

**Table 37. Consumer units of two 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)	25,959	696	2,049	2,756	2,823	4,537	3,370	2,850	3,373	3,504
<b>Consumer unit characteristics:</b>										
<b>Income before taxes</b> <sup>1</sup>	\$39,313	-\$5,980	\$7,527	\$12,437	\$17,312	\$24,710	\$34,628	\$44,326	\$58,599	\$106,527
<b>Income after taxes</b> <sup>1</sup>	35,984	-6,935	7,330	12,165	16,814	23,445	32,267	40,920	52,498	95,339
<b>Age of reference person</b>	52.9	47.0	52.9	59.2	59.6	55.8	51.1	49.9	47.8	49.2
<b>Average number in consumer unit:</b>										
Persons	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Children under 18	0.1	0.3	0.3	0.1	0.1	0.1	0.1	0.1	0	0
Persons 65 and over	0.5	0.3	0.6	0.9	1.0	0.8	0.5	0.4	0.2	0.2
Earners	1.2	0.9	0.7	0.7	0.8	1.0	1.4	1.5	1.7	1.7
Vehicles	2.2	1.5	1.3	1.7	1.9	2.0	2.4	2.6	2.6	2.6
<b>Percent distribution:</b>										
<b>Sex of reference person:</b>										
Male	71	57	48	62	67	71	74	79	79	79
Female	29	43	52	38	33	29	26	21	21	21
<b>Housing tenure:</b>										
Homeowner	74	44	51	67	73	74	74	79	79	88
With mortgage	36	14	13	17	21	29	36	47	53	65
Without mortgage	38	30	38	50	52	45	38	32	26	24
Renter	26	56	49	33	27	26	26	21	21	12
<b>Race of reference person:</b>										
Black	8	20	19	10	7	9	7	6	4	4
White and other	92	80	81	90	93	91	93	94	96	96
<b>Education of reference person:</b>										
Elementary (1-8)	9	12	23	19	17	10	4	4	1	1
High school (9-12)	44	52	49	54	57	53	45	39	34	21
College	47	35	28	26	26	37	51	57	64	79
Never attended and other	0	0	0	0	0	0	0	0	0	0
<b>At least one vehicle owned</b>	93	76	75	88	93	95	97	99	98	96
<b>Average annual expenditures:</b>										
	\$34,826	\$18,971	\$15,889	\$19,425	\$23,521	\$27,632	\$32,849	\$38,814	\$47,267	\$66,869
<b>Food</b>	4,589	2,666	2,553	3,113	3,918	4,090	4,756	4,903	5,788	7,110
Food at home	2,683	1,726	2,006	2,230	2,699	2,578	2,832	2,881	2,939	3,239
Cereals and bakery products	422	261	296	336	440	408	477	441	467	489
Cereals and cereal products	148	95	112	118	149	147	167	160	153	173
Bakery products	273	165	185	218	291	260	310	281	313	316

See footnotes at end of table.

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Meats, poultry, fish, and eggs	689	480	589	616	759	675	701	748	647	791
Beef	210	122	194	184	225	208	190	272	194	236
Pork	150	83	159	132	176	163	168	140	126	149
Other meats	90	74	69	77	111	89	96	82	89	98
Poultry	117	69	92	109	124	107	120	143	108	143
Fish and seafood	92	111	49	82	83	78	99	85	108	135
Eggs	29	21	27	32	40	31	27	27	23	29
Dairy products	284	190	208	233	299	276	304	291	316	334
Fresh milk and cream	112	97	93	110	124	121	110	108	109	109
Other dairy products	173	93	115	123	175	155	195	184	208	225
Fruits and vegetables	458	312	300	381	458	447	474	480	495	591
Fresh fruits	143	98	96	118	137	142	151	139	154	191
Fresh vegetables	141	112	84	108	144	144	147	145	144	188
Processed fruits	93	57	58	78	98	87	94	100	108	118
Processed vegetables	81	46	61	76	79	74	83	96	89	93
Other food at home	830	483	613	664	742	772	876	920	1,014	1,035
Sugar and other sweets	113	55	110	120	94	111	122	109	119	132
Fats and oils	79	48	66	75	79	78	78	85	84	91
Miscellaneous foods	349	216	250	254	310	309	399	399	448	426
Nonalcoholic beverages	230	128	171	177	229	226	222	263	286	266
Food prep by cu, out-of-town trips	59	36	15	39	31	49	55	63	78	120
Food away from home	1,906	940	547	883	1,219	1,512	1,923	2,022	2,849	3,871
<b>Alcoholic beverages</b>	347	228	126	159	158	237	300	373	595	777
<b>Housing</b>	10,636	6,960	5,572	6,541	7,155	8,513	10,022	10,879	14,365	20,103
Shelter	5,763	4,085	2,963	3,272	3,574	4,314	5,465	6,077	7,418	11,774
Owned dwellings	3,768	1,665	1,177	1,688	1,879	2,475	3,385	4,126	5,241	9,194
Mortgage interest and charges	1,815	441	342	379	551	859	1,486	2,042	3,020	5,309
Property taxes	1,115	765	485	669	710	895	1,076	1,107	1,408	2,273
Maintenance, repairs, insurance, other expenses	839	459	350	640	619	722	822	977	813	1,612
Rented dwellings	1,463	2,018	1,672	1,342	1,362	1,445	1,631	1,476	1,577	1,147
Other lodging	532	402	114	241	332	394	449	475	600	1,433
Utilities, fuels, and public services	2,268	1,904	1,699	1,926	2,043	2,131	2,260	2,342	2,414	3,107
Natural gas	289	222	211	247	261	270	293	302	288	413
Electricity	891	701	679	799	810	887	891	885	922	1,171
Fuel oil and other fuels	106	79	86	82	129	116	107	110	99	109
Telephone services	708	689	538	557	599	616	710	746	794	1,017
Water and other public services	275	214	185	240	244	242	259	300	311	397
Household operations	415	210	146	271	288	384	436	344	336	983
Personal services	106	37	31	113	110	157	215	106	14	72
Other household expenses	309	172	116	158	178	227	221	238	322	910
Housekeeping supplies	504	203	243	343	398	448	518	576	636	829
Laundry and cleaning supplies	113	70	73	85	106	129	111	119	122	140

See footnotes at end of table.

**Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95- Continued**

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Other household products	229	90	114	111	179	193	240	248	288	443
Postage and stationery	162	43	55	147	113	126	168	209	226	247
Household furnishings and equipment	1,686	558	520	730	852	1,236	1,342	1,540	3,562	3,410
Household textiles	129	44	60	39	64	89	127	148	247	257
Furniture	345	174	106	152	209	292	306	376	513	702
Floor coverings	264	26	6	17	41	211	37	83	1,285	352
Major appliances	168	72	111	133	121	158	200	154	178	273
Small appliances, miscellaneous housewares	104	43	40	65	66	65	141	103	143	199
Miscellaneous household equipment	676	199	197	324	350	421	531	677	1,195	1,626
<b>Apparel and services</b>	1,633	1,024	797	601	1,090	1,353	1,429	1,865	2,269	3,369
Men and boys	397	282	124	154	303	373	378	398	556	744
Men, 16 and over	361	266	102	121	267	346	350	369	504	683
Boys, 2 to 15	36	17	22	33	37	28	28	29	52	61
Women and girls	667	362	340	252	340	543	568	841	912	1,476
Women, 16 and over	623	324	310	228	294	488	504	801	874	1,438
Girls, 2 to 15	44	38	29	24	46	55	64	40	38	38
Children under 2	46	34	60	17	31	32	38	47	78	74
Footwear	216	133	176	88	189	227	206	254	252	326
Other apparel products and services	308	212	98	91	227	178	238	326	472	748
<b>Transportation</b>	6,399	3,421	2,457	3,321	4,457	5,442	6,241	8,301	8,581	11,044
Vehicle purchases (net outlay)	2,695	1,083	694	1,150	1,860	2,487	2,514	4,183	3,474	4,552
Cars and trucks, new	1,365	348	178	466	819	1,054	1,062	2,504	1,748	2,806
Cars and trucks, used	1,294	736	484	684	1,023	1,433	1,383	1,625	1,631	1,716
Other vehicles	36	0	33	0	18	0	69	55	95	30
Gasoline and motor oil	1,030	700	632	773	788	916	1,116	1,167	1,294	1,422
Other vehicle expenses	2,183	1,186	1,026	1,211	1,466	1,744	2,190	2,510	3,084	3,845
Vehicle finance charges	263	115	79	75	158	188	300	396	424	432
Maintenance and repairs	727	416	362	489	526	582	700	890	988	1,199
Vehicle insurance	779	511	358	515	580	675	845	883	1,038	1,180
Vehicle rental, leases, licenses, other charges	413	144	226	132	202	298	345	342	634	1,033
Public transportation	492	452	105	186	343	295	421	441	729	1,225
<b>Health care</b>	2,195	1,230	1,590	2,147	2,414	2,432	2,009	2,144	2,246	2,463
Health insurance	1,116	495	857	1,232	1,316	1,267	1,029	1,127	948	1,181
Medical services	568	493	314	356	470	552	524	570	820	794
Drugs	409	179	375	459	534	525	367	319	360	341
Medical supplies	102	63	44	99	93	89	89	127	118	147
<b>Entertainment</b>	1,744	1,003	760	969	912	1,157	1,715	1,959	2,450	3,690
Fees and admissions	496	406	134	300	215	272	452	522	604	1,313
Television, radios, sound equipment	538	388	290	335	369	418	594	587	778	835
Pets, toys, and playground equipment	326	139	156	155	192	247	365	350	538	564
Other supplies, equipment, and services	384	71	180	178	136	221	305	500	531	979

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<b>Personal care products and services</b>	458	186	200	264	313	377	517	553	652	745
<b>Reading</b>	198	119	77	114	141	167	196	219	275	350
<b>Education</b>	399	80	229	203	186	160	370	531	410	1,112
<b>Tobacco products and smoking supplies</b>	276	308	254	233	281	288	322	268	292	244
<b>Miscellaneous</b>	871	691	527	618	556	646	937	1,177	1,180	1,248
<b>Cash contributions</b>	1,414	533	417	484	844	1,055	1,135	1,293	1,789	3,833
<b>Personal insurance and pensions</b>	3,666	522	332	659	1,097	1,714	2,899	4,350	6,373	10,782
Life and other personal insurance	482	166	146	266	302	355	369	529	618	1,163
Pensions and Social Security	3,184	356	186	393	795	1,359	2,531	3,820	5,755	9,618
<b>Sources of income and taxes: <sup>1</sup></b>										
<b>Money income before taxes</b>	39,313	-5,980	7,527	12,437	17,312	24,710	34,628	44,326	58,599	106,527
Wages and salaries	27,365	963	1,816	3,951	6,263	12,243	22,716	33,042	46,791	83,696
Self-employment income	1,974	-9,005	156	223	287	774	1,051	1,512	3,038	9,751
Social Security, private and government retirement	7,522	816	3,575	6,955	9,581	10,136	8,618	7,550	5,661	7,278
Interest, dividends, rental income, other property income	1,568	171	119	149	365	842	1,408	1,536	2,393	5,105
Unemployment and workers' compensation, veterans' benefit	278	51	151	211	296	287	375	371	292	239
Public assistance, supplemental security, income, food stamps	286	950	1,479	669	201	137	26	34	10	133
Regular contributions for support	177	40	133	197	226	174	344	125	108	128
Other income	143	34	98	81	93	116	89	156	305	197
<b>Personal taxes <sup>1</sup></b>	3,329	956	197	272	497	1,265	2,361	3,406	6,101	11,188
Federal income taxes	2,467	703	40	121	275	814	1,653	2,439	4,606	8,739
State and local income taxes	638	158	26	78	91	244	478	673	1,280	1,989
Other taxes	224	95	132	73	131	208	230	294	216	460
<b>Income after taxes <sup>1</sup></b>	35,984	-6,935	7,330	12,165	16,814	23,445	32,267	40,920	52,498	95,339
<b>Addenda:</b>										
<b>Net change in total assets and liabilities</b>	-1,134	3,182	-98	582	-3,445	-437	-737	-605	-5,522	423
Net change in total assets	3,289	2,418	-129	1,560	-716	263	4,627	3,990	4,821	10,637
Net change in total liabilities	4,424	-764	-31	978	2,729	700	5,364	4,595	10,343	10,214

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<b>Other financial information</b>										
Other money receipts	727	8	472	249	406	717	316	1,041	756	1,776
Mortgage principal paid, owned property	-893	-432	-204	-389	-351	-489	-898	-941	-1,562	-2,055
Estimated market value of owned home	83,292	66,014	35,330	54,907	57,875	66,726	74,732	83,828	96,100	174,486
Estimated monthly rental value of owned home	569	396	251	395	434	482	532	587	695	1,050
<b>Gifts of goods and services</b>										
Food	1,321	813	495	533	907	789	1,118	1,371	1,821	3,294
Housing	104	15	31	48	44	75	95	68	159	285
Housekeeping supplies	325	220	141	167	182	209	328	335	523	671
Household textiles	54	12	19	21	27	47	57	65	87	105
Appliances and miscellaneous housewares	18	0	14	3	6	19	10	13	39	37
Major appliances	38	15	11	17	24	18	62	36	55	73
Small appliances and miscellaneous houseware	8	0	2	3	9	8	6	13	6	19
Miscellaneous household equipment	29	15	9	14	15	10	56	23	49	55
Other housing	88	56	13	28	61	55	78	84	189	180
Apparel and services	128	137	83	98	64	70	121	138	152	276
Males 2 and over	319	207	99	105	337	231	299	336	394	699
Females 2 and over	93	147	20	45	119	73	102	106	93	145
Children under 2	118	26	34	38	60	85	110	95	169	336
Other apparel products and services	40	19	29	14	24	28	34	47	75	73
Jewelry and watches	68	15	16	8	133	46	54	88	57	144
All other apparel products and services	38	12	3	4	90	24	26	39	31	86
Transportation	30	3	14	4	43	22	28	50	26	59
Health care	63	77	21	31	45	52	57	82	79	113
Entertainment	28	48	10	8	15	21	18	18	64	54
Toys, games, hobbies, and tricycles	109	44	30	33	87	58	123	154	174	201
Other entertainment	44	10	12	15	36	30	43	56	67	90
Education	65	33	18	18	52	29	80	98	108	111
All other gifts	179	0	1	51	64	62	48	169	122	854
	193	203	163	89	132	81	149	211	307	417

<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