

Table 6. Consumer units of five or more 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)	8,352	647	711	640	1,289	1,183	907	1,510	1,465
Income before taxes 1/	\$45,639	\$5,813	\$12,866	\$17,269	\$25,142	\$34,969	\$44,552	\$58,823	\$105,247
Income after taxes 1/	42,442	5,778	12,845	17,260	24,506	33,306	41,330	54,246	95,669
Age of reference person	41.6	40.8	38.6	40.1	41.4	41.7	40.9	42.3	44.1
Average number in consumer unit:									
Persons	5.7	5.5	5.6	6.0	5.7	5.7	5.7	5.6	5.6
Children under 18	2.9	3.0	3.2	3.4	3.0	2.9	2.7	2.7	2.5
Persons 65 and over	0.1	0.2	0.2	0.1	0.1	0.1	0.2	0.1	0.1
Earners	2.3	1.4	1.3	1.7	2.1	2.3	2.5	2.7	3.0
Vehicles	2.6	1.4	1.3	1.9	2.2	2.5	3.0	3.1	3.6
Percent distribution:									
Male	72	37	52	52	71	76	83	82	85
Female	28	63	48	48	29	24	17	18	15
Percent homeowner	67	37	36	45	53	67	77	84	92
With mortgage	54	21	26	25	37	54	66	72	81
Without mortgage	13	15	10	20	15	13	12	12	11
Renter	33	63	64	55	47	33	23	16	8
Black	16	39	27	28	17	12	12	8	10
White and other	84	61	73	72	83	88	88	92	90
Elementary (1-8)	11	24	16	18	18	13	7	5	1
High school (9-12)	46	56	54	58	58	54	51	37	23
College	42	19	29	24	23	33	42	58	76
Never attended and other	1	0	2	1	2	1	1	0	1
At least one vehicle owned	91	66	70	87	92	95	98	97	98
Average annual expenditures	\$44,305	\$23,666	\$21,768	\$25,108	\$32,463	\$37,663	\$42,257	\$51,435	\$80,611
Food	7,128	5,166	4,844	5,014	5,755	6,845	7,205	7,743	10,081
Food at home	4,917	4,105	3,776	4,218	4,476	4,910	4,833	4,977	6,141
Cereals and bakery products	773	645	555	621	644	816	762	817	973
Cereals and cereal products	320	265	266	298	283	348	331	322	361
Bakery products	453	381	289	322	361	467	431	495	613
Meats, poultry, fish, and eggs	1,339	1,080	1,182	1,391	1,311	1,370	1,340	1,228	1,529
Beef	412	301	381	475	342	488	430	370	445
Pork	295	261	236	354	350	268	379	256	269
Other meats	183	157	152	188	185	145	137	185	248
Poultry	243	186	200	206	221	282	228	236	288
Fish and seafood	141	114	142	103	150	115	103	129	208
Eggs	64	61	71	65	62	72	64	51	71
Dairy products	569	475	407	405	532	582	571	593	712
Fresh milk and cream	267	241	217	215	291	305	272	249	280
Other dairy products	302	233	190	189	241	277	300	345	433
Fruits and vegetables	759	548	591	657	658	756	682	791	1,003
Fresh fruits	242	170	153	209	211	217	211	259	347
Fresh vegetables	220	129	177	211	173	227	201	227	294
Processed fruits	160	98	145	114	140	165	150	168	209
Processed vegetables	138	151	116	123	134	147	120	137	153
Other food at home	1,477	1,357	1,042	1,146	1,332	1,386	1,477	1,548	1,924
Sugar and other sweets	185	159	171	153	146	175	185	193	240
Fats and oils	145	133	119	144	128	152	167	143	156
Miscellaneous foods	683	605	408	522	650	633	647	720	915
Nonalcoholic beverages	403	421	329	301	384	376	413	403	495
Food prepared by consumer unit on out-of-town trips	61	39	14	25	24	49	65	89	118
Food away from home	2,211	1,061	1,068	796	1,279	1,935	2,372	2,765	3,940
Alcoholic beverages	288	64	71	84	122	266	282	328	622
Housing	13,255	9,023	7,546	8,273	10,137	11,668	12,788	14,416	22,872
Shelter	7,267	5,134	4,184	4,711	5,316	6,371	7,153	8,003	12,574
Owned dwellings	4,975	2,098	1,337	1,865	2,283	4,000	5,293	6,268	10,994
Mortgage interest and charges	3,325	1,252	860	1,108	1,527	2,749	3,581	4,247	7,340

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Property taxes	980	364	252	425	453	807	1,005	1,280	2,124
Maintenance, repairs, insurance, other expenses	671	482	225	332	304	444	707	742	1,529
Rented dwellings	1,962	2,934	2,810	2,757	2,922	2,191	1,622	1,260	678
Other lodging	330	102	37	89	110	179	239	475	903
Utilities, fuels, and public services	2,955	2,369	2,051	2,450	2,642	2,918	3,005	3,159	3,936
Natural gas	369	305	281	267	336	328	410	396	492
Electricity	1,154	974	793	1,017	1,022	1,158	1,128	1,257	1,491
Fuel oil and other fuels	113	60	63	89	106	88	117	134	174
Telephone services	935	826	673	834	837	963	932	938	1,215
Water and other public services	384	205	241	242	342	381	417	434	564
Household operations	584	200	170	132	261	447	567	658	1,479
Personal services	379	130	97	57	164	367	419	452	863
Other household expenses	205	70	73	74	97	80	148	207	616
Housekeeping supplies	599	361	308	316	510	602	571	615	941
Laundry and cleaning supplies	213	155	145	169	190	201	211	207	300
Other household products	258	158	109	113	228	259	269	271	399
Postage and stationery	128	48	54	34	92	141	91	137	241
Household furnishings and equipment	1,850	959	833	664	1,408	1,330	1,492	1,980	3,943
Household textiles	90	47	36	48	47	69	60	112	205
Furniture	399	246	374	173	180	447	383	364	778
Floor coverings	192	91	6	55	452	38	55	54	455
Major appliances	260	186	134	180	217	227	250	313	402
Small appliances, miscellaneous housewares	111	124	41	42	50	57	90	151	232
Miscellaneous household equipment	798	265	243	166	463	493	656	987	1,871
Apparel and services	2,740	1,544	1,594	1,173	2,175	1,592	2,006	3,199	5,480
Men and boys	704	303	359	317	530	458	451	753	1,542
Men, 16 and over	406	64	113	114	256	264	267	377	1,064
Boys, 2 to 15	298	239	245	203	274	194	184	376	478
Women and girls	1,018	360	537	538	650	514	923	1,180	2,161
Women, 16 and over	745	162	395	354	379	269	665	866	1,774
Girls, 2 to 15	273	197	142	184	270	245	258	314	388
Children under 2	200	248	120	88	264	193	188	146	274
Footwear	500	561	320	193	501	266	367	669	783
Other apparel products and services	317	73	259	37	230	161	77	450	720
Transportation	8,650	3,739	4,274	5,534	6,806	7,104	7,984	10,133	16,018
Vehicle purchases (net outlay)	4,095	1,549	2,155	2,913	3,655	3,201	3,301	4,644	7,712
Cars and trucks, new	1,372	872	1,361	1,031	317	1,195	460	1,360	3,393
Cars and trucks, used	2,674	677	794	1,881	3,322	2,006	2,814	3,207	4,149
Other vehicles	49	0	0	0	16	0	28	77	170
Gasoline and motor oil	1,478	791	767	1,030	1,167	1,496	1,636	1,810	2,141
Other vehicle expenses	2,666	1,208	1,127	1,477	1,714	2,156	2,710	3,301	5,110
Vehicle finance charges	421	160	117	130	253	438	462	573	765
Maintenance and repairs	824	417	409	510	582	729	849	941	1,469
Vehicle insurance	910	393	340	603	579	754	996	1,132	1,680
Vehicle rental, leases, licenses, other charges	512	237	261	233	300	234	403	655	1,195
Public transportation	410	192	226	115	270	251	337	378	1,055
Health care	1,851	917	721	1,045	1,335	1,840	1,889	2,451	2,969
Health insurance	834	480	315	391	648	849	924	1,077	1,279
Medical services	661	274	202	431	416	640	654	944	1,101
Drugs	238	122	153	170	204	238	237	259	357
Medical supplies	118	41	51	54	66	113	73	171	232
Entertainment	2,191	1,014	722	954	1,408	1,884	1,961	2,608	4,445
Fees and admissions	514	170	88	134	219	341	417	679	1,331
Television, radios, sound equipment	727	446	362	465	574	663	792	825	1,182
Pets, toys, and playground equipment	487	203	190	206	329	392	368	619	944
Other entertainment supplies, equipment and services	462	195	83	148	287	488	384	484	988
Personal care products and services	667	455	316	387	520	578	599	812	1,096
Reading	147	69	41	53	89	129	147	193	292

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Education	696	553	224	269	311	545	547	1,010	1,391
Tobacco products and smoking supplies	356	292	267	352	331	417	416	391	328
Miscellaneous	892	261	278	393	744	869	984	1,037	1,613
Cash contributions	945	103	87	176	596	809	972	1,133	2,273
Personal insurance and pensions	4,501	466	782	1,401	2,135	3,117	4,476	5,982	11,131
Life and other personal insurance	512	230	137	293	318	375	507	562	1,147
Pensions and Social Security	3,989	235	645	1,108	1,817	2,742	3,969	5,420	9,984
Money income before taxes 1/	45,639	5,813	12,866	17,269	25,142	34,969	44,552	58,823	105,247
Wages and salaries	38,407	2,308	6,426	11,663	19,579	30,048	38,817	52,754	89,814
Self-employment income	3,090	-223	687	909	739	1,662	2,308	2,981	10,488
Social Security, private and government retirement	1,647	1,140	924	1,248	1,682	1,646	1,663	1,545	2,461
Interest, dividends, rental income, other property income	293	9	79	34	80	18	180	326	1,082
Unemployment and workers' compensation, veterans' benefits	332	72	174	265	537	451	444	226	315
Public assistance, supplemental security income, food stamps	1,327	2,060	4,178	2,882	2,125	636	901	305	115
Regular contributions for support	346	257	250	186	150	279	151	449	745
Other income	197	190	149	83	251	229	89	237	227
Personal taxes 1/	3,197	34	21	10	637	1,663	3,222	4,578	9,577
Federal income taxes	2,329	13	-69	-114	380	1,189	2,294	3,249	7,290
State and local income taxes	718	8	64	80	223	416	766	1,032	1,950
Other taxes	150	13	26	44	34	58	162	296	337
Income after taxes 1/	42,442	5,778	12,845	17,260	24,506	33,306	41,330	54,246	95,669
Net change in total assets and liabilities	-1,241	-606	-2,121	-638	1,196	-6,937	-3,874	-4,361	5,947
Net change in total assets	5,456	37	2,075	4,711	1,261	115	5,443	3,156	20,203
Net change in total liabilities	6,697	643	4,196	5,349	65	7,051	9,317	7,517	14,256
Other money receipts	224	118	299	92	71	210	251	272	374
Mortgage principal paid on owned property	-1,583	-421	-318	-312	-614	-877	-1,499	-1,665	-4,655
Estimated market value of owned home	77,424	33,208	22,915	29,846	41,211	58,698	78,423	97,176	170,177
Estimated monthly rental value of owned home	553	291	196	243	310	465	581	727	1,069
Gifts of goods and services	879	446	237	279	502	679	429	955	2,184
Food	55	9	2	17	17	43	8	101	133
Housing	186	273	54	83	87	128	142	236	375
Housekeeping supplies	27	9	4	10	11	21	51	33	47
Household textiles	5	1	2	4	2	3	3	6	13
Appliances and miscellaneous housewares	31	112	2	4	4	20	7	49	61
Major appliances	2	2	0	3	0	2	0	1	8
Small appliances and miscellaneous housewares	29	110	2	1	4	18	6	48	53
Miscellaneous household equipment	41	84	6	12	28	21	52	69	53
Other housing	81	67	40	53	42	64	29	79	201
Apparel and services	302	126	95	134	287	227	81	204	765
Males, 2 and over	64	7	5	21	58	42	15	51	177
Females, 2 and over	100	14	44	82	95	41	23	81	258
Children under 2	84	95	25	18	52	117	33	50	184
Other apparel products and services	54	11	21	13	82	26	10	21	145
Jewelry and watches	25	0	0	0	26	20	7	9	77
All other apparel products and services	29	11	21	13	56	7	3	12	68
Transportation	70	9	33	6	8	58	18	29	284
Health care	12	3	1	0	15	15	6	18	19
Entertainment	127	19	21	9	44	94	54	153	354
Toys, games, hobbies, and tricycles	47	2	7	0	29	38	23	80	98
Other entertainment	80	17	14	9	15	56	31	72	256
Education	53	1	11	16	7	58	58	97	97
All other gifts	74	5	19	14	37	56	62	117	157

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.