

Table 2. Consumer units of two 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 \$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) .....	59,077	1,835	3,813	5,007	5,174	9,089	7,835	6,546	9,528	10,250
Income before taxes 1/ .....	\$44,128	\$1,162	\$7,601	\$12,561	\$17,366	\$24,694	\$34,734	\$44,593	\$58,662	\$104,942
Income after taxes 1/ .....	40,548	965	7,486	12,404	17,009	23,657	32,541	41,285	53,637	94,021
Age of reference person .....	46.9	44.2	48.2	50.3	52.2	49.0	45.6	44.7	43.9	45.7
Average number in consumer unit:										
Persons .....	3.1	2.9	3.0	3.0	2.9	3.1	3.2	3.2	3.3	3.3
Children under 18 .....	1.0	1.1	1.1	1.0	0.9	0.9	1.0	0.9	1.0	0.9
Persons 65 and over .....	0.3	0.3	0.4	0.6	0.6	0.5	0.3	0.2	0.1	0.1
Earners .....	1.6	1.1	0.8	0.9	1.1	1.4	1.7	1.9	2.1	2.2
Vehicles .....	2.3	1.6	1.3	1.5	1.8	2.1	2.5	2.7	2.8	2.9
Percent distribution:										
Male .....	68	48	37	52	61	67	71	76	77	80
Female .....	32	52	63	48	39	33	29	24	23	20
Percent homeowner .....	71	47	45	52	62	65	70	77	83	90
With mortgage .....	46	20	16	19	24	32	43	56	66	74
Without mortgage .....	25	27	29	33	38	33	27	21	17	16
Renter .....	29	53	55	48	38	35	30	23	17	10
Black .....	12	22	27	19	13	13	9	9	7	6
White and other .....	88	78	73	81	87	87	91	91	93	94
Elementary (1-8) .....	8	11	22	17	15	11	6	4	2	1
High school (9-12) .....	44	55	55	56	55	54	46	44	37	20
College .....	48	32	22	27	30	34	47	52	61	79
Never attended and other .....	0	1	1	1	0	0	0	0	0	0
At least one vehicle owned .....	92	72	68	80	88	93	97	98	98	97
Average annual expenditures .....	\$40,262	\$22,486	\$18,358	\$21,040	\$24,596	\$29,077	\$35,206	\$41,201	\$49,530	\$72,685
Food .....	5,640	3,761	3,436	3,755	4,285	4,557	5,307	5,951	6,517	8,303
Food at home .....	3,515	2,768	2,773	2,781	3,079	3,093	3,378	3,700	3,863	4,423
Cereals and bakery products .....	553	453	414	416	474	474	541	582	615	712
Cereals and cereal products .....	207	179	174	178	189	188	202	218	219	245
Bakery products .....	346	274	241	239	286	285	338	364	397	467
Meats, poultry, fish, and eggs .....	918	798	823	829	911	838	884	940	961	1,048
Beef .....	277	233	248	238	275	251	282	290	306	295
Pork .....	192	149	201	172	221	189	189	202	195	186
Other meats .....	125	127	98	116	117	108	115	121	137	153
Poultry .....	174	151	146	152	159	152	172	188	175	216
Fish and seafood .....	110	103	90	109	97	98	84	104	112	157
Eggs .....	39	35	40	43	42	40	42	36	36	40
Dairy products .....	383	300	279	285	314	341	386	404	428	485
Fresh milk and cream .....	162	140	133	138	143	160	169	176	174	169
Other dairy products .....	222	160	146	147	171	180	217	228	255	316
Fruits and vegetables .....	572	427	431	464	520	513	538	571	613	748
Fresh fruits .....	178	127	130	138	162	157	163	173	193	245
Fresh vegetables .....	170	119	122	140	157	153	163	163	176	229
Processed fruits .....	126	101	96	102	109	111	116	135	135	162
Processed vegetables .....	98	80	82	84	93	92	95	101	109	112
Other food at home .....	1,088	791	826	786	859	927	1,029	1,201	1,245	1,431
Sugar and other sweets .....	144	93	112	114	117	131	135	163	156	182
Fats and oils .....	101	88	92	98	99	93	99	105	106	110
Miscellaneous foods .....	482	350	343	323	366	404	450	545	575	639
Nonalcoholic beverages .....	303	225	255	225	252	263	292	329	336	384
Food prepared by consumer unit on out-of-town trips .....	58	36	23	26	25	37	53	60	72	115
Food away from home .....	2,125	993	663	974	1,205	1,464	1,929	2,251	2,653	3,880
Alcoholic beverages .....	334	161	104	140	160	189	269	371	398	692
Housing .....	12,184	7,805	6,384	7,287	7,943	9,032	10,618	11,754	14,579	21,560
Shelter .....	6,635	4,434	3,454	3,873	4,154	4,674	5,633	6,397	7,865	12,326
Owned dwellings .....	4,524	2,007	1,283	1,635	2,041	2,449	3,489	4,463	6,053	10,094
Mortgage interest and charges .....	2,648	878	465	640	788	1,139	1,952	2,697	3,796	6,471

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Property taxes .....	1,077	614	433	537	684	695	832	966	1,342	2,209
Maintenance, repairs, insurance, other expenses .....	799	514	385	459	569	615	705	801	915	1,414
Rented dwellings .....	1,650	2,160	2,088	2,108	1,890	1,990	1,817	1,558	1,306	998
Other lodging .....	461	268	83	130	223	235	327	376	505	1,234
Utilities, fuels, and public services .....	2,596	2,121	1,908	2,064	2,221	2,325	2,509	2,616	2,856	3,441
Natural gas .....	320	281	252	271	262	280	287	321	332	454
Electricity .....	1,015	834	754	834	886	939	1,004	1,013	1,115	1,279
Fuel oil and other fuels .....	112	70	91	86	113	111	112	117	120	130
Telephone services .....	833	722	619	651	696	733	816	827	929	1,110
Water and other public services .....	317	214	192	222	264	262	291	339	359	468
Household operations .....	648	269	174	285	328	392	589	638	697	1,461
Personal services .....	353	100	59	153	162	229	394	440	429	654
Other household expenses .....	295	169	115	132	166	162	194	198	269	807
Housekeeping supplies .....	578	329	251	351	428	466	505	614	633	960
Laundry and cleaning supplies .....	148	91	106	122	116	139	140	169	149	195
Other household products .....	260	146	101	153	167	203	231	274	308	433
Postage and stationery .....	170	92	44	76	146	124	134	171	177	332
Household furnishings and equipment .....	1,727	653	597	714	811	1,176	1,383	1,489	2,528	3,372
Household textiles .....	90	49	42	37	48	60	78	79	116	182
Furniture .....	373	126	153	176	212	239	325	332	439	799
Floor coverings .....	195	10	35	50	37	172	77	111	530	270
Major appliances .....	198	126	129	101	159	170	206	178	251	288
Small appliances, miscellaneous housewares .....	107	53	37	73	56	75	92	67	145	207
Miscellaneous household equipment .....	763	290	201	277	299	460	605	722	1,048	1,626
Apparel and services .....	2,135	1,238	939	1,047	1,239	1,543	1,594	2,147	2,590	4,048
Men and boys .....	522	235	208	238	306	372	407	522	642	1,006
Men, 16 and over .....	400	148	118	157	238	270	304	398	480	827
Boys, 2 to 15 .....	122	87	90	81	68	102	103	124	162	179
Women and girls .....	860	510	341	371	473	614	628	896	1,091	1,627
Women, 16 and over .....	713	424	271	263	389	471	487	752	899	1,428
Girls, 2 to 15 .....	147	86	70	108	84	143	141	144	192	199
Children under 2 .....	113	78	99	72	57	101	111	144	125	154
Footwear .....	346	222	207	244	247	291	248	348	424	547
Other apparel products and services .....	294	193	84	123	155	165	201	237	309	715
Transportation .....	7,651	4,704	3,344	3,917	4,635	5,910	7,257	8,044	9,754	12,756
Vehicle purchases (net outlay) .....	3,470	2,450	1,600	1,776	2,049	2,795	3,405	3,625	4,385	5,590
Cars and trucks, new .....	1,506	567	683	578	826	889	1,159	1,543	1,994	3,111
Cars and trucks, used .....	1,921	1,881	899	1,198	1,222	1,893	2,240	2,055	2,331	2,327
Other vehicles .....	43	3	18	0	1	12	6	27	60	152
Gasoline and motor oil .....	1,259	770	647	763	861	1,042	1,270	1,425	1,612	1,766
Other vehicle expenses .....	2,471	1,240	943	1,181	1,498	1,830	2,261	2,663	3,225	4,278
Vehicle finance charges .....	346	138	105	131	184	252	359	457	470	549
Maintenance and repairs .....	778	477	342	427	476	643	730	849	987	1,228
Vehicle insurance .....	850	378	331	454	599	654	821	941	1,100	1,354
Vehicle rental, leases, licenses, other charges .....	496	247	165	168	239	282	351	415	668	1,147
Public transportation .....	451	244	155	197	227	243	320	330	532	1,121
Health care .....	2,040	1,185	1,267	1,514	2,011	2,013	1,989	2,127	2,209	2,591
Health insurance .....	978	563	563	776	1,035	1,002	998	1,068	1,017	1,144
Medical services .....	603	368	387	281	481	493	584	620	739	919
Drugs .....	344	220	278	370	407	421	307	319	312	347
Medical supplies .....	115	35	39	88	88	98	100	120	141	180
Entertainment .....	2,159	1,023	741	943	943	1,346	1,756	2,509	2,706	4,334
Fees and admissions .....	535	194	107	210	206	232	406	446	703	1,345
Television, radios, sound equipment .....	641	339	374	378	424	484	581	706	829	997
Pets, toys, and playground equipment .....	437	207	142	218	187	322	411	400	551	820
Other entertainment supplies, equipment and services .....	548	282	119	137	127	307	357	957	623	1,172
Personal care products and services .....	605	363	303	343	396	480	556	668	706	986
Reading .....	186	93	74	82	111	135	173	182	227	351

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Education .....	544	374	157	171	175	220	405	478	729	1,347
Tobacco products and smoking supplies .....	307	279	254	277	284	344	351	315	339	257
Miscellaneous .....	931	756	441	457	623	757	951	1,048	1,072	1,461
Cash contributions .....	1,185	311	527	408	595	663	886	1,148	1,475	2,706
Personal insurance and pensions .....	4,361	432	387	701	1,196	1,888	3,093	4,458	6,227	11,294
Life and other personal insurance .....	472	183	147	201	273	306	374	469	602	977
Pensions and Social Security .....	3,889	249	240	500	922	1,582	2,719	3,989	5,625	10,317
Money income before taxes 1/ .....	44,128	1,162	7,601	12,561	17,366	24,694	34,734	44,593	58,662	104,942
Wages and salaries .....	35,015	1,348	2,305	4,966	8,759	15,966	26,810	36,953	51,126	88,091
Self-employment income .....	2,670	-2,007	110	294	492	842	1,305	1,975	2,540	9,949
Social Security, private and government retirement .....	4,393	633	2,585	4,656	6,528	6,226	5,033	4,036	3,119	3,829
Interest, dividends, rental income, other property income .....	813	116	52	123	195	412	580	699	1,044	2,263
Unemployment and workers' compensation, veterans' benefits .....	270	62	113	174	272	329	356	337	271	250
Public assistance, supplemental security income, food stamps .....	558	849	2,159	1,970	767	541	227	184	70	74
Regular contributions for support .....	256	92	165	266	251	240	299	226	289	285
Other income .....	153	69	113	111	102	138	123	182	203	201
Personal taxes 1/ .....	3,580	197	115	157	357	1,037	2,193	3,308	5,025	10,921
Federal income taxes .....	2,650	130	27	16	166	685	1,546	2,415	3,713	8,363
State and local income taxes .....	760	29	34	83	96	232	489	707	1,093	2,225
Other taxes .....	171	38	54	58	94	120	158	186	219	333
Income after taxes 1/ .....	40,548	965	7,486	12,404	17,009	23,657	32,541	41,285	53,637	94,021
Net change in total assets and liabilities .....	-1,752	39	-608	-1,516	-1,955	-1,990	-886	-4,223	-2,561	-636
Net change in total assets .....	4,439	1,865	134	633	1,350	883	4,498	2,262	5,807	13,147
Net change in total liabilities .....	6,192	1,825	743	2,149	3,305	2,873	5,384	6,485	8,367	13,783
Other money receipts .....	450	151	281	165	252	206	199	434	525	1,156
Mortgage principal paid on owned property .....	-1,270	-758	-259	-289	-415	-574	-817	-1,206	-1,729	-3,227
Estimated market value of owned home .....	83,589	46,244	34,788	40,152	50,363	57,672	69,681	79,024	98,470	169,109
Estimated monthly rental value of owned home .....	578	325	248	313	384	422	499	570	706	1,056
Gifts of goods and services .....	1,207	765	486	438	738	645	909	1,094	1,431	2,682
Food .....	80	29	24	32	38	44	47	72	97	199
Housing .....	308	253	111	164	197	156	252	257	356	666
Housekeeping supplies .....	48	25	8	13	28	35	35	48	51	105
Household textiles .....	8	5	3	3	5	4	9	9	9	15
Appliances and miscellaneous housewares .....	35	33	7	10	20	18	43	18	40	78
Major appliances .....	7	0	3	1	9	5	10	5	9	11
Small appliances and miscellaneous housewares .....	28	33	5	9	11	13	32	14	31	67
Miscellaneous household equipment .....	83	55	33	31	42	36	60	85	117	172
Other housing .....	134	136	60	106	102	63	106	96	139	296
Apparel and services .....	322	210	110	97	256	206	267	316	356	650
Males, 2 and over .....	82	96	17	24	72	56	78	83	86	150
Females, 2 and over .....	112	44	35	29	92	67	97	88	130	241
Children under 2 .....	52	24	30	25	17	39	52	70	55	92
Other apparel products and services .....	76	45	28	20	75	44	40	76	84	166
Jewelry and watches .....	39	4	20	8	37	16	20	35	42	96
All other apparel products and services .....	37	40	8	12	39	28	20	41	42	70
Transportation .....	58	58	9	29	22	30	42	40	84	133
Health care .....	29	10	113	4	8	15	15	22	32	50
Entertainment .....	131	94	29	32	64	79	109	131	181	264
Toys, games, hobbies, and tricycles .....	53	18	12	12	24	43	42	51	76	102
Other entertainment .....	78	76	17	19	41	36	67	80	105	162
Education .....	138	53	11	15	55	23	59	123	160	454
All other gifts .....	140	58	80	63	98	94	119	133	164	267

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.