

Table 4. Consumer units of three 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 \$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)	13,017	474	868	987	957	1,893	1,843	1,451	2,100	2,446
Income before taxes 1/	\$45,048	\$1,880	\$7,716	\$12,357	\$17,302	\$24,778	\$34,476	\$44,920	\$58,876	\$102,547
Income after taxes 1/	41,401	1,985	7,893	12,356	17,049	23,603	32,117	41,614	54,519	91,541
Age of reference person	43.4	41.8	42.3	40.6	43.8	43.4	42.9	43.3	44.4	44.6
Average number in consumer unit:										
Persons	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 18	0.8	1.2	1.2	1.2	1.0	0.8	0.8	0.7	0.6	0.6
Persons 65 and over	0.2	0.2	0.2	0.2	0.3	0.3	0.2	0.2	0.1	0.1
Earners	1.8	0.9	0.9	1.1	1.4	1.6	1.8	2.0	2.1	2.2
Vehicles	2.4	1.6	1.3	1.4	1.6	2.3	2.5	2.6	2.8	3.0
Percent distribution:										
Male	62	39	25	39	44	61	65	70	73	82
Female	38	61	75	61	56	39	35	30	27	18
Percent homeowner	67	41	37	38	50	59	66	77	81	91
With mortgage	49	19	13	18	25	38	48	56	65	80
Without mortgage	18	22	24	21	24	20	19	21	16	11
Renter	33	59	63	62	50	41	34	23	19	9
Black	14	25	30	27	22	17	13	7	9	6
White and other	86	75	70	73	78	83	87	93	91	94
Elementary (1-8)	6	6	16	12	14	9	7	3	2	1
High school (9-12)	45	60	62	58	59	54	49	46	38	22
College	48	32	21	30	27	37	45	51	60	78
Never attended and other	0	1	0	1	0	0	0	0	0	0
At least one vehicle owned	91	65	64	78	83	94	97	98	97	96
Average annual expenditures	\$40,262	\$21,999	\$18,632	\$22,654	\$24,597	\$29,078	\$34,282	\$39,423	\$49,226	\$70,134
Food	5,459	3,922	3,563	4,246	4,346	4,325	4,760	5,440	6,322	7,838
Food at home	3,394	3,132	2,877	3,113	2,957	3,061	2,890	3,570	3,643	4,156
Cereals and bakery products	518	476	421	450	461	453	452	543	529	675
Cereals and cereal products	191	184	184	202	187	178	163	196	174	232
Bakery products	327	291	236	247	273	275	289	347	356	443
Meats, poultry, fish, and eggs	897	971	928	1,001	854	872	736	912	926	940
Beef	269	301	287	285	242	290	255	236	289	256
Pork	182	184	217	186	183	196	153	169	185	181
Other meats	125	150	131	131	118	108	103	132	126	139
Poultry	179	185	173	192	171	151	133	226	173	208
Fish and seafood	105	115	77	160	99	89	56	121	113	124
Eggs	37	37	43	47	42	37	34	27	40	33
Dairy products	357	301	267	315	300	317	324	377	392	443
Fresh milk and cream	148	136	112	138	137	148	144	162	156	158
Other dairy products	209	165	156	177	163	169	180	215	236	285
Fruits and vegetables	547	483	445	447	498	456	473	559	582	729
Fresh fruits	168	137	133	117	136	142	129	172	194	238
Fresh vegetables	167	145	118	133	148	140	156	161	170	235
Processed fruits	120	102	114	103	123	93	108	124	121	156
Processed vegetables	92	100	79	93	92	81	81	102	96	101
Other food at home	1,074	901	816	901	844	963	904	1,180	1,213	1,368
Sugar and other sweets	139	101	118	93	106	130	100	175	141	194
Fats and oils	97	117	99	127	86	96	85	90	97	99
Miscellaneous foods	478	418	304	362	396	425	389	550	582	589
Nonalcoholic beverages	312	240	261	286	246	285	296	317	330	390
Food prepared by consumer unit on out-of-town trips	49	26	34	32	11	27	33	48	62	96
Food away from home	2,066	791	686	1,132	1,388	1,264	1,870	1,870	2,679	3,683
Alcoholic beverages	280	101	71	166	209	156	205	297	336	534
Housing	12,322	7,734	6,265	8,034	8,779	8,992	10,620	11,580	14,385	20,913
Shelter	6,705	4,406	3,264	4,377	4,648	4,802	5,484	6,070	7,795	11,949
Owned dwellings	4,472	1,697	878	1,399	2,131	2,436	3,259	4,140	5,843	9,952
Mortgage interest and charges	2,767	694	321	749	912	1,331	1,955	2,511	3,644	6,699

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Property taxes	986	470	310	383	670	608	694	935	1,252	2,004
Maintenance, repairs, insurance, other expenses	720	534	247	266	549	497	609	694	947	1,249
Rented dwellings	1,822	2,535	2,301	2,830	2,339	2,213	1,989	1,589	1,479	908
Other lodging	411	174	86	148	177	153	236	342	473	1,089
Utilities, fuels, and public services	2,619	2,119	1,903	2,157	2,256	2,297	2,474	2,647	2,864	3,429
Natural gas	311	275	274	290	245	266	250	318	318	437
Electricity	1,023	825	732	825	876	945	1,017	1,043	1,080	1,307
Fuel oil and other fuels	107	102	91	79	98	93	127	125	112	111
Telephone services	870	690	625	760	768	763	792	834	996	1,132
Water and other public services	307	227	182	202	269	230	288	327	358	442
Household operations	787	275	151	394	438	556	671	914	912	1,488
Personal services	523	129	66	255	340	447	518	742	649	764
Other household expenses	264	146	85	139	98	108	153	173	263	724
Housekeeping supplies	592	353	261	403	564	384	445	573	616	1,057
Laundry and cleaning supplies	146	86	147	147	114	125	132	155	138	197
Other household products	248	220	86	201	148	160	227	277	299	384
Postage and stationery	198	48	28	54	302	99	86	141	179	477
Household furnishings and equipment	1,618	581	685	704	874	953	1,546	1,376	2,198	2,990
Household textiles	89	25	60	46	33	43	74	90	111	180
Furniture	373	147	238	130	278	218	351	284	379	785
Floor coverings	131	15	16	36	29	101	120	130	370	86
Major appliances	186	132	145	97	189	114	162	158	214	313
Small appliances, miscellaneous housewares	83	34	39	34	40	50	86	73	125	137
Miscellaneous household equipment	756	229	186	362	306	428	752	640	999	1,489
Apparel and services	2,189	1,027	1,230	1,227	1,671	1,479	1,614	1,902	2,367	4,179
Men and boys	514	156	329	385	337	246	406	364	666	983
Men, 16 and over	404	71	217	279	275	132	324	258	548	836
Boys, 2 to 15	110	85	112	106	62	114	82	106	119	147
Women and girls	855	429	413	393	730	627	559	813	885	1,656
Women, 16 and over	720	334	311	241	580	482	439	693	765	1,492
Girls, 2 to 15	135	95	103	151	150	144	119	120	121	164
Children under 2	163	105	153	83	100	129	165	156	180	248
Footwear	365	238	273	248	259	299	298	349	380	595
Other apparel products and services	291	99	62	119	245	179	186	220	255	697
Transportation	7,968	5,207	3,894	4,500	3,782	6,746	7,266	8,290	10,373	12,196
Vehicle purchases (net outlay)	3,725	3,172	2,167	2,051	1,340	3,598	3,341	3,874	5,044	5,158
Cars and trucks, new	1,691	923	493	693	280	1,326	1,016	1,544	2,269	3,604
Cars and trucks, used	2,008	2,239	1,674	1,358	1,060	2,267	2,321	2,328	2,707	1,491
Other vehicles	25	10	0	0	0	5	5	2	68	64
Gasoline and motor oil	1,302	815	688	816	839	1,069	1,301	1,509	1,624	1,773
Other vehicle expenses	2,559	889	898	1,401	1,415	1,875	2,337	2,651	3,311	4,376
Vehicle finance charges	380	125	86	199	202	309	385	482	503	562
Maintenance and repairs	796	334	391	514	458	675	698	874	1,061	1,164
Vehicle insurance	882	323	309	487	569	666	913	949	1,087	1,403
Vehicle rental, leases, licenses, other charges	501	106	113	201	186	225	340	345	659	1,248
Public transportation	382	331	141	232	188	204	286	256	394	889
Health care	1,894	1,166	941	995	1,390	1,623	1,972	1,983	2,141	2,811
Health insurance	876	554	362	446	733	832	943	970	1,000	1,170
Medical services	606	356	342	228	346	429	667	536	672	1,081
Drugs	304	236	197	263	259	299	276	327	329	375
Medical supplies	107	20	40	59	53	62	86	150	140	184
Entertainment	1,964	1,071	768	1,026	1,038	1,220	1,560	2,161	2,466	3,615
Fees and admissions	454	115	106	156	151	176	309	388	633	1,093
Television, radios, sound equipment	669	280	463	368	531	492	580	761	816	1,008
Pets, toys, and playground equipment	432	262	68	398	198	393	314	489	521	694
Other entertainment supplies, equipment and services	408	415	131	104	158	160	356	523	495	820
Personal care products and services	595	317	291	428	429	485	541	598	686	919
Reading	182	93	59	68	90	113	168	182	230	345

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Education	567	157	133	257	198	253	300	350	702	1,522
Tobacco products and smoking supplies	324	216	256	275	314	368	392	312	376	274
Miscellaneous	909	423	226	508	614	782	880	1,100	1,087	1,373
Cash contributions	1,085	208	543	138	445	499	651	858	1,424	2,702
Personal insurance and pensions	4,524	356	392	785	1,294	2,038	3,353	4,372	6,332	10,914
Life and other personal insurance	443	141	95	154	247	262	383	436	639	840
Pensions and Social Security	4,081	215	297	631	1,047	1,776	2,971	3,936	5,693	10,074
Money income before taxes 1/	45,048	1,880	7,716	12,357	17,302	24,778	34,476	44,920	58,876	102,547
Wages and salaries	37,876	1,334	2,533	6,621	12,128	19,089	28,304	38,837	51,732	89,456
Self-employment income	2,391	-1,694	207	148	457	829	1,707	1,396	2,920	7,479
Social Security, private and government retirement	2,937	854	1,540	2,493	3,188	3,538	3,227	3,196	2,735	3,252
Interest, dividends, rental income, other property income	513	8	9	140	39	276	274	508	433	1,558
Unemployment and workers' compensation, veterans' benefits	260	65	41	188	246	247	273	255	343	344
Public assistance, supplemental security income, food stamps	556	1,068	3,068	2,084	717	281	290	42	40	48
Regular contributions for support	382	165	165	509	459	418	333	523	532	214
Other income	133	79	153	173	67	100	67	162	141	196
Personal taxes 1/	3,647	-106	-177	1	253	1,175	2,359	3,306	4,356	11,005
Federal income taxes	2,741	-94	-204	-95	47	752	1,696	2,470	3,214	8,613
State and local income taxes	757	-6	2	53	108	304	532	705	943	2,104
Other taxes	149	-6	25	43	98	119	131	131	199	288
Income after taxes 1/	41,401	1,985	7,893	12,356	17,049	23,603	32,117	41,614	54,519	91,541
Net change in total assets and liabilities	-2,131	-1,159	-1,880	-870	-2,475	-3,367	372	-2,426	-4,234	-1,733
Net change in total assets	3,533	3,351	-1,273	37	1,891	1,597	5,174	2,191	4,794	7,301
Net change in total liabilities	5,664	4,510	607	907	4,365	4,965	4,803	4,617	9,028	9,034
Other money receipts	469	31	69	105	126	91	239	370	317	1,632
Mortgage principal paid on owned property	-1,420	-457	-149	-316	-494	-597	-951	-1,108	-1,605	-3,880
Estimated market value of owned home	80,119	42,485	37,228	35,151	37,518	50,281	61,014	75,521	94,175	165,567
Estimated monthly rental value of owned home	549	252	213	234	297	370	456	569	679	1,038
Gifts of goods and services	1,243	411	363	543	766	517	760	915	1,540	2,978
Food	89	20	25	26	34	27	46	115	113	217
Housing	341	147	121	161	308	127	227	199	427	782
Housekeeping supplies	40	9	5	13	13	29	20	34	46	98
Household textiles	7	1	2	6	5	3	10	6	4	12
Appliances and miscellaneous housewares	29	14	7	5	29	6	29	21	32	67
Major appliances	6	0	0	2	12	1	5	0	9	15
Small appliances and miscellaneous housewares	23	14	7	3	17	5	24	21	23	53
Miscellaneous household equipment	106	22	8	32	76	38	60	51	149	268
Other housing	159	101	99	105	186	50	108	86	195	336
Apparel and services	321	111	139	113	231	194	227	253	363	683
Males, 2 and over	82	65	11	30	42	28	50	56	143	164
Females, 2 and over	107	28	94	17	102	80	102	79	85	217
Children under 2	55	5	27	34	15	52	48	46	65	104
Other apparel products and services	77	13	8	32	73	35	28	72	70	198
Jewelry and watches	34	10	6	23	65	12	9	40	21	79
All other apparel products and services	43	3	2	9	8	23	18	32	49	119
Transportation	56	26	7	61	21	11	21	22	159	82
Health care	25	6	9	9	24	10	11	24	21	69
Entertainment	121	86	30	34	50	40	82	100	151	288
Toys, games, hobbies, and tricycles	54	5	6	12	32	32	27	37	62	135
Other entertainment	67	80	24	22	18	8	54	64	89	153
Education	169	2	11	31	34	3	42	83	180	632
All other gifts	121	14	22	109	63	104	104	119	127	224

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.