

Table 1. Consumer units of one person 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) .....	23,965	2,841	5,740	3,851	2,520	3,517	2,406	1,318	1,046	724
Income before taxes 1/ .....	\$21,033	\$2,449	\$7,557	\$12,257	\$17,237	\$24,268	\$34,015	\$43,983	\$56,528	\$108,758
Income after taxes 1/ .....	19,111	2,350	7,371	11,907	16,316	22,199	30,341	38,631	49,051	94,894
Age of reference person .....	50.8	42.4	59.1	57.6	50.8	46.8	42.2	43.9	45.7	47.8
Average number in consumer unit:										
Persons .....	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Children under 18 .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Persons 65 and over .....	0.3	0.3	0.6	0.5	0.4	0.2	0.1	0.1	0.1	0.2
Earners .....	0.6	0.6	0.3	0.5	0.7	0.8	0.9	0.9	0.9	0.9
Vehicles .....	1.0	0.6	0.7	1.0	1.2	1.3	1.4	1.4	1.3	1.3
Percent distribution:										
Male .....	44	48	31	34	47	49	55	62	60	68
Female .....	56	52	69	66	53	51	45	38	40	32
Percent homeowner .....	45	26	39	52	49	47	47	56	68	68
With mortgage .....	19	7	6	11	19	23	34	38	59	49
Without mortgage .....	27	19	33	41	31	24	13	18	9	19
Renter .....	55	74	61	48	51	53	53	44	32	32
Black .....	10	15	13	7	9	7	8	7	5	8
White and other .....	90	85	87	93	91	93	92	93	95	92
Elementary (1-8) .....	10	11	23	12	5	3	2	1	0	0
High school (9-12) .....	37	38	44	43	50	37	26	19	16	12
College .....	52	50	32	45	45	60	72	80	84	88
Never attended and other .....	1	1	2	0	0	0	0	0	0	0
At least one vehicle owned .....	72	50	54	76	82	87	91	84	82	84
Average annual expenditures .....	\$20,706	\$11,016	\$12,210	\$15,978	\$20,029	\$23,446	\$28,403	\$32,066	\$43,250	\$57,483
Food .....	2,667	1,601	1,896	2,397	2,638	2,895	3,235	3,364	4,682	5,596
Food at home .....	1,504	889	1,376	1,626	1,595	1,586	1,528	1,547	1,922	2,132
Cereals and bakery products .....	229	150	213	254	238	248	233	237	258	252
Cereals and cereal products .....	79	52	78	88	76	86	76	81	75	103
Bakery products .....	150	97	134	166	162	162	156	156	183	148
Meats, poultry, fish, and eggs .....	356	247	345	405	373	362	313	309	412	604
Beef .....	97	74	96	111	101	94	83	79	116	145
Pork .....	76	44	81	86	67	80	66	53	68	204
Other meats .....	49	40	47	58	51	44	46	55	56	48
Poultry .....	67	41	61	89	75	67	57	52	61	112
Fish and seafood .....	50	38	38	39	60	60	44	56	94	82
Eggs .....	18	10	21	21	18	17	17	14	16	13
Dairy products .....	163	86	146	182	191	170	168	183	208	155
Fresh milk and cream .....	65	38	72	78	76	62	58	60	66	44
Other dairy products .....	98	48	74	103	115	108	110	123	142	111
Fruits and vegetables .....	269	129	261	302	289	278	284	266	308	347
Fresh fruits .....	90	39	79	104	96	101	96	87	116	115
Fresh vegetables .....	80	35	81	85	86	82	82	82	87	122
Processed fruits .....	57	27	57	60	64	55	68	54	62	70
Processed vegetables .....	42	28	43	52	44	41	37	42	43	39
Other food at home .....	488	278	412	484	504	529	531	552	737	775
Sugar and other sweets .....	62	32	56	64	61	65	66	65	111	62
Fats and oils .....	45	25	50	51	44	45	44	48	51	32
Miscellaneous foods .....	210	125	173	218	226	223	225	236	286	381
Nonalcoholic beverages .....	142	78	117	135	151	170	163	145	210	188
Food prepared by consumer unit on out-of-town trips .....	28	17	16	17	22	26	32	58	79	113
Food away from home .....	1,163	712	520	771	1,043	1,308	1,707	1,817	2,760	3,464
Alcoholic beverages .....	278	154	119	228	239	310	431	482	511	896
Housing .....	7,160	4,161	4,709	5,869	6,907	7,781	9,241	10,485	13,993	19,940
Shelter .....	4,378	2,419	2,654	3,407	4,182	4,818	5,824	6,794	9,235	13,216
Owned dwellings .....	1,902	621	754	1,334	1,684	1,951	2,466	3,477	6,409	8,330
Mortgage interest and charges .....	846	216	134	323	471	861	1,426	1,794	3,609	5,332

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Property taxes .....	516	246	322	456	519	503	598	745	1,404	1,515
Maintenance, repairs, insurance, other expenses .....	540	159	298	555	694	587	443	938	1,395	1,482
Rented dwellings .....	2,239	1,594	1,782	1,906	2,328	2,712	3,126	2,852	2,228	3,516
Other lodging .....	237	204	118	168	170	156	232	466	599	1,370
Utilities, fuels, and public services .....	1,459	945	1,241	1,436	1,489	1,587	1,719	1,810	2,156	2,103
Natural gas .....	179	112	157	171	191	191	201	256	239	265
Electricity .....	541	353	483	587	569	575	602	569	703	726
Fuel oil and other fuels .....	64	33	78	68	49	73	55	57	76	95
Telephone services .....	524	359	409	459	513	589	678	747	862	754
Water and other public services .....	151	88	114	152	167	158	183	181	275	263
Household operations .....	268	255	161	211	198	257	285	222	532	1,404
Personal services .....	63	175	46	29	10	74	55	4	54	205
Other household expenses .....	205	80	114	181	188	183	229	217	479	1,199
Housekeeping supplies .....	258	129	205	229	287	304	274	340	393	430
Laundry and cleaning supplies .....	61	36	42	57	66	80	64	98	88	63
Other household products .....	106	49	92	95	135	135	87	127	113	202
Postage and stationery .....	91	45	71	78	86	88	123	114	192	165
Household furnishings and equipment .....	796	412	449	585	751	815	1,140	1,319	1,677	2,786
Household textiles .....	47	25	21	24	70	50	61	68	98	193
Furniture .....	190	133	64	103	158	197	271	369	561	815
Floor coverings .....	72	3	156	24	52	51	59	42	113	128
Major appliances .....	77	30	48	71	96	94	110	102	149	110
Small appliances, miscellaneous housewares .....	56	20	29	45	61	54	90	74	94	226
Miscellaneous household equipment .....	355	200	131	317	315	369	548	665	663	1,314
Apparel and services .....	972	391	551	676	1,043	1,241	1,482	1,270	1,745	2,288
Men and boys .....	224	77	81	121	219	286	379	289	584	737
Men, 16 and over .....	212	75	69	110	211	276	368	281	551	699
Boys, 2 to 15 .....	12	3	12	11	8	10	11	8	33	38
Women and girls .....	420	174	270	283	408	591	606	561	697	831
Women, 16 and over .....	407	171	263	274	386	569	586	552	688	782
Girls, 2 to 15 .....	14	4	6	9	22	22	20	9	9	48
Children under 2 .....	13	4	15	9	27	7	8	13	13	37
Footwear .....	174	80	136	153	186	228	285	211	111	199
Other apparel products and services .....	141	54	48	111	204	129	204	197	340	484
Transportation .....	3,145	1,449	1,566	2,093	3,459	4,157	4,702	5,389	6,529	7,715
Vehicle purchases (net outlay) .....	1,143	446	489	528	1,330	1,711	1,785	2,109	2,664	2,837
Cars and trucks, new .....	528	242	85	195	411	593	1,238	1,024	1,821	1,889
Cars and trucks, used .....	586	204	404	310	906	1,070	472	958	777	947
Other vehicles .....	30	0	0	23	13	48	75	127	66	0
Gasoline and motor oil .....	568	359	342	471	629	718	832	828	951	857
Other vehicle expenses .....	1,168	516	526	900	1,310	1,488	1,783	2,063	2,313	2,833
Vehicle finance charges .....	103	43	26	42	110	182	229	208	166	175
Maintenance and repairs .....	409	221	218	373	454	496	594	693	658	762
Vehicle insurance .....	405	169	191	359	520	530	622	661	666	686
Vehicle rental, leases, licenses, other charges .....	251	84	91	125	224	280	338	501	823	1,210
Public transportation .....	266	128	209	194	190	241	302	388	601	1,188
Health care .....	1,182	564	1,152	1,518	1,243	1,166	1,115	1,285	1,199	1,910
Health insurance .....	546	272	582	754	584	499	480	490	560	646
Medical services .....	350	144	237	398	381	414	393	495	419	884
Drugs .....	220	113	284	291	236	186	168	195	147	181
Medical supplies .....	65	35	50	75	42	68	75	106	73	200
Entertainment .....	1,119	563	584	759	926	1,218	1,884	2,090	2,453	2,934
Fees and admissions .....	279	177	109	170	227	289	431	583	721	1,045
Television, radios, sound equipment .....	395	255	279	323	418	421	621	535	574	743
Pets, toys, and playground equipment .....	220	95	84	149	173	190	305	439	829	630
Other entertainment supplies, equipment and services .....	224	35	112	118	109	318	528	533	329	516
Personal care products and services .....	295	145	189	299	277	327	401	545	454	453
Reading .....	123	61	69	104	116	144	175	203	250	322

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Education .....	353	831	338	306	200	217	219	213	374	696
Tobacco products and smoking supplies .....	172	150	139	141	218	198	242	132	219	172
Miscellaneous .....	697	446	346	526	804	815	919	881	1,577	1,953
Cash contributions .....	758	319	318	525	924	1,000	893	795	2,482	2,451
Personal insurance and pensions .....	1,784	183	234	535	1,034	1,977	3,462	4,932	6,780	10,158
Life and other personal insurance .....	139	83	80	139	84	171	170	216	279	434
Pensions and Social Security .....	1,645	100	154	396	950	1,806	3,292	4,716	6,501	9,724
Money income before taxes 1/ .....	21,033	2,449	7,557	12,257	17,237	24,268	34,015	43,983	56,528	108,758
Wages and salaries .....	14,221	1,142	1,661	4,292	10,086	17,633	28,138	36,387	47,887	80,523
Self-employment income .....	955	-126	57	207	226	708	1,311	2,406	3,052	13,160
Social Security, private and government retirement .....	4,226	903	4,689	6,491	5,509	4,134	2,887	2,688	2,572	7,162
Interest, dividends, rental income, other property income .....	807	-3	113	366	639	996	989	1,930	2,168	6,886
Unemployment and workers' compensation, veterans' benefits .....	187	42	118	197	254	344	195	108	427	9
Public assistance, supplemental security income, food stamps .....	184	206	560	95	53	14	2	9	46	0
Regular contributions for support .....	263	163	210	298	287	224	311	328	252	751
Other income .....	190	121	151	311	184	215	182	127	124	267
Personal taxes 1/ .....	1,922	99	187	350	921	2,069	3,674	5,353	7,477	13,864
Federal income taxes .....	1,448	50	102	234	673	1,551	2,789	4,095	5,957	10,468
State and local income taxes .....	389	22	22	45	172	421	789	1,093	1,447	3,037
Other taxes .....	85	28	63	71	76	97	95	165	73	359
Income after taxes 1/ .....	19,111	2,350	7,371	11,907	16,316	22,199	30,341	38,631	49,051	94,894
Net change in total assets and liabilities .....	-1,241	331	-1,662	-103	-560	-1,145	-5,359	2,674	-1,518	-6,006
Net change in total assets .....	1,161	314	-892	647	746	1,034	790	8,047	9,047	2,873
Net change in total liabilities .....	2,402	-17	770	750	1,306	2,178	6,148	5,373	10,564	8,879
Other money receipts .....	472	209	105	178	87	1,139	219	745	555	4,292
Mortgage principal paid on owned property .....	-421	-114	-103	-188	-345	-322	-620	-909	-1,403	-3,165
Estimated market value of owned home .....	42,637	21,487	27,085	41,004	38,876	41,835	47,356	53,926	104,309	149,264
Estimated monthly rental value of owned home .....	306	159	195	301	300	318	336	437	658	893
Gifts of goods and services .....	888	441	424	613	836	960	1,001	1,257	2,378	3,747
Food .....	47	39	10	29	48	38	113	89	78	137
Housing .....	204	172	129	129	166	244	199	352	401	635
Housekeeping supplies .....	28	13	21	16	32	37	32	57	40	55
Household textiles .....	6	2	5	4	8	10	10	4	8	9
Appliances and miscellaneous housewares .....	25	5	10	20	38	32	26	16	49	116
Major appliances .....	5	1	1	5	10	9	3	7	0	14
Small appliances and miscellaneous housewares .....	20	4	9	16	28	23	23	9	49	102
Miscellaneous household equipment .....	70	24	33	46	35	81	71	211	175	286
Other housing .....	75	128	60	42	54	85	60	64	128	169
Apparel and services .....	215	67	114	156	308	259	223	171	529	709
Males, 2 and over .....	62	22	37	37	68	96	79	38	152	131
Females, 2 and over .....	76	30	36	70	80	103	63	47	215	256
Children under 2 .....	13	4	15	9	27	7	8	13	13	37
Other apparel products and services .....	64	11	25	39	134	52	74	72	149	285
Jewelry and watches .....	41	6	5	17	124	16	59	16	130	221
All other apparel products and services .....	23	4	20	23	9	36	15	57	19	64
Transportation .....	51	14	37	20	36	33	35	116	146	412
Health care .....	47	10	23	23	66	90	103	39	33	79
Entertainment .....	126	44	34	77	71	108	152	166	643	595
Toys, games, hobbies, and tricycles .....	35	18	11	19	30	41	61	47	54	193
Other entertainment .....	92	26	23	58	41	68	91	119	589	402
Education .....	70	58	26	37	24	72	43	131	194	568
All other gifts .....	129	37	50	143	117	116	134	193	354	613

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.