

**Table 39. Consumer units of four 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)	12,202	947	755	701	1,620	1,716	1,680	2,526	2,258
<b>Consumer unit characteristics:</b>									
Income before taxes <sup>1</sup>	\$47,959	\$3,954	\$12,616	\$17,503	\$24,574	\$34,731	\$44,436	\$58,500	\$105,342
Income after taxes <sup>1</sup>	44,018	3,643	12,630	16,972	23,410	32,307	41,182	53,583	94,933
Age of reference person	39.8	37.9	38.7	37.9	36.9	38.9	39.9	40.3	43.7
<b>Average number in consumer unit:</b>									
Persons	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18	1.7	2.1	1.9	1.8	1.9	1.8	1.6	1.6	1.5
Persons 65 and over	0.1	0.1	0.1	0.1	0.1	0	0.1	0	0.1
Earners	2.0	1.1	1.3	1.6	1.7	2.0	2.2	2.2	2.5
Vehicles	2.5	1.4	1.5	1.9	2.1	2.7	2.9	2.9	3.0
<b>Percent distribution:</b>									
<b>Sex of reference person:</b>									
Male	72	37	44	65	63	75	82	84	79
Female	28	63	56	35	37	25	18	16	21
<b>Housing tenure:</b>									
Homeowner	71	38	32	40	54	70	79	90	94
With mortgage	57	23	16	28	38	54	65	79	81
Without mortgage	14	15	16	12	15	16	13	11	13
Renter	29	62	68	60	46	30	21	10	6
<b>Race of reference person:</b>									
Black	12	28	27	18	15	9	12	7	6
White and other	88	72	73	82	85	91	88	93	94
<b>Education of reference person:</b>									
Elementary (1-8)	5	8	13	16	8	4	2	2	1
High school (9-12)	46	62	62	61	58	49	48	41	21
College	49	30	25	23	34	46	49	57	78
Never attended and other	0	0	0	0	0	0	0	0	0
<b>At least one vehicle owned</b>	93	71	73	87	94	98	99	97	97
<b>Average annual expenditures:</b>									
<b>Food</b>	6,266	4,529	4,209	5,377	4,650	5,299	6,428	7,046	8,723
Food at home	3,950	3,587	3,432	4,067	3,310	3,398	3,946	4,369	4,582
Cereals and bakery products	635	538	523	635	499	535	659	698	782
Cereals and cereal products	246	259	237	271	206	207	257	253	270
Bakery products	389	279	285	364	293	328	402	444	513

See footnotes at end of table.

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Meats, poultry, fish, and eggs	1,057	1,203	1,092	1,246	950	960	953	1,102	1,089
Beef	351	356	313	417	329	343	291	394	358
Pork	219	303	266	313	186	201	206	209	192
Other meats	142	128	152	148	119	128	154	149	150
Poultry	191	233	207	196	165	164	170	183	226
Fish and seafood	115	139	103	115	109	93	97	129	129
Eggs	39	44	50	56	43	32	33	38	34
Dairy products	427	357	371	388	361	360	424	476	522
Fresh milk and cream	184	169	180	191	179	161	185	199	193
Other dairy products	242	188	191	197	182	198	239	276	329
Fruits and vegetables	588	520	512	591	503	492	581	652	695
Fresh fruits	175	169	146	186	149	134	177	187	215
Fresh vegetables	185	175	158	196	158	146	172	208	222
Processed fruits	127	105	119	101	101	126	128	137	151
Processed vegetables	101	72	89	107	97	86	105	119	107
Other food at home	1,244	969	935	1,207	996	1,051	1,329	1,442	1,494
Sugar and other sweets	171	121	107	188	125	157	182	229	180
Fats and oils	109	114	103	116	100	103	120	105	115
Miscellaneous foods	552	432	426	459	439	468	602	618	698
Nonalcoholic beverages	352	284	281	422	301	276	355	407	405
Food prep by cu, out-of-town trips	59	18	18	21	31	48	69	83	96
Food away from home	2,317	942	777	1,310	1,340	1,901	2,482	2,678	4,140
<b>Alcoholic beverages</b>	292	130	135	113	219	186	233	379	538
<b>Housing</b>	13,376	8,004	8,016	8,118	9,301	10,902	12,645	15,052	22,506
Shelter	7,424	4,158	4,653	4,428	5,010	6,060	6,920	8,183	12,944
Owned dwellings	5,351	1,646	1,558	1,681	2,381	4,067	5,136	7,012	10,723
Mortgage interest and charges	3,442	832	827	973	1,533	2,607	3,361	4,754	6,775
Property taxes	1,145	397	522	322	447	797	1,108	1,429	2,400
Maintenance, repairs, insurance, other expenses	764	417	209	387	400	663	668	830	1,549
Rented dwellings	1,621	2,417	3,032	2,685	2,474	1,825	1,507	684	853
Other lodging	451	95	63	63	155	168	277	487	1,368
Utilities, fuels, and public services	2,728	2,282	2,130	2,331	2,275	2,468	2,644	2,984	3,536
Natural gas	334	285	305	263	292	265	316	349	464
Electricity	1,104	958	878	950	926	1,061	1,081	1,181	1,382
Fuel oil and other fuels	105	42	69	86	76	104	110	136	134
Telephone services	842	789	657	774	734	739	793	925	1,048
Water and other public services	342	208	220	258	247	299	345	392	508
Household operations	958	409	286	406	584	671	895	1,039	2,026
Personal services	659	253	238	184	487	511	721	771	1,181
Other household expenses	299	155	48	222	96	161	174	269	845
Housekeeping supplies	528	397	326	288	392	428	494	616	813
Laundry and cleaning supplies	148	123	148	126	112	148	149	158	176

See footnotes at end of table.

**Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95- Continued**

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Other household products	242	174	123	132	176	200	195	311	377
Postage and stationery	138	100	54	30	104	80	150	146	260
Household furnishings and equipment	1,738	758	622	664	1,041	1,274	1,691	2,229	3,186
Household textiles	120	26	14	26	125	95	113	168	197
Furniture	415	214	287	149	316	305	288	372	920
Floor coverings	121	20	62	8	32	43	38	265	233
Major appliances	201	122	79	213	165	195	199	240	258
Small appliances, miscellaneous housewares	98	33	25	47	72	100	64	143	159
Miscellaneous household equipment	783	342	155	221	331	535	990	1,042	1,420
<b>Apparel and services</b>	2,425	1,272	1,739	1,643	1,656	2,003	2,218	2,739	3,952
Men and boys	618	252	401	427	396	501	657	663	1,043
Men, 16 and over	425	54	217	248	216	367	441	431	850
Boys, 2 to 15	193	198	184	179	180	134	216	232	192
Women and girls	934	501	495	554	620	771	816	1,078	1,616
Women, 16 and over	690	304	241	429	409	565	605	799	1,286
Girls, 2 to 15	244	197	253	124	211	206	211	278	330
Children under 2	158	71	168	89	166	201	156	176	155
Footwear	406	258	529	360	295	294	380	483	509
Other apparel products and services	309	190	147	213	180	236	210	340	629
<b>Transportation</b>	8,185	4,401	3,649	5,407	5,645	7,184	8,474	10,011	12,486
Vehicle purchases (net outlay)	3,790	2,008	1,607	2,752	2,762	3,475	4,076	4,567	5,482
Cars and trucks, new	1,648	940	771	447	897	1,432	1,270	2,179	3,001
Cars and trucks, used	2,066	1,068	836	2,305	1,814	2,000	2,637	2,258	2,415
Other vehicles	75	0	0	0	51	43	169	130	66
Gasoline and motor oil	1,383	896	773	956	1,108	1,344	1,463	1,612	1,834
Other vehicle expenses	2,610	1,335	1,103	1,504	1,635	2,108	2,725	3,391	4,124
Vehicle finance charges	376	138	192	260	297	363	458	449	499
Maintenance and repairs	853	660	437	508	531	716	905	1,105	1,205
Vehicle insurance	917	351	392	601	596	776	979	1,213	1,386
Vehicle rental, leases, licenses, other charges	464	186	82	135	211	253	383	625	1,034
Public transportation	402	161	166	195	141	256	210	441	1,046
<b>Health care</b>	1,933	1,052	763	1,107	1,420	1,878	2,215	2,229	2,816
Health insurance	882	413	392	565	671	1,026	1,064	1,002	1,113
Medical services	688	452	169	305	471	586	743	819	1,127
Drugs	257	160	155	151	209	179	307	289	382
Medical supplies	106	27	47	86	69	87	102	119	194
<b>Entertainment</b>	2,221	969	853	993	1,407	1,644	1,986	2,867	4,068
Fees and admissions	616	219	132	116	248	350	486	808	1,448
Television, radios, sound equipment	754	352	458	441	577	622	745	981	1,104
Pets, toys, and playground equipment	454	295	171	266	329	356	437	546	751
Other supplies, equipment, and services	396	103	92	170	253	315	318	532	766
<b>Personal care products and services</b>	529	294	285	379	380	443	520	610	829

See footnotes at end of table.

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<b>Reading</b>	194	72	61	63	111	162	165	243	381
<b>Education</b>	720	446	134	222	239	373	545	772	1,870
<b>Tobacco products and smoking supplies</b>	323	250	428	354	392	319	336	350	224
<b>Miscellaneous</b>	950	1,317	205	487	508	977	873	1,061	1,421
<b>Cash contributions</b>	1,013	142	232	316	385	613	861	1,435	2,251
<b>Personal insurance and pensions</b>	4,944	528	828	1,398	2,176	3,412	4,800	6,383	10,918
Life and other personal insurance	558	178	220	228	287	417	490	719	1,103
Pensions and Social Security	4,386	350	608	1,170	1,888	2,995	4,309	5,664	9,814
<b>Sources of income and taxes: <sup>1</sup></b>									
<b>Money income before taxes</b>	47,959	3,954	12,616	17,503	24,574	34,731	44,436	58,500	105,342
Wages and salaries	41,755	3,353	6,177	12,465	20,734	30,011	40,133	53,732	90,660
Self-employment income	3,266	-2,743	809	1,046	1,069	2,129	2,551	2,704	10,898
Social Security, private and government retirement	1,030	523	1,570	1,624	1,069	850	857	848	1,319
Interest, dividends, rental income, other property income	513	115	18	69	72	466	121	521	1,616
Unemployment and workers' compensation, veterans' benefit	380	146	385	420	490	484	438	342	305
Public assistance, supplemental security, income, food stamps	573	2,345	3,181	1,466	570	158	50	6	22
Regular contributions for support	282	117	330	303	471	471	140	204	242
Other income	160	98	145	109	100	162	146	143	280
<b>Personal taxes <sup>1</sup></b>	3,941	310	-14	530	1,164	2,424	3,254	4,917	10,409
Federal income taxes	2,896	224	-110	313	763	1,703	2,389	3,489	7,974
State and local income taxes	844	3	62	158	304	564	719	1,141	2,032
Other taxes	201	83	33	60	97	156	146	287	403
<b>Income after taxes <sup>1</sup></b>	44,018	3,643	12,630	16,972	23,410	32,307	41,182	53,583	94,933
<b>Addenda:</b>									
<b>Net change in total assets and liabilities</b>	-1,430	814	-4,689	1,691	-2,487	4,984	-4,799	-1,382	-3,912
Net change in total assets	6,120	1,419	382	1,798	1,898	9,710	4,634	8,097	10,547
Net change in total liabilities	7,550	605	5,071	107	4,385	4,726	9,433	9,479	14,458
<b>Other financial information</b>									

See footnotes at end of table.

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Other money receipts	474	1,334	60	41	150	575	450	425	617
Mortgage principal paid, owned property	-1,618	-919	-291	-627	-689	-980	-1,306	-2,293	-3,290
Estimated market value of owned home	86,621	34,756	24,116	25,095	35,682	67,239	80,218	107,364	181,198
Estimated monthly rental value of owned home	583	253	202	192	345	461	558	735	1,082
<b>Gifts of goods and services</b>	989	554	381	631	461	616	970	1,144	1,967
Food	119	33	11	45	29	33	196	135	270
Housing	278	165	165	163	114	165	221	300	611
Housekeeping supplies	47	15	17	8	23	25	30	34	135
Household textiles	9	6	5	0	1	4	8	16	15
Appliances and miscellaneous housewares	23	2	3	13	4	17	21	39	44
Major appliances	4	0	2	0	1	1	12	7	2
Small appliances and miscellaneous houseware	19	2	0	13	3	16	9	32	41
Miscellaneous household equipment	60	17	13	25	7	59	43	92	117
Other housing	140	125	127	116	79	59	118	119	300
Apparel and services	253	82	137	240	138	242	252	276	417
Males 2 and over	61	3	40	42	14	81	67	49	123
Females 2 and over	93	30	32	85	27	63	85	115	183
Children under 2	56	36	52	23	50	75	53	66	59
Other apparel products and services	42	13	14	89	47	24	48	46	52
Jewelry and watches	15	7	3	2	4	8	13	22	31
All other apparel products and services	28	7	12	87	43	15	35	24	21
Transportation	49	5	9	18	13	35	43	92	84
Health care	24	167	2	2	13	1	6	14	29
Entertainment	81	22	25	48	67	35	108	111	127
Toys, games, hobbies, and tricycles	31	9	8	25	26	18	40	35	50
Other entertainment	50	14	18	22	42	17	68	76	76
Education	100	54	15	10	48	22	94	99	281
All other gifts	85	26	17	107	39	83	50	117	149

<sup>1</sup> 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