

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996

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 thousands) .....	82,629	4,660	9,279	8,974	7,661	12,554	9,830	7,528	10,772	11,373
Income before taxes 2/ .....	\$38,014	\$2,121	\$7,609	\$12,440	\$17,305	\$24,547	\$34,523	\$44,580	\$58,533	\$105,756
Income after taxes 2/ .....	34,864	1,934	7,419	12,279	16,849	23,250	32,003	40,679	53,437	94,552
Age of reference person .....	47.9	40.9	54.8	53.5	52.4	48.7	45.1	44.2	43.7	45.5
Average number in consumer unit:										
Persons .....	2.5	1.8	1.7	2.2	2.4	2.5	2.7	2.9	3.1	3.1
Children under 18 .....	0.7	0.4	0.4	0.6	0.6	0.7	0.8	0.8	0.9	0.9
Persons 65 and over .....	0.3	0.2	0.5	0.6	0.6	0.4	0.3	0.2	0.1	0.1
Earners .....	1.4	0.9	0.5	0.7	0.9	1.2	1.5	1.8	2.0	2.1
Vehicles .....	1.9	1.0	0.9	1.2	1.6	1.9	2.1	2.4	2.7	2.8
Percent distribution:										
Male .....	60	48	32	42	56	60	65	71	75	79
Female .....	40	52	68	58	44	40	35	29	25	21
Percent homeowner .....	64	32	42	52	58	59	64	74	81	88
With mortgage .....	38	11	10	17	20	28	40	54	65	72
Without mortgage .....	26	21	32	35	38	31	24	19	15	16
Renter .....	36	68	58	48	42	41	36	26	19	12
Black .....	11	16	20	16	12	12	10	8	7	6
White and other .....	89	84	80	84	88	88	90	92	93	94
Elementary (1-8) .....	8	10	20	17	11	8	5	3	2	1
High school (9-12) .....	40	42	49	49	51	47	39	40	34	19
College .....	51	47	29	33	38	45	56	57	64	80
Never attended and other .....	0	1	1	1	0	0	0	0	0	0
At least one vehicle owned .....	86	60	60	78	87	90	95	95	96	96
Average annual expenditures .....	\$35,591	\$16,608	\$15,122	\$18,730	\$23,563	\$28,199	\$33,847	\$40,714	\$48,809	\$73,550
Food .....	4,913	2,568	2,539	3,275	3,587	4,109	4,929	5,576	6,411	8,260
Food at home .....	2,999	1,692	1,937	2,366	2,425	2,701	2,970	3,331	3,648	4,429
Cereals and bakery products .....	467	275	291	354	371	411	457	525	579	708
Cereals and cereal products .....	172	111	113	149	131	159	171	188	201	248
Bakery products .....	295	165	177	205	240	252	286	337	379	460
Meats, poultry, fish, and eggs .....	758	474	521	673	631	705	729	812	910	1,047
Beef .....	220	144	147	201	184	204	204	245	284	280
Pork .....	160	92	121	144	144	158	166	172	188	193
Other meats .....	101	62	67	88	75	92	94	104	128	150
Poultry .....	151	99	99	129	126	132	149	169	176	218
Fish and seafood .....	91	56	57	75	68	81	78	90	99	167
Eggs .....	35	22	30	36	34	37	38	33	35	38
Dairy products .....	330	178	203	246	259	300	349	370	407	480
Fresh milk and cream .....	139	82	95	117	113	139	151	162	166	167
Other dairy products .....	191	96	107	130	146	160	198	208	241	313
Fruits and vegetables .....	504	247	326	412	445	462	492	523	587	764
Fresh fruits .....	158	70	89	131	143	141	158	160	191	245
Fresh vegetables .....	148	70	101	129	132	132	143	143	162	234
Processed fruits .....	115	57	77	86	96	108	109	135	134	171
Processed vegetables .....	83	51	60	66	74	81	82	85	101	114
Other food at home .....	940	517	595	680	719	825	943	1,100	1,165	1,429
Sugar and other sweets .....	121	63	80	90	98	113	124	138	154	169
Fats and oils .....	87	56	71	82	77	84	86	88	102	105
Miscellaneous foods .....	415	224	243	288	315	358	406	499	532	646
Nonalcoholic beverages .....	264	147	180	198	198	238	280	310	305	385
Food prepared by consumer unit on out-of-town trips .....	52	28	22	21	32	32	47	65	72	125
Food away from home .....	1,914	876	602	910	1,162	1,408	1,959	2,245	2,763	3,832
Alcoholic beverages .....	333	210	126	161	193	230	369	401	365	725
Housing .....	10,899	5,549	5,321	6,574	7,821	8,970	10,078	11,916	14,548	21,606
Shelter .....	6,058	3,144	2,923	3,570	4,185	4,872	5,472	6,621	8,200	12,452
Owned dwellings .....	3,791	1,104	980	1,451	1,945	2,335	3,056	4,433	6,156	9,857
Mortgage interest and charges .....	2,139	416	268	517	673	1,049	1,684	2,709	3,777	6,308
Property taxes .....	922	400	352	441	699	674	728	946	1,378	2,126
Maintenance, repairs, insurance, other expenses .....	730	289	360	493	573	612	644	778	1,000	1,423

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Rented dwellings .....	1,850	1,747	1,815	2,003	2,044	2,310	2,118	1,801	1,511	1,286
Other lodging .....	417	293	128	116	196	227	298	388	533	1,310
Utilities, fuels, and public services .....	2,359	1,427	1,560	1,833	2,073	2,196	2,397	2,628	2,865	3,490
Natural gas .....	290	172	202	226	248	271	278	322	330	462
Electricity .....	902	540	610	745	819	855	930	993	1,095	1,253
Fuel oil and other fuels .....	112	61	101	80	110	107	118	123	126	146
Telephone services .....	780	520	496	593	649	718	811	871	967	1,156
Water and other public services .....	276	133	151	190	248	245	259	320	347	473
Household operations .....	547	204	185	228	273	375	485	613	691	1,477
Personal services .....	274	85	48	88	97	205	283	385	415	667
Other household expenses .....	272	119	138	141	176	170	202	228	276	810
Housekeeping supplies .....	508	257	232	304	440	424	423	594	636	935
Laundry and cleaning supplies .....	128	58	78	99	95	128	124	182	142	182
Other household products .....	224	115	91	135	173	185	195	276	312	387
Postage and stationery .....	156	84	63	70	172	112	104	136	182	366
Household furnishings and equipment .....	1,427	517	421	639	850	1,103	1,301	1,460	2,156	3,251
Household textiles .....	78	36	31	32	70	60	78	73	115	167
Furniture .....	322	105	95	124	208	219	308	310	481	810
Floor coverings .....	110	6	14	40	31	134	85	115	214	207
Major appliances .....	171	54	79	87	133	147	183	173	251	324
Small appliances, miscellaneous housewares .....	91	23	29	48	63	78	67	65	141	212
Miscellaneous household equipment .....	653	293	173	307	344	464	581	724	955	1,530
Apparel and services .....	1,874	865	706	875	1,217	1,466	1,532	1,870	2,658	4,095
Men and boys .....	448	181	120	207	244	353	381	508	655	998
Men, 16 and over .....	351	143	78	153	198	272	294	394	503	815
Boys, 2 to 15 .....	97	38	42	55	46	81	87	114	152	183
Women and girls .....	769	411	340	321	498	598	591	713	1,171	1,650
Women, 16 and over .....	656	378	312	274	425	505	487	588	964	1,439
Girls, 2 to 15 .....	113	34	28	46	72	94	105	126	206	211
Children under 2 .....	86	23	42	44	49	82	57	154	119	145
Footwear .....	307	138	150	181	222	275	276	316	434	535
Other apparel products and services .....	264	112	54	122	204	158	226	178	280	767
Transportation .....	6,602	3,503	2,548	2,933	4,477	5,595	6,943	7,694	9,302	13,027
Vehicle purchases (net outlay) .....	2,922	1,946	1,142	1,049	1,944	2,522	3,254	3,245	4,128	5,706
Cars and trucks, new .....	1,255	585	368	218	562	858	1,278	1,482	1,941	3,153
Cars and trucks, used .....	1,621	1,359	774	814	1,382	1,645	1,937	1,756	2,153	2,328
Other vehicles .....	46	2	0	17	0	19	38	7	35	226
Gasoline and motor oil .....	1,106	574	476	648	831	1,004	1,189	1,420	1,585	1,762
Other vehicle expenses .....	2,147	783	694	1,030	1,476	1,814	2,193	2,671	3,024	4,355
Vehicle finance charges .....	285	82	60	112	161	239	336	431	436	541
Maintenance and repairs .....	688	291	260	386	469	641	734	845	893	1,285
Vehicle insurance .....	717	252	245	379	577	627	771	907	1,014	1,300
Vehicle rental, leases, licenses, other charges .....	456	157	129	153	269	306	352	488	680	1,228
Public transportation .....	428	200	235	206	226	255	307	357	566	1,204
Health care .....	1,831	779	1,211	1,534	1,912	1,796	1,906	1,989	2,076	2,570
Health insurance .....	842	390	530	726	913	839	876	943	966	1,114
Medical services .....	559	203	328	380	528	492	617	626	673	925
Drugs .....	324	153	303	349	387	374	308	307	293	336
Medical supplies .....	107	33	50	79	84	91	105	113	144	194
Entertainment .....	1,940	768	616	818	958	1,346	1,749	2,865	2,710	4,398
Fees and admissions .....	475	201	112	159	235	262	402	477	707	1,371
Television, radios, sound equipment .....	580	279	310	343	438	491	593	700	797	1,001
Pets, toys, and playground equipment .....	364	162	117	207	167	254	384	366	524	780
Other entertainment supplies, equipment and services .....	522	126	77	108	118	339	370	1,323	683	1,247
Personal care products and services .....	540	236	238	337	363	456	551	660	678	1,009
Reading .....	165	77	75	87	113	133	167	179	216	347
Education .....	501	771	294	270	204	244	351	431	730	1,173
Tobacco products and smoking supplies .....	264	188	172	236	249	297	326	295	316	245
Miscellaneous .....	919	397	489	504	787	857	875	1,056	1,161	1,667

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Cash contributions .....	1,090	455	478	465	599	786	966	1,136	1,350	2,839
Personal insurance and pensions .....	3,719	243	310	661	1,084	1,915	3,104	4,646	6,285	11,588
Life and other personal insurance .....	370	108	109	198	218	275	300	414	544	901
Pensions and Social Security .....	3,349	134	201	464	866	1,640	2,804	4,232	5,741	10,688
Money income before taxes 2/ .....	38,014	2,121	7,609	12,440	17,305	24,547	34,523	44,580	58,533	105,756
Wages and salaries .....	29,560	1,382	1,936	4,812	8,836	16,374	26,942	37,148	51,183	88,446
Self-employment income .....	2,318	-599	87	158	420	867	1,345	2,266	2,754	10,379
Social Security, private and government retirement .....	4,334	633	3,999	5,593	6,626	5,627	4,685	3,513	2,899	3,759
Interest, dividends, rental income, other property income .....	761	10	76	210	302	543	681	757	1,038	2,423
Unemployment and workers' compensation, veterans' benefits .....	213	48	106	187	207	266	261	297	209	238
Public assistance, supplemental security income, food stamps .....	437	404	1,119	1,069	564	447	182	163	71	50
Regular contributions for support .....	243	124	150	244	211	215	297	326	259	300
Other income .....	148	119	136	167	138	208	130	109	120	160
Personal taxes 2/ .....	3,150	186	190	161	456	1,297	2,520	3,901	5,096	11,204
Federal income taxes .....	2,372	123	119	68	286	943	1,867	2,947	3,872	8,565
State and local income taxes .....	665	31	41	45	98	272	544	817	1,076	2,357
Other taxes .....	113	33	30	48	71	82	109	137	148	282
Income after taxes 2/ .....	34,864	1,934	7,419	12,279	16,849	23,250	32,003	40,679	53,437	94,552
Net change in total assets and liabilities .....	-2,242	102	-1,354	-247	-1,680	-2,076	-4,880	-4,025	-3,543	-1,370
Net change in total assets .....	4,142	1,001	-381	967	1,164	1,678	1,832	5,928	7,203	14,265
Net change in total liabilities .....	6,384	899	973	1,214	2,844	3,754	6,712	9,953	10,746	15,635
Other money receipts .....	377	154	160	215	123	277	181	359	541	1,085
Mortgage principal paid on owned property .....	-961	-326	-182	-279	-346	-534	-707	-1,168	-1,558	-2,798
Estimated market value of owned home .....	72,393	28,896	31,651	40,349	48,497	54,417	62,272	77,747	98,503	165,154
Estimated monthly rental value of owned home .....	503	206	221	310	376	392	452	565	686	1,042
Gifts of goods and services .....	1,175	714	546	537	932	766	940	1,123	1,568	2,724
Food .....	61	39	21	23	44	33	57	70	86	143
Housing .....	297	219	136	148	237	198	237	272	378	691
Housekeeping supplies .....	43	24	20	12	43	35	32	50	50	94
Household textiles .....	8	4	4	5	8	7	8	8	9	16
Appliances and miscellaneous housewares .....	33	6	10	16	32	28	32	20	40	80
Major appliances .....	8	1	3	2	12	4	13	7	11	14
Small appliances and miscellaneous housewares .....	25	6	7	13	20	24	19	13	29	66
Miscellaneous household equipment .....	89	44	42	33	47	56	71	97	116	224
Other housing .....	124	140	61	83	107	73	94	97	163	277
Apparel and services .....	324	170	122	121	335	243	242	294	414	734
Males, 2 and over .....	81	74	36	36	84	71	70	64	100	158
Females, 2 and over .....	108	47	42	41	107	88	90	71	156	234
Children under 2 .....	43	6	18	17	25	33	25	85	52	95
Other apparel products and services .....	92	43	26	28	119	51	57	76	106	248
Jewelry and watches .....	53	11	4	12	92	18	32	30	54	170
All other apparel products and services .....	39	32	22	16	27	32	25	46	52	78
Transportation .....	64	31	44	28	24	25	36	66	115	169
Health care .....	43	5	76	15	50	51	55	22	27	57
Entertainment .....	122	82	47	52	70	79	126	139	175	255
Toys, games, hobbies, and tricycles .....	45	29	14	21	26	46	43	53	66	77
Other entertainment .....	76	53	34	31	44	33	83	86	109	178
Education .....	113	106	22	33	48	22	70	118	192	351
All other gifts .....	150	63	78	117	126	114	118	142	181	324

1/ See "Quintile of income before taxes" table for expenditures and income and incomplete income reporters.

2/ Components of income and taxes are derived from "complete income reporters" only; see glossary.

Note that 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 also that some data are likely to have large sampling errors.