

**Table 38. Consumer units of three persons 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)	13,423	463	1,104	1,023	1,002	2,032	2,048	1,420	2,059	2,271
<b>Consumer unit characteristics:</b>										
<b>Income before taxes</b> <sup>1</sup>	\$43,505	\$1,888	\$7,668	12,475	17,256	24,707	34,273	\$44,720	\$58,672	\$105,625
<b>Income after taxes</b> <sup>1</sup>	39,988	1,949	7,711	12,309	17,034	23,413	31,895	41,451	53,963	94,590
<b>Age of reference person</b>	43.1	40.5	41.1	41.2	42.7	42.3	42.2	42.7	45.1	45.4
<b>Average number in consumer unit:</b>										
Persons	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 18	0.8	1.3	1.2	1.2	1.0	0.8	0.8	0.7	0.6	0.6
Persons 65 and over	0.2	0.2	0.2	0.2	0.3	0.3	0.2	0.1	0.1	0.1
Earners	1.7	0.9	0.9	1.1	1.4	1.6	1.8	2.0	2.2	2.2
Vehicles	2.4	1.6	1.1	1.5	1.6	2.3	2.5	2.8	2.9	3.0
<b>Percent distribution:</b>										
<b>Sex of reference person:</b>										
Male	63	35	23	39	49	64	67	74	75	84
Female	37	65	77	61	51	36	33	26	25	16
<b>Housing tenure:</b>										
Homeowner	66	40	34	38	44	59	69	77	85	93
With mortgage	47	22	10	19	22	36	46	56	68	82
Without mortgage	19	18	24	19	22	22	22	20	17	10
Renter	34	60	66	62	56	41	31	23	15	7
<b>Race of reference person:</b>										
Black	12	25	25	24	18	15	9	6	5	6
White and other	88	75	75	76	82	85	91	94	95	94
<b>Education of reference person:</b>										
Elementary (1-8)	6	9	15	7	12	10	7	4	2	0
High school (9-12)	46	54	65	59	58	55	52	46	38	20
College	47	37	19	32	30	35	41	50	61	80
Never attended and other	0	1	1	2	0	0	0	0	0	0
<b>At least one vehicle owned</b>	90	69	61	79	83	96	96	98	97	98
<b>Average annual expenditures:</b>										
<b>Food</b>	5,398	3,806	3,041	3,669	4,364	4,561	4,984	5,455	6,108	8,255
Food at home	3,366	2,924	2,573	2,591	2,999	3,165	3,096	3,561	3,603	4,341
Cereals and bakery products	529	433	369	397	504	489	454	567	575	710
Cereals and cereal products	203	178	151	174	218	200	164	213	207	255
Bakery products	327	254	217	223	285	289	290	355	367	455

See footnotes at end of table.

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Meats, poultry, fish, and eggs	899	964	763	777	868	926	853	921	895	1,014
Beef	275	339	240	236	248	265	301	262	277	303
Pork	185	180	198	162	191	213	160	176	182	194
Other meats	127	130	95	124	115	125	126	128	121	152
Poultry	174	180	146	140	160	170	160	188	179	211
Fish and seafood	103	100	53	80	118	113	72	135	99	128
Eggs	34	34	32	35	36	39	34	32	36	28
Dairy products	360	283	264	269	328	338	344	387	381	467
Fresh milk and cream	155	156	120	127	145	162	148	171	167	165
Other dairy products	206	127	144	142	183	176	195	216	213	302
Fruits and vegetables	530	450	360	409	456	459	507	548	564	738
Fresh fruits	162	126	124	108	129	144	132	163	173	253
Fresh vegetables	161	139	105	135	123	141	164	173	171	219
Processed fruits	114	99	81	88	118	89	109	119	122	154
Processed vegetables	92	87	51	78	86	85	101	93	99	112
Other food at home	1,048	794	816	739	844	953	939	1,137	1,189	1,412
Sugar and other sweets	127	91	97	80	99	121	102	165	126	187
Fats and oils	95	85	83	92	89	90	89	99	102	108
Miscellaneous foods	472	360	333	334	418	380	443	470	567	644
Nonalcoholic beverages	305	229	270	213	224	328	273	347	334	377
Food prep by cu, out-of-town trips	48	28	33	22	14	33	33	56	61	96
Food away from home	2,032	882	469	1,078	1,365	1,396	1,888	1,895	2,505	3,914
<b>Alcoholic beverages</b>	287	98	34	110	165	225	252	386	352	528
<b>Housing</b>	11,792	6,956	5,653	7,869	8,264	8,495	10,283	11,829	13,782	21,455
Shelter	6,427	3,956	3,067	4,480	4,445	4,566	5,399	6,130	7,574	12,056
Owned dwellings	4,219	1,371	839	1,485	1,759	2,101	3,288	4,074	5,909	10,052
Mortgage interest and charges	2,598	636	340	828	709	1,112	1,877	2,546	3,730	6,716
Property taxes	955	423	279	427	685	573	775	906	1,280	1,988
Maintenance, repairs, insurance, other expenses	665	312	219	230	365	415	636	622	899	1,348
Rented dwellings	1,808	2,399	2,190	2,878	2,592	2,253	1,874	1,726	1,218	800
Other lodging	401	186	39	117	94	213	237	330	447	1,204
Utilities, fuels, and public services	2,475	1,787	1,738	2,101	2,174	2,221	2,361	2,584	2,790	3,253
Natural gas	302	195	267	286	312	261	265	307	316	398
Electricity	994	728	715	803	810	916	975	1,047	1,106	1,305
Fuel oil and other fuels	92	84	58	89	60	96	98	105	113	88
Telephone services	791	595	543	710	743	717	735	804	888	1,031
Water and other public services	296	185	156	212	249	231	289	321	367	431
Household operations	676	362	115	381	471	424	550	710	803	1,439
Personal services	434	158	52	258	378	322	413	516	543	749
Other household expenses	242	204	63	124	93	102	137	194	260	690
Housekeeping supplies	525	296	196	310	325	420	479	607	643	864
Laundry and cleaning supplies	150	156	94	106	127	133	142	145	174	201

See footnotes at end of table.

**Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95- Continued**

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Other household products	241	82	75	145	122	177	192	330	295	429
Postage and stationery	135	58	27	60	75	110	144	132	173	233
Household furnishings and equipment	1,688	556	536	596	849	864	1,494	1,798	1,973	3,843
Household textiles	119	3	104	40	94	42	74	144	114	288
Furniture	388	170	168	179	283	203	379	385	403	845
Floor coverings	219	4	7	54	45	15	201	141	142	791
Major appliances	175	141	102	133	137	119	180	179	234	244
Small appliances, miscellaneous housewares	97	29	31	37	40	62	82	142	114	194
Miscellaneous household equipment	690	211	125	153	250	424	579	807	966	1,481
<b>Apparel and services</b>	2,192	974	1,241	1,263	1,502	1,617	1,960	2,287	2,266	4,134
Men and boys	527	217	306	274	298	399	567	429	509	1,056
Men, 16 and over	423	177	199	172	221	310	412	349	456	890
Boys, 2 to 15	105	40	107	102	77	89	155	80	53	166
Women and girls	846	283	348	386	703	597	640	1,029	949	1,592
Women, 16 and over	725	170	241	247	604	469	505	876	836	1,490
Girls, 2 to 15	121	113	107	139	99	129	135	152	113	102
Children under 2	157	148	204	116	108	129	143	115	147	255
Footwear	341	160	228	200	253	287	386	414	317	518
Other apparel products and services	321	166	155	288	139	204	224	300	344	713
<b>Transportation</b>	7,672	4,171	2,385	4,477	4,266	6,176	7,578	9,149	10,263	12,027
Vehicle purchases (net outlay)	3,636	2,393	1,009	2,336	1,915	2,988	3,940	4,764	4,864	4,999
Cars and trucks, new	1,780	1,186	295	696	839	1,102	1,859	2,450	2,330	3,145
Cars and trucks, used	1,826	1,207	715	1,640	1,052	1,881	2,069	2,299	2,491	1,753
Other vehicles	30	0	0	0	24	5	13	15	43	101
Gasoline and motor oil	1,204	661	594	752	772	1,042	1,249	1,413	1,520	1,695
Other vehicle expenses	2,486	904	652	1,223	1,379	1,974	2,135	2,676	3,558	4,419
Vehicle finance charges	326	117	44	119	136	271	318	473	456	530
Maintenance and repairs	859	379	314	450	489	793	673	818	1,328	1,377
Vehicle insurance	869	340	217	485	565	668	836	1,084	1,163	1,409
Vehicle rental, leases, licenses, other charges	432	68	76	168	189	242	308	301	611	1,103
Public transportation	346	213	129	165	199	172	255	295	322	914
<b>Health care</b>	1,780	892	766	1,075	1,414	1,543	1,751	1,942	2,202	2,672
Health insurance	802	444	287	505	783	772	844	879	950	1,076
Medical services	591	185	243	293	333	431	577	624	759	1,071
Drugs	281	223	206	224	218	253	258	319	334	351
Medical supplies	105	40	30	53	81	86	71	119	159	174
<b>Entertainment</b>	1,840	1,000	719	861	988	1,264	1,486	2,000	2,197	3,780
Fees and admissions	478	115	104	155	208	191	309	390	615	1,336
Television, radios, sound equipment	622	253	382	406	441	493	582	820	716	932
Pets, toys, and playground equipment	401	278	116	199	192	407	309	447	526	681
Other supplies, equipment, and services	340	353	116	101	147	173	286	342	340	831

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<b>Personal care products and services</b>	509	279	257	312	374	458	502	488	651	737
<b>Reading</b>	178	92	54	83	107	115	154	207	227	346
<b>Education</b>	602	228	95	217	331	338	364	457	749	1,625
<b>Tobacco products and smoking supplies</b>	325	215	204	241	326	385	389	313	394	280
<b>Miscellaneous</b>	845	571	128	414	1,000	600	899	941	1,027	1,304
<b>Cash contributions</b>	970	344	375	217	431	475	508	851	1,510	2,411
<b>Personal insurance and pensions</b>	4,263	365	320	825	1,388	2,004	3,329	4,272	6,251	10,850
Life and other personal insurance	458	138	84	225	327	287	375	497	627	915
Pensions and Social Security	3,806	226	237	600	1,061	1,717	2,954	3,775	5,624	9,935
<b>Sources of income and taxes: <sup>1</sup></b>										
<b>Money income before taxes</b>	43,505	1,888	7,668	12,475	17,256	24,707	34,273	44,720	58,672	105,625
Wages and salaries	36,750	1,466	2,298	6,093	11,908	19,069	28,327	38,735	52,078	93,757
Self-employment income	1,877	-2,045	146	480	544	687	1,451	1,653	2,635	5,638
Social Security, private and government retirement	2,763	902	1,233	2,491	2,817	3,347	2,851	2,872	2,562	3,496
Interest, dividends, rental income, other property income	532	42	18	102	94	293	249	437	462	1,862
Unemployment and workers' compensation, veterans' benefit	304	44	61	208	438	517	429	154	344	212
Public assistance, supplemental security, income, food stamps	706	1,170	3,601	2,561	960	223	300	49	27	80
Regular contributions for support	432	166	250	352	414	474	524	532	489	381
Other income	142	143	60	188	81	97	142	289	75	198
<b>Personal taxes <sup>1</sup></b>	3,517	-61	-43	166	223	1,295	2,378	3,269	4,709	11,035
Federal income taxes	2,584	-67	-94	14	35	815	1,655	2,334	3,451	8,500
State and local income taxes	762	-5	10	54	95	305	563	757	1,028	2,245
Other taxes	172	11	41	99	92	174	161	178	229	290
<b>Income after taxes <sup>1</sup></b>	39,988	1,949	7,711	12,309	17,034	23,413	31,895	41,451	53,963	94,590
<b>Addenda:</b>										
<b>Net change in total assets and liabilities</b>	-1,860	-3,345	158	1,587	-2,169	-2,310	-1,202	-3,812	-2,894	-1,986
Net change in total assets	3,463	2,737	-102	2,213	-507	1,126	3,659	3,585	6,298	6,924
Net change in total liabilities	5,322	6,082	-260	626	1,662	3,436	4,861	7,397	9,193	8,910

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<b>Other financial information</b>										
Other money receipts	860	393	273	122	165	523	319	382	851	2,976
Mortgage principal paid, owned property	-1,573	-494	-154	-284	-395	-523	-932	-1,843	-1,540	-4,965
Estimated market value of owned home	77,464	27,239	24,062	33,759	46,892	45,679	61,949	71,446	97,720	174,704
Estimated monthly rental value of owned home	535	227	196	230	273	343	459	558	691	1,102
<b>Gifts of goods and services</b>										
Food	1,184	420	331	407	610	562	887	967	1,567	2,915
Housing	107	12	18	33	15	43	107	109	104	301
Housekeeping supplies	332	113	99	136	162	138	315	285	397	796
Household textiles	43	12	6	12	14	31	51	46	58	80
Appliances and miscellaneous housewares	13	0	0	1	27	0	10	38	10	22
Major appliances	32	12	7	4	16	13	32	37	31	80
Small appliances and miscellaneous houseware	5	0	0	2	7	6	6	3	8	4
Miscellaneous household equipment	27	12	7	2	8	7	25	34	23	76
Other housing	87	30	2	12	36	27	88	64	151	191
Apparel and services	158	58	84	109	69	67	134	101	147	422
Males 2 and over	294	200	136	101	157	164	222	269	416	594
Females 2 and over	78	141	11	8	20	35	47	66	125	178
Children under 2	111	37	79	37	76	75	93	119	146	194
Other apparel products and services	53	21	25	47	36	46	39	42	53	105
Jewelry and watches	52	1	22	9	25	9	44	42	92	118
All other apparel products and services	17	1	4	7	4	5	13	23	30	36
Transportation	35	0	17	2	21	4	31	19	62	81
Health care	50	26	14	11	16	28	17	26	127	98
Entertainment	35	9	4	9	1	14	16	18	32	129
Toys, games, hobbies, and tricycles	75	50	22	31	28	39	63	74	111	158
Other entertainment	34	13	10	14	17	26	33	40	55	53
Education	41	37	12	17	11	13	30	34	56	105
All other gifts	183	2	4	56	188	42	30	60	229	662
	108	8	34	29	44	93	116	126	152	178

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