

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97

Item	Complete reporting of income								
	Total complete reporting	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 over
Number of consumer units (in thousands)	12,156	833	789	739	1,365	1,488	1,412	2,601	2,931
Consumer unit characteristics:									
Income before taxes ¹	\$52,764	\$5,558	\$12,453	\$17,453	\$25,051	\$35,246	\$44,582	\$58,351	\$106,718
Income after taxes ¹	48,711	5,587	12,904	17,450	24,230	33,020	41,017	53,985	96,880
Age of reference person	40.6	38.5	38.9	37.6	40.1	38.8	39.8	40.8	43.9
Average number in consumer unit:									
Persons	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18	1.7	2.0	2.0	1.9	1.7	1.6	1.7	1.6	1.5
Persons 65 and over1	² .1	.1	² .1	.1	(³)	.1	.1	.1
Earners	2.0	1.2	1.2	1.5	1.8	2.1	2.1	2.2	2.4
Vehicles	2.5	1.5	1.4	1.9	2.2	2.6	2.7	3.0	2.9
Percent distribution:									
Sex of reference person:									
Male	69	33	40	54	69	72	80	78	78
Female	31	67	60	46	31	28	20	22	22
Housing tenure:									
Homeowner	73	38	42	44	56	68	78	88	94
With mortgage	59	22	27	29	39	51	65	77	82
Without mortgage	14	16	15	15	18	17	14	11	12
Renter	27	62	58	56	44	32	22	12	6
Race of reference person:									
Black	12	32	31	17	14	9	7	9	6
White and other	88	68	69	83	86	91	93	91	94
Education of reference person:									
Elementary (1-8)	6	14	18	10	9	6	4	2	1
High school (9-12)	41	64	57	58	54	51	45	34	19
College	53	21	25	31	36	43	51	64	80
Never attended and other	(⁴)	1	(⁵)	1	(⁴)	(⁵)	(⁵)	(⁵)	(⁵)
At least one vehicle owned	92	63	71	88	93	96	97	98	97
Average annual expenditures	\$46,543	\$23,959	\$21,604	\$24,610	\$30,281	\$38,576	\$43,486	\$50,099	\$74,702
Food									
Food at home	6,693	4,829	4,607	4,560	4,899	6,148	6,669	7,167	8,874
Cereals and bakery products	4,191	3,741	3,280	3,364	3,485	4,022	4,185	4,287	5,040
Cereals and cereal products	683	514	521	456	545	663	658	732	857
Bakery products	254	225	250	178	232	269	226	251	300
Meats, poultry, fish, and eggs	429	289	271	278	313	394	433	481	557
Beef	1,076	1,078	990	1,049	1,032	1,096	1,003	1,077	1,153
Pork	327	304	274	308	317	349	314	347	333
Other meats	224	247	288	229	219	226	216	224	210
Poultry	141	139	112	110	129	139	142	149	156
Fish and seafood	216	238	173	243	187	211	195	212	246
Eggs	125	113	98	119	133	117	93	107	169
Dairy products	43	37	46	40	47	54	42	38	39
Fresh milk and cream	476	353	327	340	387	478	502	488	581
Other dairy products	203	163	185	156	189	217	230	205	206
Fruits and vegetables	273	190	142	185	197	261	272	283	374
Fresh fruits	643	607	526	565	508	554	609	636	835
Fresh vegetables	192	173	159	162	143	163	177	188	263
Processed fruits	180	174	183	153	156	160	148	176	233
Processed vegetables	155	133	96	150	122	126	161	156	201
Eggs	115	127	87	100	87	106	122	116	138

See footnotes at end of table.

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97 — Continued

Item	Complete reporting of income								
	Total complete reporting	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 over
Other food at home	\$1,313	\$1,189	\$915	\$954	\$1,013	\$1,232	\$1,413	\$1,354	\$1,614
Sugar and other sweets	165	148	114	115	125	174	184	162	198
Fats and oils	111	104	83	108	108	115	107	106	125
Miscellaneous foods	614	624	417	459	458	534	665	636	763
Nonalcoholic beverages	352	289	288	238	289	356	364	376	409
Food prepared by consumer unit on out-of-town trips	70	25	² 14	34	33	53	92	75	119
Food away from home	2,501	1,088	1,327	1,195	1,415	2,125	2,484	2,880	3,834
Alcoholic beverages	307	65	73	159	170	219	301	299	566
Housing	14,193	8,159	7,766	8,678	9,547	11,112	12,448	14,918	22,908
Shelter	7,821	4,321	4,257	4,720	5,306	5,943	6,857	7,953	13,029
Owned dwellings	5,702	1,611	1,680	1,905	2,545	3,764	4,884	6,522	11,025
Mortgage interest and charges	3,700	928	1,063	1,247	1,417	2,436	3,391	4,208	7,217
Property taxes	1,201	432	359	388	612	732	925	1,411	2,308
Maintenance, repairs, insurance, other expenses	802	251	258	270	517	595	568	902	1,500
Rented dwellings	1,599	2,566	2,518	2,695	2,615	1,928	1,599	987	704
Other lodging	520	143	² 59	119	146	251	375	445	1,301
Utilities, fuels, and public services	2,983	2,291	2,329	2,381	2,580	2,759	2,915	3,096	3,742
Natural gas	379	353	309	229	290	370	358	361	515
Electricity	1,143	896	881	972	1,020	1,080	1,155	1,220	1,343
Fuel oil and other fuels	131	² 66	69	83	113	122	147	146	168
Telephone services	955	762	827	828	870	866	889	964	1,185
Water and other public services	376	215	243	268	287	321	366	406	532
Household operations	999	345	209	410	390	562	616	1,066	2,174
Personal services	687	167	125	356	285	431	490	833	1,354
Other household expenses	311	177	83	54	105	131	127	233	820
Housekeeping supplies	654	304	244	378	401	506	695	776	954
Laundry and cleaning supplies	175	96	71	156	151	168	225	177	202
Other household products	318	88	121	140	158	236	311	423	490
Postage and stationery	161	120	52	82	92	102	160	177	262
Household furnishings and equipment	1,736	898	727	789	870	1,343	1,364	2,026	3,009
Household textiles	101	43	32	38	39	72	71	114	198
Furniture	460	91	187	338	231	339	316	472	894
Floor coverings	79	² 37	² 24	² 11	² 11	² 36	² 58	92	171
Major appliances	199	95	62	146	153	215	141	228	296
Small appliances, miscellaneous housewares	145	370	61	28	65	105	62	162	242
Miscellaneous household equipment	752	263	360	228	371	575	716	957	1,209
Apparel and services	2,490	1,009	1,228	1,419	1,568	2,294	2,310	2,786	3,737
Men and boys	636	205	335	249	413	601	706	761	868
Men, 16 and over	437	² 98	168	123	256	443	475	511	643
Boys, 2 to 15	199	107	167	126	157	158	232	250	225
Women and girls	932	364	238	438	537	761	815	1,144	1,496
Women, 16 and over	672	243	138	250	323	516	560	818	1,171
Girls, 2 to 15	261	121	100	188	214	245	255	326	325
Children under 2	154	45	215	174	183	106	176	149	159
Footwear	444	225	² 230	378	273	487	416	527	562
Other apparel products and services	323	168	209	180	162	338	196	206	651
Transportation	8,830	5,783	3,755	4,479	6,569	8,577	7,733	9,505	13,273
Vehicle purchases (net outlay)	3,859	3,581	1,612	1,782	3,115	4,470	3,074	3,946	5,402
Cars and trucks, new	1,584	² 389	² 721	² 488	² 1,002	990	² 992	2,062	2,866
Cars and trucks, used	2,233	3,192	891	1,294	1,958	3,453	2,052	1,863	2,484
Other vehicles	41	(⁵)	(⁵)	(⁵)	² 155	² 26	² 31	² 20	² 53
Gasoline and motor oil	1,527	809	831	1,049	1,223	1,451	1,630	1,807	1,921

See footnotes at end of table.

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97 — Continued

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Other vehicle expenses	\$3,034	\$1,194	\$1,144	\$1,324	\$2,014	\$2,453	\$2,794	\$3,410	\$5,053
Vehicle finance charges	407	155	170	214	273	404	495	526	508
Maintenance and repairs	961	361	393	398	812	756	806	1,092	1,558
Vehicle insurance	974	380	391	536	689	884	977	1,106	1,469
Vehicle rental, leases, licenses, other charges	692	298	189	175	240	410	517	686	1,518
Public transportation	410	199	168	324	216	203	234	342	897
Health care	1,936	765	700	1,011	1,561	1,896	2,211	2,255	2,605
Health insurance	889	386	342	431	616	950	1,090	1,096	1,110
Medical services	649	248	153	333	524	568	708	689	1,012
Drugs	280	94	175	215	346	279	303	317	296
Medical supplies	118	37	31	32	75	99	110	153	187
Entertainment	2,674	901	1,292	1,014	1,246	1,746	3,454	2,831	4,560
Fees and admissions	697	143	103	210	240	409	461	736	1,577
Television, radios, sound equipment	761	439	456	485	492	694	763	841	1,089
Pets, toys, and playground equipment	469	134	197	193	271	404	432	509	781
Other entertainment supplies, equipment, and services	747	185	536	127	243	239	1,798	745	1,114
Personal care products and services	692	333	338	394	463	549	662	703	1,120
Reading	184	63	44	55	89	136	148	195	365
Education	804	224	165	206	328	424	651	898	1,693
Tobacco products and smoking supplies	312	294	368	307	400	424	287	288	237
Miscellaneous	889	596	544	528	721	836	1,046	933	1,134
Cash contributions	1,025	299	58	382	535	758	1,097	1,099	1,919
Personal insurance and pensions	5,514	639	666	1,418	2,185	3,457	4,468	6,222	11,709
Life and other personal insurance	541	150	130	227	292	343	422	630	1,035
Pensions and Social Security	4,974	488	536	1,192	1,893	3,114	4,046	5,592	10,674
Sources of income and personal taxes: ¹									
Money income before taxes	52,764	5,558	12,453	17,453	25,051	35,246	44,582	58,351	106,718
Wages and salaries	47,090	3,618	6,197	13,585	20,572	32,063	40,321	53,959	96,041
Self-employment income	2,476	² 1,310	² 166	758	1,059	1,030	1,910	1,751	6,918
Social Security, private and government retirement	1,453	596	2,100	1,475	2,048	775	1,249	1,192	1,914
Interest, dividends, rental income, other property income	481	54	² 78	² 93	101	201	273	631	1,095
Unemployment and workers' compensation, veterans' benefits	291	² 78	² 347	226	448	306	311	377	188
Public assistance, supplemental security income, food stamps	500	2,132	3,000	791	445	304	² 83	² 41	² 26
Regular contributions for support	315	² 130	350	395	207	331	282	326	385
Other income	158	260	216	² 130	171	234	154	75	151
Personal taxes	4,053	-29	-451	3	821	2,226	3,565	4,365	9,838
Federal income taxes	2,986	-139	-473	-158	507	1,621	2,577	3,232	7,425
State and local income taxes	930	8	3	114	253	539	845	1,003	2,135
Other taxes	137	102	² 19	46	61	65	143	129	277
Income after taxes	48,711	5,587	12,904	17,450	24,230	33,020	41,017	53,985	96,880

See footnotes at end of table.

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Addenda:									
Net change in total assets and liabilities	\$145	-\$743	\$963	-\$2,465	-\$981	-\$643	-\$4,514	-\$4,546	\$8,167
Net change in total assets	8,539	993	2,837	572	4,991	7,178	5,632	3,166	22,737
Net change in total liabilities	8,394	1,735	1,874	3,037	5,971	7,821	10,146	7,712	14,570
Other financial information:									
Other money receipts	561	² 11	² 222	² 63	159	131	189	1,514	672
Mortgage principal paid on owned property	-1,607	-452	-377	-413	-719	-923	-1,290	-1,777	-3,330
Estimated market value of owned home	91,895	27,052	28,432	34,174	40,955	59,699	75,224	102,759	180,418
Estimated monthly rental value of owned home ..	642	252	235	257	328	463	589	741	1,136
Gifts of goods and services	1,039	492	421	553	497	846	808	1,061	1,883
Food	62	² 23	² 15	² 30	37	30	45	63	125
Housing	333	153	198	189	197	315	252	344	551
Housekeeping supplies	48	² 19	² 9	² 13	27	29	43	57	85
Household textiles	7	² 2	² 1	² 2	² 2	6	3	8	13
Appliances and miscellaneous housewares	40	² 15	² 2	² 8	² 14	46	² 15	56	71
Major appliances	9	² 14	(⁵)	² 5	² 3	² 9	² 4	² 20	5
Small appliances and miscellaneous housewares	31	² 1	² 2	² 4	² 11	37	² 11	36	66
Miscellaneous household equipment	70	20	42	² 42	15	55	77	73	123
Other housing	169	97	144	124	139	178	115	150	258
Apparel and services	292	² 45	115	177	140	264	243	276	537
Males, 2 and over	54	² 2	² 32	² 19	25	57	57	41	97
Females, 2 and over	82	² 7	² 25	² 62	44	66	75	105	127
Children under 2	56	² 12	² 58	² 28	38	35	73	66	74
Other apparel products and services	100	² 23	² 1	² 67	² 34	² 106	² 37	64	240
Jewelry and watches	67	² 0	² 1	² 46	² 30	² 44	² 6	² 42	² 184
All other apparel products and services	34	² 23	² 1	² 21	² 4	² 61	² 31	² 22	56
Transportation	34	24	3	4	11	20	38	40	62
Health care	24	² 3	² 0	² 13	² 5	² 14	² 20	² 15	64
Entertainment	93	² 46	² 32	² 3	44	92	88	104	160
Toys, games, hobbies, and tricycles	44	² 16	² 11	(⁵)	² 23	² 40	² 38	56	75
Other entertainment	49	31	21	² 3	21	53	50	49	85
Education	108	² 43	² 29	² 110	² 15	² 39	² 39	144	230
All other gifts	92	155	29	26	47	72	84	75	155

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Data are likely to have large sampling errors.

³ Value less than 0.05.

⁴ Value less than 0.5.

⁵ No data reported.