

**Table 31. Northeast region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95**

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)	16,629	778	1,904	1,697	1,515	2,539	2,011	1,483	2,331	2,371
<b>Consumer unit characteristics:</b>										
<b>Income before taxes</b> <sup>1</sup>	\$39,301	\$2,060	\$7,602	\$12,393	\$17,467	\$24,843	\$34,546	\$44,312	\$58,266	\$107,938
<b>Income after taxes</b> <sup>1</sup>	36,275	1,908	7,449	12,073	16,931	23,399	31,976	40,807	52,910	98,643
<b>Age of reference person</b>	49.4	40.0	57.8	55.9	55.9	49.9	46.4	46.6	44.2	45.8
<b>Average number in consumer unit:</b>										
Persons	2.5	1.8	1.7	2.0	2.2	2.3	2.6	2.8	3.1	3.1
Children under 18	0.7	0.5	0.4	0.5	0.4	0.6	0.7	0.7	0.9	0.9
Persons 65 and over	0.4	0.2	0.5	0.6	0.7	0.5	0.3	0.3	0.1	0.1
Earners	1.3	0.7	0.4	0.6	0.8	1.1	1.4	1.6	1.9	2.1
Vehicles	1.6	0.7	0.5	0.9	1.2	1.6	1.8	2.0	2.3	2.4
<b>Percent distribution:</b>										
<b>Sex of reference person:</b>										
Male	58	41	25	42	59	59	61	68	72	74
Female	42	59	75	58	41	41	39	32	28	26
<b>Housing tenure:</b>										
Homeowner	61	24	33	44	56	56	62	70	82	87
With mortgage	34	8	7	8	16	22	32	45	64	70
Without mortgage	27	15	26	35	40	35	30	25	19	16
Renter	39	76	67	56	44	44	38	30	18	13
<b>Race of reference person:</b>										
Black	9	12	14	13	11	8	10	8	4	4
White and other	91	88	86	87	89	92	90	92	96	96
<b>Education of reference person:</b>										
Elementary (1-8)	8	11	20	14	11	7	7	4	2	2
High school (9-12)	47	44	56	57	64	58	45	48	37	22
College	45	45	23	29	25	35	48	48	61	77
Never attended and other	0	0	0	0	0	0	0	0	0	0
<b>At least one vehicle owned</b>	79	46	39	65	76	85	88	93	94	94
<b>Average annual expenditures:</b>										
	\$34,447	\$15,319	\$12,751	\$18,336	\$21,120	\$26,736	\$33,088	\$39,186	\$47,614	\$70,384
<b>Food</b>	5,020	2,418	2,240	3,151	3,844	4,163	4,940	5,672	6,329	8,832
Food at home	3,150	1,598	1,844	2,465	2,766	2,881	3,221	3,386	3,812	4,543
Cereals and bakery products	525	286	293	413	442	453	545	583	653	761
Cereals and cereal products	189	91	132	172	167	164	194	208	220	254
Bakery products	336	196	161	241	275	289	351	375	434	507

See footnotes at end of table.

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Meats, poultry, fish, and eggs	856	439	542	776	798	817	887	906	954	1,148
Beef	234	132	153	201	227	245	239	255	280	268
Pork	162	41	125	149	170	156	169	176	166	209
Other meats	125	95	68	121	105	116	115	136	148	172
Poultry	178	83	118	156	171	155	183	196	190	255
Fish and seafood	124	77	47	117	92	116	148	111	134	194
Eggs	34	12	31	32	33	29	33	32	36	49
Dairy products	346	182	188	265	315	337	375	374	409	472
Fresh milk and cream	140	88	83	127	134	145	148	148	156	167
Other dairy products	207	95	105	138	181	192	227	225	253	304
Fruits and vegetables	557	299	358	399	519	496	554	567	694	813
Fresh fruits	176	90	119	129	167	157	160	190	208	264
Fresh vegetables	182	94	114	106	181	163	190	179	236	262
Processed fruits	117	76	78	90	100	96	122	121	143	172
Processed vegetables	82	38	47	74	71	79	82	78	107	115
Other food at home	866	392	463	612	693	778	860	957	1,102	1,349
Sugar and other sweets	119	38	63	93	98	99	131	134	152	176
Fats and oils	89	45	56	80	79	76	95	107	96	125
Miscellaneous foods	362	147	186	238	258	330	347	392	489	586
Nonalcoholic beverages	250	143	147	187	228	225	247	281	294	367
Food prep by cu, out-of-town trips	46	19	11	14	30	48	41	44	70	94
Food away from home	1,869	820	397	685	1,078	1,282	1,719	2,287	2,517	4,289
<b>Alcoholic beverages</b>	359	281	88	147	163	258	370	363	556	726
<b>Housing</b>	11,577	6,080	5,716	7,461	7,658	9,295	10,717	12,280	15,126	22,577
Shelter	6,875	3,811	3,669	4,576	4,517	5,399	6,437	6,947	8,744	13,682
Owned dwellings	4,193	1,250	1,155	1,665	1,832	2,519	3,641	4,321	6,767	10,568
Mortgage interest and charges	2,110	562	291	429	470	792	1,678	2,157	3,980	6,241
Property taxes	1,408	499	535	798	910	1,076	1,348	1,603	1,940	2,922
Maintenance, repairs, insurance, other expenses	675	189	329	437	452	651	615	561	847	1,405
Rented dwellings	2,159	2,352	2,408	2,694	2,441	2,569	2,463	2,225	1,407	1,335
Other lodging	523	209	105	218	244	311	333	400	569	1,779
Utilities, fuels, and public services	2,315	1,290	1,377	1,821	2,011	2,153	2,421	2,550	2,768	3,444
Natural gas	346	195	243	337	350	333	312	353	337	526
Electricity	805	408	439	579	642	774	844	889	1,015	1,235
Fuel oil and other fuels	236	122	139	167	216	223	259	299	285	322
Telephone services	706	480	452	563	621	637	767	750	838	1,006
Water and other public services	222	85	105	175	182	185	238	259	292	355
Household operations	489	145	143	233	177	372	382	397	579	1,448
Personal services	250	87	64	104	58	186	223	220	338	708
Other household expenses	239	58	79	129	119	186	159	177	241	741
Housekeeping supplies	496	232	184	268	339	413	448	594	664	914
Laundry and cleaning supplies	124	47	67	71	94	90	132	150	156	215

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Other household products	228	138	62	115	138	203	209	255	287	455
Postage and stationery	144	47	55	82	107	120	108	189	220	244
Household furnishings and equipment	1,402	603	344	564	613	957	1,029	1,792	2,372	3,090
Household textiles	128	4	38	41	100	67	98	132	198	330
Furniture	313	234	135	116	122	189	200	306	461	834
Floor coverings	127	3	9	122	34	55	35	99	265	344
Major appliances	137	120	47	90	70	133	105	176	245	189
Small appliances, miscellaneous housewares	85	23	34	46	53	68	108	71	128	155
Miscellaneous household equipment	612	218	81	148	235	446	482	1,009	1,075	1,239
<b>Apparel and services</b>	1,950	660	676	890	1,229	1,783	1,657	2,235	2,420	4,125
Men and boys	457	121	58	167	266	332	319	592	689	1,072
Men, 16 and over	354	112	45	111	227	241	229	427	581	836
Boys, 2 to 15	104	9	12	56	40	91	90	165	108	236
Women and girls	789	294	276	315	504	836	669	828	930	1,640
Women, 16 and over	685	242	249	243	434	775	540	697	785	1,458
Girls, 2 to 15	104	53	27	72	70	61	129	131	144	182
Children under 2	94	35	80	45	54	74	91	88	101	199
Footwear	320	93	139	210	248	362	269	422	344	521
Other apparel products and services	290	117	123	154	156	179	308	305	356	694
<b>Transportation</b>	5,533	2,113	1,237	2,427	2,911	4,337	5,866	7,580	8,305	10,974
Vehicle purchases (net outlay)	2,152	853	370	713	665	1,704	2,517	3,853	3,161	4,103
Cars and trucks, new	1,093	26	128	358	353	808	1,315	2,378	1,413	2,220
Cars and trucks, used	1,022	827	242	355	312	890	1,196	1,356	1,654	1,804
Other vehicles	37	0	0	0	0	6	7	119	93	80
Gasoline and motor oil	870	364	248	450	608	782	957	1,040	1,343	1,451
Other vehicle expenses	1,971	668	436	916	1,258	1,526	1,885	2,231	3,150	4,041
Vehicle finance charges	171	13	16	64	57	132	199	271	314	313
Maintenance and repairs	645	286	159	318	432	509	649	714	1,041	1,220
Vehicle insurance	752	274	200	440	536	621	778	935	1,112	1,364
Vehicle rental, leases, licenses, other charges	402	95	61	93	233	264	259	311	683	1,145
Public transportation	541	227	183	350	382	325	508	456	651	1,378
<b>Health care</b>	1,741	787	1,057	1,351	1,699	1,695	1,792	1,800	2,058	2,554
Health insurance	846	336	665	795	949	875	930	879	900	951
Medical services	557	305	195	256	343	486	530	567	796	1,142
Drugs	256	120	176	246	357	259	253	268	259	285
Medical supplies	82	26	21	54	50	75	79	85	103	176
<b>Entertainment</b>	1,635	731	527	786	911	1,068	1,434	1,641	2,435	3,858
Fees and admissions	488	266	96	190	197	284	388	459	752	1,336
Television, radios, sound equipment	548	299	274	359	406	421	531	580	815	940
Pets, toys, and playground equipment	332	106	118	161	204	254	271	392	558	646
Other supplies, equipment, and services	267	60	40	76	103	109	243	211	310	936

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<b>Personal care products and services</b>	437	140	158	302	260	351	458	471	600	806
<b>Reading</b>	198	81	81	116	142	149	196	209	285	388
<b>Education</b>	518	623	140	117	146	295	332	336	755	1,586
<b>Tobacco products and smoking supplies</b>	268	184	158	199	294	281	345	344	295	261
<b>Miscellaneous</b>	745	541	220	423	474	686	1,006	742	1,047	1,172
<b>Cash contributions</b>	991	346	246	453	514	621	917	1,195	1,342	2,476
<b>Personal insurance and pensions</b>	3,476	335	208	513	875	1,755	3,058	4,318	6,060	10,048
Life and other personal insurance	407	76	71	146	194	258	413	448	589	1,059
Pensions and Social Security	3,069	259	137	367	681	1,497	2,645	3,870	5,471	8,989
<b>Sources of income and taxes: <sup>1</sup></b>										
<b>Money income before taxes</b>	39,301	2,060	7,602	12,393	17,467	24,843	34,546	44,312	58,266	107,938
Wages and salaries	30,103	1,744	1,435	3,757	7,022	15,366	24,830	35,304	50,724	92,773
Self-employment income	2,019	-1,355	82	355	477	759	1,809	2,408	2,235	7,928
Social Security, private and government retirement	4,894	592	4,016	5,870	7,902	6,713	5,518	4,699	3,320	3,584
Interest, dividends, rental income, other property income	951	85	63	271	351	656	1,061	1,128	1,189	2,697
Unemployment and workers' compensation, veterans' benefits	372	40	150	366	725	536	474	349	288	273
Public assistance, supplemental security income, food stamps	526	683	1,599	1,384	630	425	229	68	33	62
Regular contributions for support	263	225	168	237	247	244	449	250	75	438
Other income	174	45	88	153	114	145	176	107	400	183
<b>Personal taxes <sup>1</sup></b>	3,026	152	153	320	536	1,444	2,570	3,506	5,356	9,295
Federal income taxes	2,072	72	-23	143	301	875	1,665	2,446	3,645	6,769
State and local income taxes	729	19	17	89	129	330	632	866	1,378	2,162
Other taxes	225	61	158	88	105	239	274	194	333	364
<b>Income after taxes <sup>1</sup></b>	36,275	1,908	7,449	12,073	16,931	23,399	31,976	40,807	52,910	98,643
<b>Addenda:</b>										
<b>Net change in total assets and liabilities</b>	140	266	-1,286	-532	1,470	632	1,317	-525	240	-330
Net change in total assets	3,386	-376	72	-8	988	1,394	4,131	3,146	9,153	7,227
Net change in total liabilities	3,246	-641	1,358	524	-483	762	2,814	3,672	8,913	7,556

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<b>Other financial information</b>										
Other money receipts	424	615	498	73	77	505	253	359	461	837
Mortgage principal paid, owned property	-1,265	-724	-201	-227	-392	-441	-769	-1,257	-2,433	-3,757
Estimated market value of owned home	85,138	32,681	33,272	53,364	54,273	64,081	77,711	80,953	116,473	187,145
Estimated monthly rental value of owned home	544	208	211	316	380	439	509	557	758	1,116
<b>Gifts of goods and services</b>										
Food	1,169	398	372	480	641	775	1,105	1,410	1,453	2,853
Housing	125	14	25	51	36	74	87	297	112	333
Housekeeping supplies	313	123	92	77	141	218	345	386	405	733
Household textiles	55	18	12	15	26	54	45	65	81	113
Appliances and miscellaneous housewares	16	0	7	5	29	6	11	27	10	33
Major appliances	27	16	19	20	22	19	39	16	29	47
Small appliances and miscellaneous housewares	4	0	0	4	6	10	5	3	3	5
Miscellaneous household equipment	22	16	19	16	16	9	34	13	26	42
Other housing	80	17	3	10	14	49	90	179	158	124
Apparel and services	135	72	51	27	51	89	160	99	127	416
Males 2 and over	305	58	137	117	249	240	308	334	415	598
Females 2 and over	88	30	25	13	108	77	86	83	121	172
Children under 2	109	9	32	40	53	106	83	97	188	231
Other apparel products and services	47	16	30	28	29	35	56	41	52	100
Jewelry and watches	60	3	50	36	60	22	83	113	54	96
All other apparel products and services	37	3	10	22	11	15	62	66	37	78
Transportation	23	0	40	14	49	7	20	47	17	17
Health care	39	22	2	19	14	20	80	16	73	68
Entertainment	28	40	5	5	39	10	31	8	11	96
Toys, games, hobbies, and tricycles	90	48	28	66	72	55	95	94	110	192
Other entertainment	36	7	10	19	40	25	36	40	54	71
Education	53	41	18	47	31	30	59	54	57	121
All other gifts	134	11	8	29	11	67	28	101	151	596
	137	81	74	114	78	93	131	174	176	236

<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