

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005**

| Item                                           | Total five or more persons | Less than \$10,000 | \$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 more |
|------------------------------------------------|----------------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| Number of consumer units (in thousands) .....  | 11,048                     | 350                | 364                  | 438                  | 934                  | 1,231                | 1,155                | 1,982                | 4,595             |
| Consumer unit characteristics:                 |                            |                    |                      |                      |                      |                      |                      |                      |                   |
| Income before taxes .....                      | \$76,557                   | \$2,268            | \$12,835             | \$17,591             | \$25,266             | \$34,802             | \$44,729             | \$59,699             | \$129,765         |
| Income after taxes .....                       | 74,871                     | 2,444              | 13,494               | 18,197               | 26,070               | 35,412               | 44,966               | 59,200               | 125,416           |
| Age of reference person .....                  | 41.0                       | 40.1               | 40.6                 | 40.0                 | 38.0                 | 38.3                 | 40.0                 | 40.7                 | 43.0              |
| Average number in consumer unit:               |                            |                    |                      |                      |                      |                      |                      |                      |                   |
| Persons .....                                  | 5.6                        | 5.5                | 5.6                  | 5.5                  | 5.6                  | 5.6                  | 5.8                  | 5.6                  | 5.6               |
| Children under 18 .....                        | 2.8                        | 3.2                | 3.4                  | 3.1                  | 3.1                  | 3.0                  | 2.9                  | 2.7                  | 2.5               |
| Persons 65 and over .....                      | .1                         | 1.1                | 1.1                  | 1.1                  | .1                   | .1                   | .1                   | .1                   | .2                |
| Earners .....                                  | 2.2                        | .7                 | .9                   | 1.2                  | 1.6                  | 1.9                  | 2.1                  | 2.3                  | 2.7               |
| Vehicles .....                                 | 2.5                        | 1.1                | 1.2                  | 1.4                  | 1.7                  | 2.0                  | 2.3                  | 2.6                  | 3.1               |
| Percent distribution:                          |                            |                    |                      |                      |                      |                      |                      |                      |                   |
| Sex of reference person:                       |                            |                    |                      |                      |                      |                      |                      |                      |                   |
| Male .....                                     | 44                         | 24                 | 22                   | 31                   | 36                   | 41                   | 44                   | 48                   | 50                |
| Female .....                                   | 56                         | 76                 | 78                   | 69                   | 64                   | 59                   | 56                   | 52                   | 50                |
| Housing tenure:                                |                            |                    |                      |                      |                      |                      |                      |                      |                   |
| Homeowner .....                                | 73                         | 41                 | 31                   | 41                   | 48                   | 59                   | 67                   | 77                   | 91                |
| With mortgage .....                            | 59                         | 22                 | 13                   | 21                   | 28                   | 45                   | 54                   | 63                   | 78                |
| Without mortgage .....                         | 15                         | 18                 | 18                   | 20                   | 19                   | 14                   | 13                   | 14                   | 14                |
| Renter .....                                   | 27                         | 59                 | 69                   | 59                   | 52                   | 41                   | 33                   | 23                   | 9                 |
| Race of reference person:                      |                            |                    |                      |                      |                      |                      |                      |                      |                   |
| Black or African-American .....                | 15                         | 32                 | 39                   | 30                   | 19                   | 17                   | 15                   | 13                   | 10                |
| White, Asian, and all other races .....        | 85                         | 68                 | 61                   | 70                   | 81                   | 83                   | 85                   | 87                   | 90                |
| Hispanic or Latino origin of reference person: |                            |                    |                      |                      |                      |                      |                      |                      |                   |
| Hispanic or Latino .....                       | 27                         | 30                 | 26                   | 40                   | 46                   | 37                   | 34                   | 28                   | 17                |
| Not Hispanic or Latino .....                   | 73                         | 70                 | 74                   | 60                   | 54                   | 63                   | 66                   | 72                   | 83                |
| Education of reference person:                 |                            |                    |                      |                      |                      |                      |                      |                      |                   |
| Elementary (1-8) .....                         | 10                         | 17                 | 18                   | 19                   | 16                   | 13                   | 15                   | 9                    | 4                 |
| High school (9-12) .....                       | 39                         | 54                 | 63                   | 59                   | 57                   | 49                   | 44                   | 41                   | 25                |
| College .....                                  | 51                         | 27                 | 18                   | 21                   | 26                   | 37                   | 39                   | 49                   | 70                |
| Never attended and other .....                 | 1                          | 2                  | 1                    | 1                    | 1                    | 1                    | 1                    | 1                    | ( <sup>2</sup> )  |
| At least one vehicle owned or leased .....     | 93                         | 63                 | 75                   | 80                   | 88                   | 91                   | 95                   | 97                   | 97                |
| Average annual expenditures .....              | \$59,173                   | \$23,890           | \$27,045             | \$27,112             | \$30,539             | \$38,383             | \$44,099             | \$51,625             | \$85,705          |
| Food .....                                     | 8,792                      | 4,743              | 6,985                | 5,887                | 5,623                | 6,471                | 7,732                | 8,161                | 11,242            |
| Food at home .....                             | 5,498                      | 3,919              | 5,801                | 4,521                | 4,232                | 4,312                | 4,805                | 5,099                | 6,596             |
| Cereals and bakery products .....              | 792                        | 604                | 801                  | 651                  | 543                  | 619                  | 696                  | 733                  | 965               |
| Cereals and cereal products .....              | 290                        | 308                | 333                  | 261                  | 196                  | 236                  | 247                  | 278                  | 340               |
| Bakery products .....                          | 502                        | 296                | 468                  | 390                  | 347                  | 383                  | 449                  | 455                  | 625               |
| Meats, poultry, fish, and eggs .....           | 1,399                      | 1,197              | 1,487                | 1,285                | 1,132                | 1,147                | 1,288                | 1,324                | 1,602             |
| Beef .....                                     | 432                        | 354                | 410                  | 432                  | 320                  | 374                  | 400                  | 400                  | 499               |
| Pork .....                                     | 274                        | 232                | 336                  | 224                  | 282                  | 208                  | 267                  | 265                  | 300               |
| Other meats .....                              | 188                        | 174                | 203                  | 152                  | 144                  | 134                  | 166                  | 181                  | 224               |
| Poultry .....                                  | 264                        | 199                | 272                  | 257                  | 189                  | 224                  | 232                  | 251                  | 308               |
| Fish and seafood .....                         | 179                        | 168                | 178                  | 165                  | 132                  | 133                  | 155                  | 175                  | 213               |
| Eggs .....                                     | 62                         | 71                 | 89                   | 55                   | 64                   | 74                   | 68                   | 51                   | 59                |
| Dairy products .....                           | 638                        | 463                | 615                  | 564                  | 467                  | 525                  | 531                  | 580                  | 775               |
| Fresh milk and cream .....                     | 271                        | 292                | 269                  | 289                  | 232                  | 258                  | 245                  | 245                  | 299               |
| Other dairy products .....                     | 366                        | 171                | 346                  | 275                  | 235                  | 267                  | 285                  | 334                  | 476               |
| Fruits and vegetables .....                    | 898                        | 535                | 982                  | 670                  | 675                  | 747                  | 823                  | 814                  | 1,076             |
| Fresh fruits .....                             | 295                        | 172                | 309                  | 210                  | 203                  | 249                  | 266                  | 255                  | 363               |
| Fresh vegetables .....                         | 277                        | 190                | 300                  | 220                  | 242                  | 229                  | 255                  | 248                  | 323               |
| Processed fruits .....                         | 177                        | 83                 | 157                  | 134                  | 104                  | 149                  | 155                  | 160                  | 222               |
| Processed vegetables .....                     | 151                        | 90                 | 217                  | 106                  | 125                  | 120                  | 147                  | 151                  | 167               |

See footnotes at end of table.

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued**

| Item                                                      | Total five or more persons | Less than \$10,000 | \$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 more |
|-----------------------------------------------------------|----------------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| Other food at home .....                                  | \$1,771                    | \$1,119            | \$1,915              | \$1,351              | \$1,416              | \$1,274              | \$1,467              | \$1,648              | \$2,178           |
| Sugar and other sweets .....                              | 198                        | 138                | 231                  | 126                  | 157                  | 137                  | 148                  | 177                  | 252               |
| Fats and oils .....                                       | 139                        | 129                | 195                  | 147                  | 121                  | 110                  | 120                  | 136                  | 154               |
| Miscellaneous foods .....                                 | 937                        | 542                | 1,034                | 690                  | 775                  | 637                  | 759                  | 863                  | 1,167             |
| Nonalcoholic beverages .....                              | 446                        | 280                | 448                  | 380                  | 350                  | 340                  | 406                  | 425                  | 528               |
| Food prepared by consumer unit on out-of-town trips ..... | 52                         | 131                | 17                   | 18                   | 113                  | 48                   | 34                   | 47                   | 77                |
| Food away from home .....                                 | 3,294                      | 824                | 1,185                | 1,367                | 1,391                | 2,158                | 2,927                | 3,062                | 4,646             |
| Alcoholic beverages .....                                 | 361                        | 144                | 1125                 | 1103                 | 135                  | 228                  | 398                  | 319                  | 507               |
| Housing .....                                             | 19,103                     | 10,292             | 9,542                | 9,988                | 11,169               | 12,921               | 14,739               | 16,174               | 26,995            |
| Shelter .....                                             | 10,863                     | 6,044              | 4,887                | 5,846                | 5,981                | 7,135                | 8,342                | 9,423                | 15,428            |
| Owned dwellings .....                                     | 8,166                      | 2,393              | 968                  | 1,858                | 2,257                | 3,794                | 5,350                | 6,919                | 13,395            |
| Mortgage interest and charges .....                       | 5,293                      | 1,581              | 1,567                | 1,173                | 1,332                | 2,457                | 3,692                | 4,749                | 8,545             |
| Property taxes .....                                      | 1,778                      | 631                | 291                  | 406                  | 568                  | 784                  | 976                  | 1,412                | 2,985             |
| Maintenance, repairs, insurance, other expenses .....     | 1,095                      | 1181               | 1111                 | 278                  | 357                  | 552                  | 683                  | 758                  | 1,864             |
| Rented dwellings .....                                    | 2,237                      | 3,559              | 3,887                | 3,895                | 3,696                | 3,248                | 2,876                | 2,263                | 1,108             |
| Other lodging .....                                       | 460                        | 192                | 131                  | 194                  | 128                  | 94                   | 116                  | 241                  | 925               |
| Utilities, fuels, and public services .....               | 4,127                      | 2,744              | 2,990                | 2,888                | 3,291                | 3,463                | 3,605                | 3,992                | 4,977             |
| Natural gas .....                                         | 620                        | 413                | 507                  | 429                  | 500                  | 426                  | 517                  | 585                  | 779               |
| Electricity .....                                         | 1,506                      | 1,210              | 1,208                | 1,213                | 1,274                | 1,331                | 1,339                | 1,435                | 1,748             |
| Fuel oil and other fuels .....                            | 145                        | 125                | 114                  | 166                  | 98                   | 113                  | 122                  | 120                  | 206               |
| Telephone services .....                                  | 1,355                      | 763                | 957                  | 852                  | 1,045                | 1,147                | 1,146                | 1,341                | 1,657             |
| Water and other public services .....                     | 501                        | 333                | 304                  | 328                  | 374                  | 446                  | 481                  | 512                  | 588               |
| Household operations .....                                | 1,083                      | 335                | 378                  | 291                  | 396                  | 534                  | 587                  | 666                  | 1,863             |
| Personal services .....                                   | 632                        | 1122               | 1222                 | 1191                 | 199                  | 342                  | 342                  | 387                  | 1,088             |
| Other household expenses .....                            | 452                        | 213                | 156                  | 100                  | 197                  | 192                  | 245                  | 278                  | 775               |
| Housekeeping supplies .....                               | 771                        | 469                | 614                  | 333                  | 488                  | 551                  | 527                  | 662                  | 1,064             |
| Laundry and cleaning supplies .....                       | 222                        | 133                | 206                  | 117                  | 173                  | 192                  | 203                  | 229                  | 257               |
| Other household products .....                            | 377                        | 278                | 322                  | 186                  | 227                  | 266                  | 236                  | 296                  | 536               |
| Postage and stationery .....                              | 172                        | 158                | 185                  | 130                  | 88                   | 93                   | 88                   | 137                  | 271               |
| Household furnishings and equipment .....                 | 2,259                      | 700                | 674                  | 631                  | 1,014                | 1,239                | 1,678                | 1,432                | 3,663             |
| Household textiles .....                                  | 173                        | 149                | 136                  | 183                  | 109                  | 211                  | 114                  | 79                   | 255               |
| Furniture .....                                           | 647                        | 190                | 251                  | 194                  | 217                  | 352                  | 364                  | 425                  | 1,088             |
| Floor coverings .....                                     | 74                         | 143                | 16                   | 110                  | 15                   | 15                   | 18                   | 31                   | 149               |
| Major appliances .....                                    | 325                        | 83                 | 173                  | 161                  | 111                  | 192                  | 571                  | 228                  | 442               |
| Small appliances, miscellaneous housewares .....          | 124                        | 40                 | 172                  | 33                   | 101                  | 94                   | 104                  | 75                   | 178               |
| Miscellaneous household equipment .....                   | 917                        | 294                | 236                  | 251                  | 471                  | 374                  | 507                  | 594                  | 1,549             |
| Apparel and services .....                                | 2,955                      | 1,374              | 2,330                | 1,634                | 1,831                | 2,246                | 2,184                | 2,443                | 4,052             |
| Men and boys .....                                        | 751                        | 260                | 401                  | 257                  | 469                  | 542                  | 600                  | 737                  | 1,008             |
| Men, 16 and over .....                                    | 461                        | 198                | 1140                 | 180                  | 181                  | 296                  | 413                  | 454                  | 654               |
| Boys, 2 to 15 .....                                       | 290                        | 162                | 261                  | 178                  | 288                  | 245                  | 188                  | 283                  | 354               |
| Women and girls .....                                     | 1,063                      | 543                | 660                  | 666                  | 562                  | 700                  | 745                  | 852                  | 1,529             |
| Women, 16 and over .....                                  | 718                        | 329                | 323                  | 437                  | 364                  | 443                  | 508                  | 545                  | 1,068             |
| Girls, 2 to 15 .....                                      | 344                        | 214                | 338                  | 230                  | 197                  | 258                  | 237                  | 307                  | 461               |
| Children under 2 .....                                    | 190                        | 154                | 214                  | 240                  | 236                  | 178                  | 215                  | 151                  | 197               |
| Footwear .....                                            | 579                        | 1358               | 907                  | 1286                 | 422                  | 654                  | 430                  | 494                  | 679               |
| Other apparel products and services .....                 | 372                        | 159                | 148                  | 184                  | 143                  | 172                  | 195                  | 209                  | 639               |
| Transportation .....                                      | 10,569                     | 3,175              | 4,073                | 4,038                | 5,282                | 8,016                | 7,506                | 10,622               | 14,770            |
| Vehicle purchases (net outlay) .....                      | 4,512                      | 1831               | 1,767                | 1,582                | 1,860                | 3,694                | 2,664                | 5,016                | 6,293             |
| Cars and trucks, new .....                                | 2,075                      | (3)                | 1348                 | (3)                  | 1354                 | 1,735                | 1529                 | 2,356                | 3,276             |
| Cars and trucks, used .....                               | 2,390                      | 831                | 1,419                | 1,582                | 1,505                | 1,954                | 2,129                | 2,600                | 2,935             |
| Other vehicles .....                                      | 46                         | (3)                | (3)                  | (3)                  | (3)                  | 15                   | 16                   | 161                  | 82                |
| Gasoline and motor oil .....                              | 2,632                      | 1,118              | 1,308                | 1,324                | 1,715                | 2,066                | 2,360                | 2,593                | 3,399             |

See footnotes at end of table.

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued**

| Item                                                               | Total five or more persons | Less than \$10,000  | \$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 more |
|--------------------------------------------------------------------|----------------------------|---------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| Other vehicle expenses .....                                       | \$2,970                    | \$964               | \$933                | \$1,068              | \$1,576              | \$2,091              | \$2,230              | \$2,701              | \$4,282           |
| Vehicle finance charges .....                                      | 446                        | <sup>1</sup> 72     | <sup>1</sup> 101     | 130                  | 182                  | 243                  | 327                  | 444                  | 670               |
| Maintenance and repairs .....                                      | 795                        | 373                 | 380                  | 286                  | 495                  | 619                  | 605                  | 708                  | 1,098             |
| Vehicle insurance .....                                            | 1,193                      | 421                 | 357                  | 568                  | 667                  | 935                  | 1,036                | 1,171                | 1,603             |
| Vehicle rental, leases, licenses, and other charges .....          | 536                        | 99                  | 94                   | 83                   | 232                  | 294                  | 262                  | 378                  | 912               |
| Public transportation .....                                        | 456                        | <sup>1</sup> 262    | 65                   | 64                   | 132                  | 166                  | 252                  | 312                  | 795               |
| Healthcare .....                                                   | 2,618                      | 687                 | 646                  | 1,077                | 1,103                | 1,827                | 2,552                | 2,428                | 3,682             |
| Health insurance .....                                             | 1,308                      | 368                 | 221                  | 532                  | 569                  | 836                  | 1,087                | 1,320                | 1,868             |
| Medical services .....                                             | 814                        | 88                  | 217                  | 355                  | 260                  | 698                  | 1,021                | 663                  | 1,117             |
| Drugs .....                                                        | 381                        | 207                 | 187                  | 166                  | 216                  | 238                  | 365                  | 352                  | 517               |
| Medical supplies .....                                             | 114                        | <sup>1</sup> 25     | <sup>1</sup> 21      | <sup>1</sup> 24      | 59                   | 56                   | 79                   | 93                   | 180               |
| Entertainment .....                                                | 3,061                      | 1,035               | 1,097                | 971                  | 1,443                | 1,398                | 1,851                | 2,346                | 4,945             |
| Fees and admissions .....                                          | 736                        | 149                 | 222                  | 118                  | 178                  | 250                  | 310                  | 468                  | 1,346             |
| Audio and visual equipment and services .....                      | 1,069                      | 559                 | 573                  | 529                  | 564                  | 690                  | 825                  | 928                  | 1,526             |
| Pets, toys, hobbies, and playground equipment .....                | 486                        | 141                 | 170                  | 270                  | 306                  | 271                  | 494                  | 415                  | 674               |
| Other entertainment supplies, equipment, and services .....        | 770                        | 187                 | 132                  | 54                   | 395                  | 187                  | 222                  | 535                  | 1,399             |
| Personal care products and services .....                          | 692                        | 360                 | 535                  | 275                  | 343                  | 490                  | 585                  | 580                  | 966               |
| Reading .....                                                      | 117                        | 47                  | 23                   | 29                   | 44                   | 47                   | 82                   | 89                   | 193               |
| Education .....                                                    | 1,377                      | 516                 | 198                  | 252                  | 326                  | 313                  | 657                  | 788                  | 2,575             |
| Tobacco products and smoking supplies .....                        | 366                        | 349                 | 354                  | 388                  | 495                  | 373                  | 403                  | 452                  | 291               |
| Miscellaneous .....                                                | 822                        | <sup>1</sup> 183    | 196                  | 926                  | 455                  | 393                  | 744                  | 809                  | 1,123             |
| Cash contributions .....                                           | 1,642                      | 424                 | 301                  | 571                  | 427                  | 842                  | 890                  | 1,098                | 2,828             |
| Personal insurance and pensions .....                              | 6,697                      | 660                 | 640                  | 973                  | 1,862                | 2,817                | 3,774                | 5,315                | 11,536            |
| Life and other personal insurance .....                            | 590                        | <sup>1</sup> 286    | <sup>1</sup> 110     | <sup>1</sup> 86      | 115                  | 233                  | 254                  | 322                  | 1,092             |
| Pensions and Social Security .....                                 | 6,107                      | 374                 | 530                  | 887                  | 1,747                | 2,584                | 3,520                | 4,993                | 10,444            |
| Sources of income and personal taxes:                              |                            |                     |                      |                      |                      |                      |                      |                      |                   |
| Money income before taxes .....                                    | 76,557                     | 2,268               | 12,835               | 17,591               | 25,266               | 34,802               | 44,729               | 59,699               | 129,765           |
| Wages and salaries .....                                           | 66,369                     | 3,323               | 5,940                | 10,879               | 20,299               | 30,660               | 39,830               | 53,409               | 112,437           |
| Self-employment income .....                                       | 5,196                      | <sup>1</sup> -4,503 | <sup>1</sup> 357     | <sup>1</sup> 322     | 874                  | 801                  | 1,340                | 2,499                | 10,971            |
| Social Security, private and government retirement .....           | 2,122                      | <sup>1</sup> 819    | 1,807                | 2,440                | 1,581                | 1,363                | 1,866                | 2,122                | 2,593             |
| Interest, dividends, rental income, other property income .....    | 1,129                      | <sup>1</sup> -76    | <sup>1</sup> 3       | <sup>1</sup> 20      | <sup>1</sup> 23      | 74                   | 90                   | 202                  | 2,583             |
| Unemployment and workers' compensation, veterans' benefits .....   | 276                        | <sup>1</sup> 216    | <sup>1</sup> 241     | <sup>1</sup> 193     | 480                  | 208                  | 324                  | 374                  | 215               |
| Public assistance, supplemental security income, food stamps ..... | 822                        | 1,885               | 3,754                | 3,093                | 1,500                | 1,220                | 779                  | 349                  | 263               |
| Regular contributions for support .....                            | 484                        | <sup>1</sup> 362    | 528                  | <sup>1</sup> 444     | 294                  | 356                  | 311                  | 617                  | 552               |
| Other income .....                                                 | 160                        | <sup>1</sup> 242    | <sup>1</sup> 206     | <sup>1</sup> 199     | <sup>1</sup> 216     | 120                  | <sup>1</sup> 189     | 127                  | 152               |
| Personal taxes .....                                               | 1,686                      | -175                | -658                 | -606                 | -804                 | -609                 | -237                 | 499                  | 4,349             |
| Federal income taxes .....                                         | 1,049                      | -163                | -653                 | -658                 | -888                 | -765                 | -507                 | 57                   | 3,139             |
| State and local income taxes .....                                 | 476                        | <sup>1</sup> -52    | -27                  | 45                   | 54                   | 111                  | 171                  | 294                  | 936               |
| Other taxes .....                                                  | 161                        | 140                 | 122                  | 17                   | 29                   | 45                   | 99                   | 148                  | 274               |
| Income after taxes .....                                           | 74,871                     | 2,444               | 13,494               | 18,197               | 26,070               | 35,412               | 44,966               | 59,200               | 125,416           |

See footnotes at end of table.

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued**

| Item                                                | Total five or more persons | Less than \$10,000 | \$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 more |
|-----------------------------------------------------|----------------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| Addenda:                                            |                            |                    |                      |                      |                      |                      |                      |                      |                   |
| Net change in total assets and liabilities .....    | -\$18,542                  | \$1,774            | \$1,602              | -\$3,338             | -\$2,897             | -\$12,107            | -\$11,621            | -\$14,164            | -\$31,666         |
| Net change in total assets .....                    | 15,495                     | <sup>1</sup> 1,307 | 8,531                | 34                   | 7,947                | 3,356                | 11,293               | 21,477               | 21,864            |
| Net change in total liabilities .....               | 34,037                     | -467               | 6,929                | 3,372                | 10,844               | 15,462               | 22,914               | 35,641               | 53,530            |
| Other financial information:                        |                            |                    |                      |                      |                      |                      |                      |                      |                   |
| Other money receipts .....                          | 250                        | 15                 | ( <sup>3</sup> )     | 1438                 | 115                  | 132                  | 1144                 | 381                  | 346               |
| Mortgage principal paid on owned property .....     | -2,743                     | -1,093             | <sup>1</sup> -413    | -498                 | -565                 | -1,009               | -1,396               | -2,026               | -4,823            |
| Estimated market value of owned home .....          | 188,189                    | 49,055             | 27,884               | 43,755               | 58,598               | 80,510               | 107,977              | 152,388              | 316,038           |
| Estimated monthly rental value of owned home .....  | 966                        | 374                | 212                  | 302                  | 363                  | 493                  | 651                  | 886                  | 1,497             |
| Gifts of goods and services .....                   | 708                        | 210                | 523                  | 173                  | 360                  | 576                  | 443                  | 483                  | 1,071             |
| Food .....                                          | 45                         | <sup>1</sup> 15    | <sup>1</sup> 25      | 72                   | <sup>1</sup> 10      | 30                   | 36                   | 32                   | 64                |
| Alcoholic beverages .....                           | 11                         | ( <sup>3</sup> )   | ( <sup>2</sup> )     | ( <sup>2</sup> )     | ( <sup>2</sup> )     | 19                   | <sup>1</sup> 24      | 17                   | 14                |
| Housing .....                                       | 156                        | <sup>1</sup> 87    | <sup>1</sup> 25      | <sup>1</sup> 44      | 96                   | 125                  | 126                  | 101                  | 223               |
| Housekeeping supplies .....                         | 37                         | <sup>1</sup> 36    | <sup>1</sup> 6       | <sup>1</sup> 3       | <sup>1</sup> 30      | 21                   | <sup>1</sup> 10      | 35                   | 56                |
| Household textiles .....                            | 13                         | ( <sup>3</sup> )   | ( <sup>3</sup> )     | ( <sup>2</sup> )     | <sup>1</sup> 2       | <sup>1</sup> 10      | <sup>1</sup> 9       | <sup>1</sup> 9       | 22                |
| Appliances and miscellaneous housewares .....       | 22                         | <sup>1</sup> 15    | ( <sup>3</sup> )     | ( <sup>3</sup> )     | <sup>1</sup> 11      | <sup>1</sup> 33      | <sup>1</sup> 32      | 18                   | 29                |
| Major appliances .....                              | 4                          | <sup>1</sup> 13    | ( <sup>3</sup> )     | ( <sup>3</sup> )     | ( <sup>3</sup> )     | ( <sup>3</sup> )     | <sup>1</sup> 19      | <sup>1</sup> 2       | <sup>1</sup> 2    |
| Small appliances and miscellaneous housewares ..... | 19                         | <sup>1</sup> 2     | ( <sup>3</sup> )     | ( <sup>3</sup> )     | <sup>1</sup> 11      | <sup>1</sup> 33      | <sup>1</sup> 13      | <sup>1</sup> 6       | 27                |
| Miscellaneous household equipment .....             | 38                         | <sup>1</sup> 7     | <sup>1</sup> 19      | <sup>1</sup> 13      | <sup>1</sup> 10      | 23                   | 23                   | 12                   | 69                |
| Other housing .....                                 | 45                         | <sup>1</sup> 28    | <sup>1</sup> 110     | <sup>1</sup> 28      | <sup>1</sup> 44      | <sup>1</sup> 38      | <sup>1</sup> 52      | 36                   | 47                |
| Apparel and services .....                          | 224                        | <sup>1</sup> 60    | 323                  | <sup>1</sup> 36      | 142                  | 299                  | 140                  | 169                  | 283               |
| Males, 2 and over .....                             | 52                         | <sup>1</sup> 26    | <sup>1</sup> 79      | <sup>1</sup> 4       | <sup>1</sup> 18      | 49                   | 18                   | 57                   | 69                |
| Females, 2 and over .....                           | 77                         | <sup>1</sup> 14    | <sup>1</sup> 114     | <sup>1</sup> 5       | 88                   | 88                   | 56                   | 46                   | 96                |
| Children under 2 .....                              | 56                         | <sup>1</sup> 19    | <sup>1</sup> 47      | <sup>1</sup> 20      | 32                   | 50                   | 60                   | 41                   | 73                |
| Other apparel products and services .....           | 40                         | <sup>1</sup> 11    | <sup>1</sup> 84      | <sup>1</sup> 8       | <sup>1</sup> 3       | <sup>1</sup> 113     | <sup>1</sup> 6       | <sup>1</sup> 25      | 44                |
| Jewelry and watches .....                           | 6                          | <sup>1</sup> 11    | <sup>1</sup> 2       | <sup>1</sup> 8       | ( <sup>3</sup> )     | <sup>1</sup> 1       | <sup>1</sup> 2       | <sup>1</sup> 3       | 10                |
| All other apparel products and services .....       | 34                         | ( <sup>3</sup> )   | <sup>1</sup> 82      | ( <sup>3</sup> )     | <sup>1</sup> 3       | <sup>1</sup> 111     | <sup>1</sup> 4       | <sup>1</sup> 22      | 33                |
| Transportation .....                                | 23                         | <sup>1</sup> 19    | <sup>1</sup> 38      | <sup>1</sup> 7       | 21                   | 10                   | 5                    | 13                   | 36                |
| Health care .....                                   | 16                         | <sup>1</sup> 4     | ( <sup>3</sup> )     | <sup>1</sup> 1       | <sup>1</sup> 6       | <sup>1</sup> 2       | <sup>1</sup> 3       | <sup>1</sup> 26      | 25                |
| Entertainment .....                                 | 60                         | <sup>1</sup> 8     | <sup>1</sup> 8       | <sup>1</sup> 9       | <sup>1</sup> 10      | <sup>1</sup> 12      | <sup>1</sup> 35      | 39                   | 111               |
| Toys, games, arts and crafts, and tricycles .....   | 12                         | <sup>1</sup> 4     | <sup>1</sup> 1       | <sup>1</sup> 8       | <sup>1</sup> 5       | <sup>1</sup> 6       | <sup>1</sup> 13      | 8                    | 20                |
| Other entertainment .....                           | 48                         | <sup>1</sup> 4     | <sup>1</sup> 7       | <sup>1</sup> 1       | <sup>1</sup> 6       | <sup>1</sup> 6       | 22                   | 31                   | 91                |
| Personal care products and services .....           | 24                         | <sup>1</sup> 25    | <sup>1</sup> 2       | <sup>1</sup> 3       | <sup>1</sup> 3       | <sup>1</sup> 39      | <sup>1</sup> 27      | 9                    | 34                |
| Reading .....                                       | ( <sup>2</sup> )           | ( <sup>3</sup> )   | ( <sup>3</sup> )     | ( <sup>3</sup> )     | ( <sup>3</sup> )     | ( <sup>3</sup> )     | ( <sup>2</sup> )     | ( <sup>2</sup> )     | ( <sup>2</sup> )  |
| Education .....                                     | 108                        | <sup>1</sup> 2     | <sup>1</sup> 13      | <sup>1</sup> 11      | <sup>1</sup> 39      | <sup>1</sup> 2       | <sup>1</sup> 29      | 54                   | 219               |
| All other gifts .....                               | 42                         | <sup>1</sup> 1     | ( <sup>3</sup> )     | ( <sup>2</sup> )     | 34                   | 48                   | 17                   | 34                   | 61                |

<sup>1</sup> Data are likely to have large sampling errors.

<sup>2</sup> Value less than or equal to 0.5.

<sup>3</sup> No data reported.

n.a. Not applicable.