

Table 1. Northeastern 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)	15,835	833	1,831	1,495	1,402	2,363	1,890	1,356	2,187	2,479
Income before taxes 1/	\$40,054	\$2,372	\$7,696	\$12,311	\$17,376	\$24,557	\$34,573	\$44,007	\$58,630	\$106,581
Income after taxes 1/	36,893	2,372	7,546	12,103	16,902	23,374	32,069	40,761	53,833	95,933
Age of reference person	49.0	41.3	58.0	55.4	56.4	50.1	44.9	44.9	43.0	46.2
Average number in consumer unit:										
Persons	2.5	1.7	1.7	2.1	2.1	2.4	2.6	2.8	3.1	3.1
Children under 18	0.6	0.4	0.4	0.6	0.4	0.6	0.7	0.8	0.9	0.8
Persons 65 and over	0.4	0.3	0.5	0.6	0.8	0.5	0.3	0.2	0.1	0.2
Earners	1.3	0.7	0.4	0.6	0.8	1.1	1.5	1.6	2.0	2.1
Vehicles	1.6	0.6	0.5	0.9	1.2	1.6	1.9	2.1	2.3	2.4
Percent distribution:										
Male	58	43	20	40	58	60	66	70	71	76
Female	42	57	80	60	42	40	34	30	29	24
Percent homeowner	60	22	35	41	57	57	60	68	82	86
With mortgage	34	9	6	10	16	22	32	47	64	67
Without mortgage	26	12	29	30	42	34	28	22	18	19
Renter	40	78	65	59	43	43	40	32	18	14
Black	10	14	17	16	9	9	10	9	4	6
White and other	90	86	83	84	91	91	90	91	96	94
Elementary (1-8)	8	11	21	15	10	7	6	5	2	1
High school (9-12)	45	45	54	54	61	56	42	47	35	23
College	47	42	24	31	28	36	52	48	63	77
Never attended and other	0	2	0	0	0	0	0	0	0	0
At least one vehicle owned	78	40	41	61	74	85	90	89	93	95
Average annual expenditures	\$35,361	\$15,127	\$13,279	\$18,438	\$22,392	\$26,867	\$33,719	\$38,851	\$48,050	\$71,074
Food	5,185	2,344	2,505	3,262	3,848	4,415	5,083	5,497	6,478	8,983
Food at home	3,248	1,707	2,098	2,518	2,712	2,950	3,327	3,417	3,894	4,655
Cereals and bakery products	532	323	331	382	425	476	550	572	664	755
Cereals and cereal products	194	108	148	155	147	177	215	221	223	253
Bakery products	338	214	183	227	278	300	334	351	441	502
Meats, poultry, fish, and eggs	870	470	595	792	759	814	895	896	977	1,186
Beef	230	124	157	198	212	231	218	243	286	283
Pork	158	68	121	132	161	124	189	181	176	197
Other meats	131	103	82	130	98	124	132	138	146	178
Poultry	191	81	139	161	180	173	197	201	202	275
Fish and seafood	125	81	67	138	73	128	121	100	130	205
Eggs	36	13	29	33	35	35	39	33	37	49
Dairy products	359	207	202	250	317	353	369	384	446	490
Fresh milk and cream	140	99	89	116	120	148	148	156	167	163
Other dairy products	219	108	113	134	196	205	222	228	279	328
Fruits and vegetables	577	285	411	418	531	514	587	552	687	851
Fresh fruits	183	84	127	129	179	155	180	176	216	282
Fresh vegetables	181	71	129	120	180	174	203	166	204	257
Processed fruits	131	86	94	99	107	112	127	132	154	195
Processed vegetables	83	44	60	71	65	73	77	78	112	116
Other food at home	909	422	559	677	681	792	926	1,014	1,121	1,373
Sugar and other sweets	124	37	81	94	102	116	130	139	151	171
Fats and oils	93	47	74	90	78	81	104	105	110	112
Miscellaneous foods	383	172	232	242	261	310	364	459	514	598
Nonalcoholic beverages	267	145	162	236	221	249	292	262	284	395
Food prepared by consumer unit on out-of-town trips	43	21	9	16	18	35	37	49	61	97
Food away from home	1,937	638	408	744	1,136	1,465	1,756	2,079	2,584	4,328
Alcoholic beverages	382	211	94	233	192	266	328	444	465	837
Housing	11,729	6,087	5,740	7,442	8,359	9,015	10,846	12,362	15,425	22,038
Shelter	7,021	3,785	3,564	4,656	4,870	5,382	6,331	7,444	8,951	13,460
Owned dwellings	4,344	1,223	1,137	1,676	2,271	2,538	3,462	4,774	6,963	10,390
Mortgage interest and charges	2,163	599	237	418	649	772	1,557	2,517	3,846	6,129

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Property taxes	1,452	525	607	744	1,028	1,064	1,298	1,628	2,191	2,793
Maintenance, repairs, insurance, other expenses	729	100	294	514	595	702	606	629	926	1,468
Rented dwellings	2,194	2,437	2,361	2,808	2,363	2,601	2,517	2,253	1,447	1,517
Other lodging	483	125	66	172	237	243	352	417	541	1,554
Utilities, fuels, and public services	2,370	1,298	1,529	1,827	2,055	2,146	2,444	2,565	2,819	3,510
Natural gas	361	200	252	309	359	344	353	396	350	539
Electricity	823	440	522	577	676	767	867	880	1,024	1,218
Fuel oil and other fuels	244	87	161	172	215	230	228	288	305	368
Telephone services	733	491	484	637	630	634	793	779	860	1,027
Water and other public services	209	79	108	133	175	172	204	222	280	358
Household operations	509	130	101	243	181	254	514	430	641	1,444
Personal services	250	56	21	120	68	113	332	277	379	603
Other household expenses	259	74	81	123	112	141	182	153	262	841
Housekeeping supplies	513	172	195	286	380	438	420	594	699	933
Laundry and cleaning supplies	123	43	88	87	74	108	111	146	145	206
Other household products	232	62	58	136	142	199	198	269	329	437
Postage and stationery	158	68	49	63	164	131	111	180	224	290
Household furnishings and equipment	1,316	701	350	431	872	796	1,137	1,328	2,316	2,690
Household textiles	84	32	30	34	54	49	67	94	124	196
Furniture	282	215	97	103	203	145	222	255	487	606
Floor coverings	83	3	25	14	38	59	26	40	197	199
Major appliances	154	59	47	67	106	128	170	140	279	257
Small appliances, miscellaneous housewares	79	10	38	36	48	66	95	71	113	147
Miscellaneous household equipment	632	383	112	176	423	349	557	728	1,115	1,285
Apparel and services	1,923	1,187	628	779	1,414	1,581	1,541	2,191	2,511	3,801
Men and boys	437	186	121	185	199	358	310	509	659	918
Men, 16 and over	348	153	96	141	151	260	232	393	541	764
Boys, 2 to 15	89	33	25	44	48	98	78	115	117	155
Women and girls	821	675	302	287	722	698	708	934	1,070	1,453
Women, 16 and over	713	618	270	228	654	622	577	795	878	1,312
Girls, 2 to 15	107	57	32	58	68	76	131	139	192	140
Children under 2	87	62	58	30	47	69	76	132	102	154
Footwear	304	105	89	226	287	318	282	339	405	442
Other apparel products and services	274	158	58	50	159	138	166	277	275	835
Transportation	5,759	1,568	1,381	2,579	2,833	4,442	6,514	7,280	8,487	11,399
Vehicle purchases (net outlay)	2,235	450	401	850	603	1,771	2,985	3,217	3,208	4,421
Cars and trucks, new	1,134	0	67	390	209	768	1,583	1,613	1,247	2,918
Cars and trucks, used	1,059	450	335	460	394	997	1,402	1,478	1,808	1,443
Other vehicles	42	0	0	0	0	6	0	126	154	61
Gasoline and motor oil	921	325	298	475	597	792	995	1,130	1,455	1,513
Other vehicle expenses	2,073	543	485	968	1,325	1,543	2,014	2,435	3,210	4,180
Vehicle finance charges	196	21	30	79	93	164	236	311	329	328
Maintenance and repairs	615	211	172	342	363	526	635	745	923	1,100
Vehicle insurance	776	188	199	427	505	617	820	971	1,173	1,424
Vehicle rental, leases, licenses, other charges	486	122	83	120	364	236	323	409	785	1,328
Public transportation	531	249	197	286	308	336	520	499	614	1,285
Health care	1,725	814	1,056	1,301	1,781	1,803	1,626	1,914	2,025	2,370
Health insurance	838	334	616	748	976	911	837	912	920	968
Medical services	531	300	217	245	422	503	448	621	735	937
Drugs	256	163	194	228	333	297	233	272	243	279
Medical supplies	99	16	29	80	49	91	107	109	127	185
Entertainment	1,764	863	482	825	978	1,119	1,459	1,720	2,497	4,165
Fees and admissions	495	181	81	199	265	248	444	471	746	1,284
Television, radios, sound equipment	559	319	289	407	384	425	525	593	813	935
Pets, toys, and playground equipment	362	183	76	135	245	291	258	404	554	738
Other entertainment supplies, equipment and services	347	180	36	84	83	155	231	252	383	1,209
Personal care products and services	518	201	224	335	361	450	476	563	620	991
Reading	197	83	87	119	138	160	188	197	245	397

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Education	547	694	256	169	141	225	400	426	720	1,499
Tobacco products and smoking supplies	267	189	185	200	261	299	334	294	311	261
Miscellaneous	884	559	276	306	674	817	918	884	1,181	1,666
Cash contributions	833	149	155	391	499	482	1,046	823	1,023	2,032
Personal insurance and pensions	3,649	179	211	497	913	1,794	2,960	4,257	6,061	10,635
Life and other personal insurance	367	77	68	137	191	265	310	396	565	870
Pensions and Social Security	3,282	102	142	360	722	1,529	2,650	3,861	5,495	9,765
Money income before taxes 1/	40,054	2,372	7,696	12,311	17,376	24,557	34,573	44,007	58,630	106,581
Wages and salaries	31,178	944	1,408	3,776	7,618	15,656	26,324	36,051	52,244	90,429
Self-employment income	2,143	-114	155	128	100	739	1,232	1,896	1,548	9,433
Social Security, private and government retirement	4,766	619	4,289	6,042	8,057	6,544	5,052	4,536	2,969	3,681
Interest, dividends, rental income, other property	830	113	51	287	329	451	784	747	1,071	2,485
Unemployment and workers' compensation,	269	38	146	211	373	457	304	280	241	226
veterans' benefits	269	38	146	211	373	457	304	280	241	226
Public assistance, supplemental security income,	450	559	1,407	1,399	478	257	256	58	25	36
food stamps	450	559	1,407	1,399	478	257	256	58	25	36
Regular contributions for support	248	139	170	310	284	238	467	363	119	176
Other income	171	74	70	158	137	214	154	75	413	115
Personal taxes 1/	3,161	0	149	207	474	1,183	2,504	3,246	4,797	10,648
Federal income taxes	2,135	-53	-7	69	256	745	1,665	2,173	3,321	7,378
State and local income taxes	832	4	22	68	114	280	593	877	1,219	2,919
Other taxes	194	50	134	70	104	158	247	195	258	351
Income after taxes 1/	36,893	2,372	7,546	12,103	16,902	23,374	32,069	40,761	53,833	95,933
Net change in total assets and liabilities	448	130	-236	-737	2,089	440	-2,908	-1,944	908	4,319
Net change in total assets	3,955	-156	-22	74	3,361	1,735	3,293	1,869	8,794	10,440
Net change in total liabilities	3,506	-286	214	812	1,272	1,296	6,202	3,813	7,886	6,122
Other money receipts	321	86	147	193	105	515	143	314	340	665
Mortgage principal paid on owned property	-1,235	-541	-209	-209	-357	-555	-662	-1,376	-2,443	-3,284
Estimated market value of owned home	82,629	30,431	33,580	43,229	53,909	60,656	76,454	81,514	112,411	176,399
Estimated monthly rental value of owned home	550	207	223	308	408	434	488	583	771	1,081
Gifts of goods and services	1,149	627	476	478	969	736	784	1,333	1,359	2,625
Food	89	18	23	46	42	56	67	135	61	254
Housing	294	149	99	146	294	207	236	381	305	623
Housekeeping supplies	52	26	11	7	57	47	34	54	57	122
Household textiles	8	4	3	4	7	5	8	6	9	17
Appliances and miscellaneous housewares	32	1	18	18	29	24	49	18	36	61
Major appliances	10	0	0	1	16	8	19	4	11	24
Small appliances and miscellaneous housewares	21	1	18	17	13	16	30	15	26	37
Miscellaneous household equipment	81	47	30	28	77	39	65	194	91	128
Other housing	122	71	37	89	125	93	81	108	111	294
Apparel and services	288	234	139	67	295	185	202	391	409	507
Males, 2 and over	86	84	46	24	68	71	67	87	108	168
Females, 2 and over	103	68	28	25	124	68	72	128	152	192
Children under 2	47	11	39	15	23	35	32	71	58	91
Other apparel products and services	51	71	26	3	80	10	31	104	91	55
Jewelry and watches	26	9	13	3	34	4	30	68	56	15
All other apparel products and services	24	62	14	0	46	6	1	36	35	40
Transportation	40	17	75	25	17	17	32	23	66	61
Health care	47	26	6	9	102	89	44	19	23	74
Entertainment	124	119	20	52	108	93	88	131	162	266
Toys, games, hobbies, and tricycles	57	11	9	6	67	63	19	48	82	130
Other entertainment	67	108	11	45	41	31	69	83	80	136
Education	127	11	6	44	25	23	23	97	115	569
All other gifts	140	54	109	90	86	66	93	157	218	272

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.