

**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995**

Item	Complete reporting of income <sup>1</sup>									
	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 above
Number of consumer units (in thousands)	83,455	4,693	9,827	8,744	7,729	12,658	10,652	8,200	10,375	10,577
<b>Consumer unit characteristics:</b>										
<b>Income before taxes <sup>1</sup></b>	\$36,918	\$1,769	\$7,543	\$12,417	\$17,342	\$24,603	\$34,604	\$44,409	\$58,365	\$104,590
<b>Income after taxes <sup>1</sup></b>	33,864	1,679	7,415	12,094	16,716	23,250	32,044	40,989	52,919	93,570
<b>Age of reference person</b>	48.1	45.3	54.8	53.5	51.2	48.1	44.6	44.9	44.6	46.1
<b>Average number in consumer unit:</b>										
Persons	2.5	1.8	1.8	2.1	2.2	2.5	2.7	2.8	3.1	3.1
Children under 18	0.7	0.4	0.5	0.6	0.6	0.7	0.8	0.8	0.9	0.8
Persons 65 and over	0.3	0.3	0.5	0.6	0.5	0.4	0.2	0.2	0.1	0.1
Earners	1.3	0.7	0.5	0.7	1.0	1.2	1.6	1.7	2.0	2.1
Vehicles	1.9	1.0	0.9	1.3	1.6	1.9	2.3	2.5	2.7	2.8
<b>Percent distribution:</b>										
<b>Sex of reference person:</b>										
Male	62	47	34	47	57	64	69	76	76	79
Female	38	53	66	53	43	36	31	24	24	21
<b>Housing tenure:</b>										
Homeowner	64	36	40	51	57	61	65	74	83	90
With mortgage	38	13	10	14	24	31	42	52	66	73
Without mortgage	26	23	30	38	33	30	23	22	17	16
Renter	36	64	60	49	43	39	35	26	17	10
<b>Race of reference person:</b>										
Black	11	19	18	12	12	12	8	9	5	6
White and other	89	81	82	88	88	88	92	91	95	94
<b>Education of reference person:</b>										
Elementary (1-8)	9	12	25	12	13	9	6	3	2	1
High school (9-12)	44	48	48	52	56	52	44	41	36	20
College	47	40	26	36	31	38	50	56	62	79
Never attended and other	0	1	1	1	0	0	0	0	0	0
<b>At least one vehicle owned</b>	86	57	59	79	85	92	95	96	96	96
<b>Average annual expenditures:</b>										
<b>Food</b>	4,691	2,519	2,374	3,073	3,883	4,065	4,710	5,499	6,229	8,030
Food at home	2,886	1,705	1,823	2,208	2,732	2,612	2,907	3,359	3,598	4,142
Cereals and bakery products	455	286	280	340	418	406	479	525	563	661
Cereals and cereal products	169	103	112	130	169	159	174	203	201	225
Bakery products	285	183	168	210	249	247	305	322	362	437
Meats, poultry, fish, and eggs	758	495	512	622	825	695	769	861	876	994

See footnotes at end of table.

**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995- Continued**

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Beef	232	141	154	166	247	206	268	266	281	296
Pork	158	86	127	126	193	156	154	183	170	179
Other meats	105	93	63	94	113	86	104	117	127	143
Poultry	136	78	85	120	136	124	140	161	144	201
Fish and seafood	95	76	56	84	101	93	70	103	121	136
Eggs	32	20	26	32	34	30	33	31	33	38
Dairy products	311	178	185	235	286	283	320	365	395	452
Fresh milk and cream	129	82	93	108	128	124	135	151	154	156
Other dairy products	182	96	93	127	158	158	185	214	241	296
Fruits and vegetables	467	268	318	377	442	428	463	519	563	679
Fresh fruits	148	85	106	117	137	140	136	157	176	229
Fresh vegetables	141	72	92	104	134	133	145	156	168	209
Processed fruits	97	60	66	81	92	82	100	107	118	140
Processed vegetables	81	50	54	75	79	74	81	98	101	101
Other food at home	894	479	528	633	761	799	877	1,089	1,201	1,355
Sugar and other sweets	119	54	73	95	99	110	112	156	146	185
Fats and oils	84	48	59	73	84	75	86	103	97	106
Miscellaneous foods	394	220	226	267	324	345	388	489	547	601
Nonalcoholic beverages	250	136	155	175	238	233	242	286	336	359
Food prep by cu, out-of-town trips	46	21	15	24	16	36	49	55	74	105
Food away from home	1,804	814	551	866	1,150	1,453	1,803	2,140	2,631	3,888
<b>Alcoholic beverages</b>	302	102	102	194	180	219	243	378	459	677
<b>Housing</b>	10,571	5,687	5,441	6,745	7,407	8,417	10,461	11,243	14,454	21,211
Shelter	5,909	3,275	3,020	3,774	4,142	4,557	5,868	6,318	7,793	12,312
Owned dwellings	3,744	1,225	952	1,559	1,904	2,285	3,427	4,175	6,018	10,108
Mortgage interest and charges	2,117	535	263	487	696	1,073	1,962	2,396	3,777	6,491
Property taxes	908	382	381	564	562	610	823	913	1,317	2,203
Maintenance, repairs, insurance, other expenses	719	308	308	508	646	603	643	865	924	1,414
Rented dwellings	1,790	1,885	1,988	2,038	2,023	2,074	2,131	1,751	1,280	1,034
Other lodging	375	166	80	177	215	198	311	393	495	1,170
Utilities, fuels, and public services	2,179	1,386	1,458	1,749	1,891	2,043	2,255	2,345	2,706	3,205
Natural gas	268	184	189	230	230	239	256	299	315	418
Electricity	854	544	574	707	746	821	890	890	1,053	1,232
Fuel oil and other fuels	85	34	67	76	75	94	80	92	106	108
Telephone services	709	483	490	542	623	668	758	761	876	1,012
Water and other public services	262	141	139	194	217	221	271	305	355	434
Household operations	518	314	146	275	293	326	538	523	651	1,396
Personal services	264	206	55	111	127	167	344	351	367	577
Other household expenses	254	108	91	164	166	159	195	172	284	819
Housekeeping supplies	465	171	212	294	327	413	479	543	569	927
Laundry and cleaning supplies	118	60	54	90	104	116	120	131	140	195
Other household products	208	65	99	121	140	182	198	223	254	461

See footnotes at end of table.

**Table 2. Income before taxes: Average annual expenditures and characteristics,  
Consumer Expenditure Survey, 1995- Continued**

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	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 above
Postage and stationery	140	46	59	83	83	115	160	188	175	270
Household furnishings and equipment	1,499	541	605	654	755	1,078	1,320	1,513	2,735	3,372
Household textiles	108	87	37	32	64	69	85	160	172	242
Furniture	319	156	103	165	181	236	317	364	420	789
Floor coverings	212	5	205	37	52	140	59	83	757	328
Major appliances	155	81	82	89	144	150	184	158	229	225
Small appliances, miscellaneous housewares	91	50	35	47	52	70	117	79	122	202
Miscellaneous household equipment	614	163	144	283	263	413	560	669	1,035	1,587
<b>Apparel and services</b>	1,771	680	747	920	1,187	1,471	1,656	2,079	2,437	3,810
Men and boys	437	146	138	167	294	344	408	457	679	1,016
Men, 16 and over	339	74	97	120	249	264	339	358	479	830
Boys, 2 to 15	98	71	42	47	45	79	69	99	200	186
Women and girls	694	210	263	336	407	606	638	956	925	1,502
Women, 16 and over	591	165	224	265	354	492	521	841	781	1,330
Girls, 2 to 15	103	45	39	72	54	114	117	114	144	173
Children under 2	84	50	56	52	48	65	107	94	105	147
Footwear	287	144	172	229	231	271	236	335	334	519
Other apparel products and services	269	130	117	136	206	185	268	237	395	626
<b>Transportation</b>	6,121	1,957	2,012	3,329	4,009	5,258	6,419	7,520	9,648	11,809
Vehicle purchases (net outlay)	2,676	524	734	1,423	1,684	2,463	2,813	3,486	4,304	5,089
Cars and trucks, new	1,193	155	282	611	816	755	1,085	1,432	2,014	2,899
Cars and trucks, used	1,450	369	438	810	858	1,682	1,721	1,976	2,202	2,138
Other vehicles	33	0	14	3	10	26	7	78	88	52
Gasoline and motor oil	1,014	467	452	625	740	900	1,147	1,238	1,507	1,647
Other vehicle expenses	2,063	818	684	1,096	1,381	1,666	2,135	2,472	3,326	4,031
Vehicle finance charges	267	78	55	72	159	225	321	401	443	506
Maintenance and repairs	675	352	267	430	454	573	692	811	1,096	1,137
Vehicle insurance	726	250	249	448	570	611	778	882	1,102	1,320
Vehicle rental, leases, licenses, other charges	395	139	113	145	199	257	344	377	685	1,068
Public transportation	367	147	142	185	205	229	324	324	512	1,042
<b>Health care</b>	1,747	838	1,181	1,488	1,610	1,743	1,666	1,962	2,137	2,518
Health insurance	864	383	615	808	861	885	876	997	979	1,108
Medical services	502	261	267	282	370	449	468	574	743	908
Drugs	293	159	261	323	317	336	242	289	295	338
Medical supplies	87	35	38	75	62	74	80	102	120	164
<b>Entertainment</b>	1,687	720	664	890	903	1,217	1,764	1,924	2,509	3,781
Fees and admissions	447	166	104	227	192	235	421	462	703	1,276
Television, radios, sound equipment	561	297	324	364	404	445	588	656	819	959
Pets, toys, and playground equipment	349	138	126	149	195	292	367	413	542	721
Other supplies, equipment, and services	331	119	110	149	113	244	388	393	445	825
<b>Personal care products and services</b>	430	188	182	274	299	366	450	542	599	769

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**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995- Continued**

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<b>Reading</b>	170	70	67	96	112	142	180	191	244	351
<b>Education</b>	478	534	238	189	162	194	375	437	655	1,446
<b>Tobacco products and smoking supplies</b>	272	213	197	199	276	309	324	275	339	258
<b>Miscellaneous</b>	808	739	282	470	581	691	1,008	988	1,082	1,301
<b>Cash contributions</b>	1,034	178	329	453	807	729	816	1,045	1,808	2,529
<b>Personal insurance and pensions</b>	3,517	318	280	595	1,201	1,910	3,249	4,438	6,278	10,821
Life and other personal insurance	381	136	105	150	205	262	350	439	598	984
Pensions and Social Security	3,136	182	176	445	996	1,648	2,899	3,999	5,681	9,837
<b>Sources of income and taxes: <sup>1</sup></b>										
<b>Money income before taxes</b>	36,918	1,769	7,543	12,417	17,342	24,603	34,604	44,409	58,365	104,590
Wages and salaries	28,474	1,065	1,901	4,531	9,548	16,487	27,288	36,593	50,413	86,673
Self-employment income	2,034	-1,128	69	357	390	743	1,271	1,846	2,421	9,926
Social Security, private and government retirement	4,355	960	3,708	5,311	5,766	5,657	4,384	4,082	3,237	4,361
Interest, dividends, rental income, other property income	861	77	100	248	379	608	672	1,042	1,276	2,724
Unemployment and workers' compensation, veterans' benefit	279	52	126	181	325	400	371	299	368	229
Public assistance, supplemental security, income, food stamps	462	513	1,272	1,243	501	341	167	147	65	90
Regular contributions for support	273	146	232	316	314	256	306	167	312	332
Other income	180	83	135	231	120	111	144	232	273	255
<b>Personal taxes <sup>1</sup></b>	3,054	89	128	323	626	1,353	2,560	3,420	5,446	11,020
Federal income taxes	2,235	40	28	154	378	911	1,812	2,467	4,000	8,434
State and local income taxes	640	18	13	89	144	298	573	729	1,183	2,195
Other taxes	179	31	87	79	104	145	175	224	263	391
<b>Income after taxes <sup>1</sup></b>	33,864	1,679	7,415	12,094	16,716	23,250	32,044	40,989	52,919	93,570
<b>Addenda:</b>										
<b>Net change in total assets and liabilities</b>	-974	330	-1,135	-1,574	-1,318	-1,434	779	-2,187	-1,331	-582
Net change in total assets	2,851	845	-578	302	1,140	178	5,283	757	5,010	10,537
Net change in total liabilities	3,825	515	557	1,876	2,458	1,613	4,504	2,944	6,341	11,119
<b>Other financial information</b>										

See footnotes at end of table.

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Other money receipts	535	217	190	125	273	655	225	603	515	1,661
Mortgage principal paid, owned property	-1,088	-407	-148	-210	-439	-474	-829	-1,145	-1,840	-3,679
Estimated market value of owned home	71,154	33,491	28,752	40,700	44,722	52,099	66,432	72,128	99,612	170,644
Estimated monthly rental value of owned home	496	243	212	305	337	393	468	533	716	1,049
<b>Gifts of goods and services</b>	1,036	445	341	520	659	694	933	1,094	1,346	2,772
Food	90	34	10	40	40	69	87	82	110	274
Housing	266	185	101	157	159	168	239	281	348	664
Housekeeping supplies	41	12	13	17	16	37	37	50	49	113
Household textiles	11	0	2	3	13	6	13	15	17	21
Appliances and miscellaneous housewares	29	30	9	14	19	17	44	19	31	72
Major appliances	5	0	0	3	7	8	5	3	5	9
Small appliances and miscellaneous houseware	24	30	9	11	12	8	39	16	26	63
Miscellaneous household equipment	75	21	18	50	45	43	49	112	138	159
Other housing	110	123	60	73	66	65	97	85	113	299
Apparel and services	263	95	89	134	236	201	280	272	318	606
Males 2 and over	72	27	18	25	54	63	88	74	88	162
Females 2 and over	94	24	31	53	66	65	86	91	122	252
Children under 2	40	23	24	26	21	27	52	37	58	77
Other apparel products and services	57	20	17	30	96	45	53	70	50	115
Jewelry and watches	29	9	6	14	67	17	41	28	24	53
All other apparel products and services	28	11	11	17	29	28	12	42	26	62
Transportation	50	32	11	22	29	41	50	41	68	133
Health care	26	15	43	10	5	20	18	28	37	46
Entertainment	93	49	16	62	63	59	92	114	142	208
Toys, games, hobbies, and tricycles	30	10	8	19	25	23	33	38	48	56
Other entertainment	63	40	8	43	38	36	59	76	94	152
Education	124	6	18	17	42	51	41	130	134	581
All other gifts	124	28	52	79	85	86	126	146	189	261

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary at <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