

Table 2. **Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994**

Item	Complete reporting of income ¹									
	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 thousand)	85,994	4,184	10,570	9,786	7,920	14,016	10,948	8,197	10,595	9,778
Consumer unit characteristics:										
Income before taxes ¹	\$36,181	-\$632	\$7,500	\$12,339	\$17,236	\$24,730	\$34,411	\$44,382	\$58,357	\$109,637
Income after taxes ¹	33,098	-1,119	7,404	11,943	16,614	23,108	31,707	40,586	52,809	98,285
Age of reference person	47.7	42.4	55	52.8	50.4	46.3	44.3	44.9	44.3	46.5
Average number in consumer unit:										
Persons	2.5	1.8	1.8	2.1	2.3	2.5	2.7	2.9	3.1	3.1
Children under 18	0.7	0.5	0.5	0.6	0.6	0.7	0.8	0.9	0.9	0.8
Persons 65 and over	0.3	0.2	0.5	0.5	0.5	0.4	0.2	0.2	0.1	0.1
Earners	1.3	0.8	0.5	0.7	1.0	1.3	1.6	1.8	2.0	2.0
Vehicles	2.0	0.9	0.9	1.3	1.6	1.9	2.2	2.5	2.7	2.8
Percent distribution:										
Sex of reference person:										
Male	63	45	35	46	59	64	68	76	80	81
Female	37	55	65	54	41	36	32	24	20	19
Housing tenure:										
Homeowner	63	34	41	51	53	58	66	74	82	89
With mortgage	37	14	8	14	18	31	43	53	65	73
Without mortgage	26	20	33	37	36	27	23	21	18	16
Renter	37	66	59	49	47	42	34	26	18	11
Race of reference person:										
Black	11	19	18	15	11	10	10	7	5	5
White and other	89	81	82	85	89	90	90	93	95	95
Education of reference person:										
Elementary (1-8)	9	11	24	15	12	8	4	3	2	1
High school (9-12)	43	42	48	52	54	49	44	39	35	20
College	48	47	27	33	34	44	51	57	64	79
Never attended and other	0	0	0	1	0	0	0	0	0	0
At least one vehicle owned	87	60	59	79	88	93	95	96	97	96
Average annual expenditures:										
	\$32,740	\$16,285	\$13,138	\$17,859	\$22,115	\$27,131	\$32,606	\$40,510	\$48,133	\$69,638
Food										
Food at home	4,527	2,562	2,341	3,041	3,537	3,976	4,637	5,353	6,424	7,995
Cereals and bakery products	2,764	1,692	1,785	2,220	2,446	2,621	2,814	3,159	3,596	4,016
Cereals and cereal products	439	238	271	345	411	400	436	525	579	660
Bakery products	167	102	103	142	154	153	165	202	208	245
Meats, poultry, fish, and eggs	272	136	168	203	257	247	271	322	371	415
Meats, poultry, fish, and eggs	729	502	523	622	682	725	755	788	868	971

See footnotes at end of table.

Table 2. **Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994- Continued**

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Beef	227	140	148	193	222	219	234	269	283	293
Pork	155	106	140	139	152	164	163	150	167	178
Other meats	94	56	59	84	90	100	94	109	108	126
Poultry	135	110	99	111	114	126	134	152	170	192
Fish and seafood	87	69	49	64	71	84	100	78	108	150
Eggs	31	22	28	31	34	32	30	31	33	32
Dairy products	298	184	209	247	258	274	301	328	392	433
Fresh milk and cream	132	93	101	118	114	134	129	147	167	163
Other dairy products	166	90	109	129	144	140	172	181	225	270
Fruits and vegetables	446	291	274	370	380	412	447	494	588	683
Fresh fruits	135	84	91	113	110	124	130	142	174	221
Fresh vegetables	139	94	83	116	117	128	141	151	172	226
Processed fruits	95	68	55	78	85	84	97	108	136	138
Processed vegetables	77	45	45	63	68	77	78	93	106	99
Other food at home	852	476	508	635	715	810	876	1,024	1,168	1,269
Sugar and other sweets	111	62	76	94	90	103	117	125	159	146
Fats and oils	81	56	66	71	69	79	79	94	91	109
Miscellaneous foods	370	200	199	263	315	337	402	431	514	587
Nonalcoholic beverages	242	138	154	186	213	245	237	299	324	326
Food prep by cu, out-of-town trips	49	20	13	22	28	47	41	75	80	101
Food away from home	1,763	870	556	821	1,091	1,356	1,823	2,193	2,828	3,979
Alcoholic beverages	297	222	105	134	215	286	350	323	461	533
Housing	10,189	5,630	4,877	6,479	7,218	8,493	10,083	11,950	13,979	20,995
Shelter	5,696	3,217	2,608	3,492	4,018	4,728	5,683	6,595	7,807	12,020
Owned dwellings	3,464	1,245	821	1,346	1,670	2,221	3,284	4,286	5,914	9,484
Mortgage interest and charges	1,925	493	247	377	610	1,060	1,804	2,517	3,755	5,864
Property taxes	879	416	272	464	564	653	864	1,042	1,354	2,097
Maintenance, repairs, insurance, other expenses	659	336	302	505	495	507	616	727	805	1,523
Rented dwellings	1,829	1,752	1,691	1,994	2,104	2,218	2,142	1,891	1,358	1,169
Other lodging	403	220	96	152	244	289	257	418	536	1,366
Utilities, fuels, and public services	2,170	1,409	1,409	1,755	1,929	2,042	2,223	2,468	2,662	3,272
Natural gas	280	137	202	244	270	258	281	299	327	434
Electricity	846	584	558	677	725	813	883	973	1,019	1,250
Fuel oil and other fuels	98	78	75	80	105	85	103	113	120	121
Telephone	689	480	430	544	624	662	694	782	851	1,031
Water and other public services	257	129	143	211	205	224	263	300	345	436
Household operations	500	210	180	239	277	374	400	549	689	1,457
Personal services	241	59	64	95	109	201	229	316	393	603
Other household expenses	259	151	116	144	168	172	171	233	295	855
Housekeeping supplies	424	269	214	284	290	373	429	517	646	731
Laundry and cleaning supplies	118	99	65	76	96	108	134	137	170	171
Other household products	188	104	97	105	124	164	179	239	286	357
Postage and stationery	119	66	51	103	70	101	116	142	190	203

Table 2. **Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994- Continued**

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Household furnishings and equipment	1,399	525	466	708	704	976	1,347	1,822	2,175	3,516
Household textiles	106	25	96	30	53	84	105	128	163	233
Furniture	324	124	113	162	215	259	352	332	465	788
Floor coverings	132	7	15	49	23	68	92	134	180	557
Major appliances	152	92	72	122	99	137	169	182	193	271
Small appliances, miscellaneous housewares	86	25	34	42	50	59	95	129	143	170
Miscellaneous household equipment	600	252	137	302	265	368	533	917	1,031	1,495
Apparel and services	1,688	869	607	791	1,072	1,459	1,680	1,916	2,472	3,934
Men and boys	419	206	100	193	265	380	483	472	597	956
Men, 16 and over	321	182	62	132	192	314	383	341	443	752
Boys, 2 to 15	98	24	38	61	74	66	100	131	154	205
Women and girls	654	325	253	283	396	563	564	709	965	1,666
Women, 16 and over	552	277	212	225	331	489	453	569	813	1,462
Girls, 2 to 15	101	48	40	59	65	73	111	141	152	204
Children under 2	83	37	43	45	44	78	95	91	144	145
Footwear	258	157	121	133	196	230	301	324	388	433
Other apparel products and services	274	143	90	136	170	209	237	320	378	734
Transportation	6,076	2,687	1,871	2,776	4,312	5,610	6,132	8,960	9,051	11,767
Vehicle purchases (net outlay)	2,703	1,114	677	986	1,907	2,671	2,672	4,690	3,975	4,973
Cars and trucks, new	1,333	360	272	451	681	1,162	1,329	2,452	1,955	2,948
Cars and trucks, used	1,321	724	405	536	1,194	1,504	1,267	2,123	1,923	1,928
Other vehicles	49	30	0	0	32	5	76	115	96	97
Gasoline and motor oil	990	529	461	616	752	957	1,127	1,266	1,374	1,573
Other vehicle expenses	1,989	807	602	978	1,353	1,727	2,011	2,617	3,162	4,079
Vehicle finance charges	238	49	47	83	124	205	285	390	439	426
Maintenance and repairs	701	303	245	391	522	634	696	932	1,109	1,288
Vehicle insurance	698	334	224	396	517	647	750	924	1,068	1,240
Vehicle rental, leases, licenses, other charges	352	120	86	108	190	240	281	371	547	1,125
Public transportation	393	238	131	195	301	255	322	388	540	1,141
Health care	1,768	943	1,196	1,484	1,676	1,589	1,752	2,012	2,223	2,679
Health insurance	818	379	595	792	863	770	791	934	944	1,105
Medical services	567	349	276	356	417	453	600	666	840	1,057
Drugs	294	171	284	285	321	288	278	300	317	347
Medical supplies	88	44	40	52	75	78	83	112	122	170
Entertainment	1,619	860	570	714	940	1,299	1,564	1,935	2,558	3,784
Fees and admissions	451	295	114	163	209	291	354	513	693	1,391
Television, radios, sound equipment	545	367	250	319	392	475	605	660	797	956
Pets, toys, and playground equipment	306	119	110	151	191	269	325	390	503	602
Other supplies, equipment, and services	317	79	96	80	148	264	280	373	565	834
Personal care products and services	415	224	193	257	285	351	453	493	663	727
Reading	171	76	67	102	119	141	176	213	254	352

See footnotes at end of table.

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Education	469	663	255	258	287	252	292	479	606	1,336
Tobacco products and smoking supplies	262	181	174	223	248	281	339	299	316	238
Miscellaneous	811	715	358	500	638	631	884	1,009	1,183	1,406
Cash contributions	1,067	333	223	406	449	768	1,050	1,024	1,653	3,302
Personal insurance and pensions	3,381	319	301	696	1,118	1,994	3,214	4,544	6,290	10,590
Life and other personal insurance	413	108	121	214	248	296	350	499	639	1,116
Pensions and Social Security	2,968	210	180	482	870	1,698	2,864	4,045	5,650	9,474
Sources of income and taxes: ¹										
Money income before taxes	36,181	-632	7,500	12,339	17,236	24,730	34,411	44,382	58,357	109,637
Wages and salaries	27,795	1,668	1,770	4,818	8,990	17,062	26,974	36,696	50,429	89,656
Self-employment income	1,870	-4,004	58	438	398	758	1,420	1,999	3,033	9,701
Social Security, private and government retirement	4,200	780	3,798	5,070	5,992	5,060	3,944	3,944	2,979	4,372
Interest, dividends, rental income, other property income	1,087	53	98	258	452	589	860	920	1,135	4,997
Unemployment and workers' compensation, veterans' benefit	316	50	81	225	463	472	398	342	347	286
Public assistance, supplemental security, income, food stamps	483	572	1,389	1,154	595	305	184	78	49	101
Regular contributions for support	287	156	200	253	248	303	476	271	240	327
Other income	142	92	107	123	96	181	153	132	144	197
Personal taxes ¹	3,083	487	96	397	622	1,622	2,703	3,797	5,548	11,353
Federal income taxes	2,288	361	26	215	377	1,130	1,961	2,805	4,102	8,808
State and local income taxes	629	64	18	110	150	328	574	802	1,193	2,172
Other taxes	166	62	52	72	94	165	169	189	253	372
Income after taxes ¹	33,098	-1,119	7,404	11,943	16,614	23,108	31,707	40,586	52,809	98,285
Addenda:										
Net change in total assets and liabilities	-835	-212	-559	1,020	-1,697	490	-886	-2,014	-6,776	3,025
Net change in total assets	3,975	1,295	113	1,529	-840	3,526	3,699	6,715	5,745	12,380
Net change in total liabilities	4,810	1,507	672	509	857	3,037	4,584	8,729	12,521	9,355
Other financial information										
Other money receipts	658	487	444	162	164	757	439	886	672	1,757

See footnotes at end of table.

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Mortgage principal paid, owned property	-1,038	-311	-142	-272	-315	-484	-854	-1,264	-1,697	-3,764
Estimated market value of owned home	68,552	32,257	25,149	42,402	43,341	48,265	60,010	76,632	98,819	176,671
Estimated monthly rental value of owned home	470	230	201	293	315	365	438	550	685	1,050
Gifts of goods and services	1,036	688	458	482	716	754	910	1,178	1,603	2,464
Food	86	19	34	22	37	46	75	132	155	229
Housing	270	184	153	132	141	178	274	323	441	583
Housekeeping supplies	42	24	16	26	23	36	47	51	73	73
Household textiles	17	13	44	2	4	16	4	14	29	25
Appliances and miscellaneous housewares	26	7	11	7	14	17	30	37	48	58
Major appliances	6	0	3	2	2	8	4	12	8	11
Small appliances and miscellaneous houseware	20	7	8	5	13	10	26	25	40	47
Miscellaneous household equipment	69	50	12	39	33	35	82	65	144	156
Other housing	116	91	71	58	67	73	111	156	146	272
Apparel and services	251	112	98	105	207	238	276	268	400	483
Males 2 and over	68	77	26	34	69	68	86	61	82	119
Females 2 and over	93	9	35	36	67	89	87	100	171	194
Children under 2	37	14	11	20	24	33	33	44	69	71
Other apparel products and services	53	13	25	16	47	47	71	62	78	99
Jewelry and watches	26	10	3	6	15	26	31	30	43	63
All other apparel products and services	27	3	22	10	32	21	40	33	35	37
Transportation	55	16	19	16	30	72	43	60	99	109
Health care	34	107	4	41	46	18	14	14	37	77
Entertainment	87	119	34	31	59	67	77	118	114	193
Toys, games, hobbies, and tricycles	34	7	13	13	28	30	37	46	51	67
Other entertainment	53	113	22	18	31	37	40	72	63	126
Education	116	15	25	55	85	51	29	82	146	529
All other gifts	138	115	89	80	112	84	122	182	211	261

¹ 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.