69	123	198	248	448	484	845
Personal care products and services	518	392	297	340	391	433	574	706	716

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Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95- Continued

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	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
Reading	163	76	41	58	92	150	169	217	335
Education	651	657	184	276	383	479	417	932	1,331
Tobacco products and smoking supplies	361	346	298	291	336	468	402	402	278
Miscellaneous	857	643	158	619	705	853	866	1,008	1,427
Cash contributions	1,036	219	92	238	594	905	799	1,379	2,641
Personal insurance and pensions	4,290	553	707	1,308	2,097	3,199	4,474	6,032	10,467
Life and other personal insurance	523	206	132	276	309	408	555	674	1,125
Pensions and Social Security	3,766	347	576	1,032	1,788	2,791	3,919	5,358	9,342
Sources of income and taxes: ¹									
Money income before taxes	44,799	5,402	12,689	17,319	25,060	34,892	44,612	58,529	107,221
Wages and salaries	37,751	2,894	5,480	11,211	19,829	30,214	38,821	52,162	91,800
Self-employment income	2,543	-1,404	551	595	616	1,406	2,518	2,664	9,311
Social Security, private and government retirement	1,693	1,301	716	1,863	1,783	1,636	1,541	1,905	2,152
Interest, dividends, rental income, other property income	492	8	168	111	82	-12	239	309	2,346
Unemployment and workers' compensation, veterans' benefit	420	80	190	531	757	429	492	344	360
Public assistance, supplemental security, income, food stamps	1,335	2,046	5,225	2,763	1,710	688	678	318	200
Regular contributions for support	347	320	232	167	165	282	109	479	760
Other income	219	156	127	78	118	248	214	346	292
Personal taxes ¹	3,333	51	9	118	822	2,005	3,630	4,592	10,253
Federal income taxes	2,405	30	-46	-39	481	1,441	2,650	3,175	7,733
State and local income taxes	752	15	42	123	210	455	796	1,008	2,268
Other taxes	176	7	13	34	131	109	184	409	253
Income after taxes ¹	41,466	5,351	12,680	17,201	24,238	32,887	40,982	53,937	96,968
Addenda:									
Net change in total assets and liabilities	498	-1,513	401	-2,378	-4,419	-2,084	160	-7,973	19,955
Net change in total assets	5,215	696	4,137	-931	-207	2,124	4,812	255	25,013
Net change in total liabilities	4,717	2,209	3,736	1,448	4,212	4,208	4,652	8,228	5,058

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Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95- Continued

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Other financial information									
Other money receipts	319	358	87	61	56	137	595	257	836
Mortgage principal paid, owned property	-2,057	-468	-227	-488	-597	-854	-1,518	-1,864	-7,694
Estimated market value of owned home	76,269	30,263	21,430	33,168	40,365	59,370	67,123	99,820	178,475
Estimated monthly rental value of owned home	539	292	193	266	333	447	532	719	1,055
Gifts of goods and services									
Food	43	16	17	8	25	32	34	66	97
Housing	195	259	61	104	101	122	183	272	359
Housekeeping supplies	32	6	16	10	12	27	43	56	46
Household textiles	11	17	1	0	3	1	1	36	17
Appliances and miscellaneous housewares	20	93	3	2	5	5	10	20	44
Major appliances	3	0	0	1	2	1	0	4	8
Small appliances and miscellaneous houseware	17	93	3	1	3	4	10	16	36
Miscellaneous household equipment	49	93	4	1	31	9	58	59	107
Other housing	84	51	36	91	50	80	71	102	147
Apparel and services	202	154	149	113	193	202	132	205	349
Males 2 and over	43	13	28	6	35	59	30	47	80
Females 2 and over	77	65	35	70	59	54	59	71	152
Children under 2	54	50	43	22	42	72	31	77	70
Other apparel products and services	29	26	43	15	57	17	13	9	47
Jewelry and watches	8	1	5	3	4	5	5	9	23
All other apparel products and services	20	25	38	12	54	12	8	0	23
Transportation	36	21	5	7	34	39	15	27	99
Health care	10	2	3	1	3	15	27	9	13
Entertainment	96	21	14	12	47	64	51	66	330
Toys, games, hobbies, and tricycles	24	10	8	4	16	38	25	31	34
Other entertainment	72	11	7	7	32	26	26	35	296
Education	43	0	0	89	5	23	4	113	69
All other gifts	74	81	24	49	59	56	43	94	135

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary <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