

**Table 36. Consumer units of two or more 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 \$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) ....	59,663	1,794	3,402	4,999	5,248	8,947	7,480	6,283	10,128	11,383
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$46,085	\$1,866	\$7,692	\$12,597	\$17,426	\$24,726	\$34,858	\$44,619	\$58,581	\$106,303
Income after taxes <sup>1</sup> .....	42,372	1,657	7,626	12,550	17,174	23,772	32,724	41,197	53,822	95,308
Age of reference person .....	46.8	44.2	47.8	50.2	51.9	49.5	45.8	44.4	43.9	45.4
Average number in consumer unit:										
Persons .....	3.1	2.9	2.9	3.0	2.9	3.0	3.2	3.3	3.3	3.2
Children under 18 .....	1.0	1.1	1.1	1.0	.9	.9	1.0	1.0	1.0	.9
Persons 65 and over .....	.3	.2	.4	.6	.6	.5	.3	.2	.1	.1
Earners .....	1.6	1.1	.8	.9	1.1	1.4	1.7	1.9	2.1	2.2
Vehicles .....	2.3	1.6	1.3	1.5	1.9	2.1	2.4	2.6	2.8	2.9
Percent distribution:										
Sex of reference person:										
Male .....	66	45	36	50	62	65	68	72	74	78
Female .....	34	55	64	50	38	35	32	28	26	22
Housing tenure:										
Homeowner .....	71	46	45	53	61	64	69	76	82	89
With mortgage .....	46	20	15	20	22	30	42	55	65	73
Without mortgage .....	25	26	29	33	40	34	27	21	17	16
Renter .....	29	54	55	47	39	36	31	24	18	11
Race of reference person:										
Black .....	12	24	27	22	13	13	10	8	8	6
White and other .....	88	76	73	78	87	87	90	92	92	94
Education of reference person:										
Elementary (1-8) .....	7	12	20	17	14	11	6	3	2	1
High school (9-12) .....	41	52	55	55	53	50	44	43	35	20
College .....	51	34	24	26	33	39	49	53	63	80
Never attended and other .....	( <sup>2</sup> )	1	1	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )
At least one vehicle owned .....	91	69	70	80	90	92	95	97	97	96
Average annual expenditures .....	\$41,635	\$24,231	\$19,651	\$21,042	\$25,048	\$29,786	\$35,760	\$42,144	\$49,338	\$73,079
Food .....										
Food at home .....	5,775	4,000	3,643	3,898	4,218	4,640	5,429	5,923	6,543	8,334
Cereals and bakery products .....	3,583	2,947	2,765	2,947	3,008	3,212	3,472	3,627	3,832	4,488
Cereals and cereal products .....	561	485	410	435	463	485	555	570	602	724
Bakery products .....	205	175	163	187	178	182	212	197	212	251
Meats, poultry, fish, and eggs .....	356	310	247	248	285	302	343	373	390	473
Beef .....	923	816	805	879	856	882	886	892	958	1,056
Pork .....	275	230	228	263	253	266	266	272	310	293
Other meats .....	194	142	192	208	200	196	196	191	193	195
Poultry .....	122	109	96	106	105	112	114	123	130	147
Fish and seafood .....	181	164	159	166	158	162	174	179	184	220
Eggs .....	110	134	90	93	99	102	92	89	103	161
Dairy products .....	41	37	42	43	41	44	45	37	38	40
Fresh milk and cream .....	395	320	280	312	309	351	394	410	430	497
Other dairy products .....	165	140	132	146	139	165	174	177	172	176
Fruits and vegetables .....	230	180	148	167	170	186	220	233	257	321
Fresh fruits .....	585	449	434	490	512	530	548	554	608	773
Fresh vegetables .....	182	127	118	151	154	162	174	167	202	243
Processed fruits .....	173	124	129	152	157	163	159	151	171	239
Processed vegetables .....	129	109	99	98	113	112	118	135	135	173
Eggs .....	100	89	88	89	89	93	98	102	101	118

See footnotes at end of table.

**Table 36. Consumer units of two or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97 — Continued**

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Other food at home .....	\$1,119	\$877	\$836	\$831	\$868	\$964	\$1,089	\$1,201	\$1,234	\$1,440
Sugar and other sweets .....	144	103	118	109	121	128	144	149	161	174
Fats and oils .....	102	96	88	102	103	98	103	96	106	110
Miscellaneous foods .....	503	384	358	343	379	431	476	556	566	658
Nonalcoholic beverages .....	307	248	249	249	229	272	311	337	325	376
Food prepared by consumer unit on out-of-town trips .....	63	45	24	28	37	35	54	63	76	122
Food away from home .....	2,191	1,053	878	951	1,210	1,428	1,957	2,296	2,711	3,846
Alcoholic beverages .....	355	191	150	158	192	211	308	361	384	691
Housing .....	12,612	8,273	6,768	7,242	8,130	9,284	10,618	12,388	14,514	21,738
Shelter .....	6,862	4,546	3,514	3,759	4,200	4,841	5,603	6,677	7,890	12,423
Owned dwellings .....	4,633	2,141	1,325	1,556	2,011	2,504	3,367	4,550	5,960	9,944
Mortgage interest and charges .....	2,712	996	515	645	743	1,157	1,848	2,773	3,742	6,296
Property taxes .....	1,095	662	401	468	704	725	794	986	1,301	2,192
Maintenance, repairs, insurance, other expenses .....	826	483	409	443	564	622	725	791	917	1,456
Rented dwellings .....	1,732	2,178	2,092	2,103	1,976	2,105	1,956	1,743	1,423	1,107
Other lodging .....	498	226	97	100	213	232	280	385	508	1,371
Utilities, fuels, and public services .....	2,725	2,137	2,031	2,112	2,297	2,445	2,611	2,758	2,979	3,542
Natural gas .....	336	266	254	252	281	310	314	336	346	458
Electricity .....	1,042	860	823	861	921	955	1,010	1,067	1,131	1,269
Fuel oil and other fuels .....	127	89	100	97	116	116	133	130	131	158
Telephone services .....	886	709	645	680	710	777	855	877	992	1,173
Water and other public services .....	334	213	209	221	270	286	298	347	379	485
Household operations .....	670	319	221	286	304	395	463	621	753	1,502
Personal services .....	361	118	103	160	159	230	285	396	472	695
Other household expenses .....	309	201	118	126	146	166	178	224	281	806
Housekeeping supplies .....	594	405	311	355	447	475	508	618	683	908
Laundry and cleaning supplies .....	154	114	124	117	118	141	147	181	164	188
Other household products .....	270	191	128	174	180	207	227	284	339	405
Postage and stationery .....	170	100	60	65	149	127	134	153	180	314
Household furnishings and equipment .....	1,760	866	692	729	882	1,128	1,434	1,714	2,208	3,363
Household textiles .....	92	51	43	37	52	55	76	80	117	182
Furniture .....	405	148	164	159	223	215	313	348	506	861
Floor coverings .....	123	422	435	32	28	111	122	141	159	208
Major appliances .....	210	124	145	111	147	165	230	182	245	319
Small appliances, miscellaneous housewares .....	111	168	45	41	67	79	77	77	147	207
Miscellaneous household equipment .....	818	353	260	349	364	504	616	886	1,035	1,586
Apparel and services .....	2,174	1,405	984	941	1,284	1,587	1,768	1,921	2,695	3,871
Men and boys .....	527	277	219	234	285	373	421	528	631	963
Men, 16 and over .....	404	186	141	145	212	266	320	393	487	788
Boys, 2 to 15 .....	122	91	78	89	73	106	102	135	144	175
Women and girls .....	854	591	357	327	456	608	684	686	1,157	1,531
Women, 16 and over .....	705	488	294	250	354	500	539	523	960	1,317
Girls, 2 to 15 .....	149	102	63	76	101	107	145	163	197	214
Children under 2 .....	113	47	95	64	76	110	93	145	133	142
Footwear .....	376	273	224	200	318	313	320	366	468	534
Other apparel products and services .....	305	217	89	115	149	184	249	196	308	700
Transportation .....	7,975	5,280	3,682	3,823	4,835	5,988	7,649	8,485	9,695	12,912
Vehicle purchases (net outlay) .....	3,548	2,965	1,838	1,612	2,149	2,762	3,677	3,866	4,256	5,377
Cars and trucks, new .....	1,560	4539	601	453	526	1,057	1,463	1,602	1,985	3,026
Cars and trucks, used .....	1,934	2,423	1,222	1,159	1,607	1,671	2,209	2,234	2,219	2,166
Other vehicles .....	55	43	414	(3)	417	433	45	429	51	185
Gasoline and motor oil .....	1,318	797	726	788	926	1,087	1,307	1,490	1,634	1,804

See footnotes at end of table.

**Table 36. Consumer units of two or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97 — Continued**

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Other vehicle expenses .....	\$2,649	\$1,240	\$963	\$1,238	\$1,551	\$1,880	\$2,383	\$2,790	\$3,291	\$4,623
Vehicle finance charges .....	372	168	105	144	196	262	389	487	512	551
Maintenance and repairs .....	822	423	330	484	493	657	768	821	975	1,354
Vehicle insurance .....	884	380	354	441	594	691	858	955	1,115	1,374
Vehicle rental, leases, licenses, other charges .....	572	269	175	170	268	269	368	527	690	1,345
Public transportation .....	460	279	155	185	209	260	282	339	514	1,108
Health care .....	2,108	1,199	1,356	1,565	2,069	2,094	2,043	2,209	2,231	2,614
Health insurance .....	996	594	588	779	995	1,020	984	1,065	1,084	1,149
Medical services .....	621	327	410	286	548	514	575	674	686	936
Drugs .....	367	229	294	420	434	450	360	347	321	342
Medical supplies .....	125	49	64	80	92	110	123	123	140	187
Entertainment .....	2,248	969	786	920	1,051	1,361	1,643	2,587	2,773	4,420
Fees and admissions .....	557	215	122	145	230	251	358	463	690	1,379
Television, radios, sound equipment .....	661	335	373	425	444	509	599	723	797	1,008
Pets, toys, and playground equipment .....	420	206	165	208	198	282	376	396	547	735
Other entertainment supplies, equipment, and services .....	609	213	126	142	179	319	309	1,006	739	1,298
Personal care products and services .....	638	325	338	365	412	504	618	654	725	1,011
Reading .....	185	86	80	79	111	133	158	170	223	347
Education .....	565	378	209	195	224	314	363	511	768	1,198
Tobacco products and smoking supplies .....	306	270	302	310	270	313	358	329	325	259
Miscellaneous .....	978	769	563	434	619	799	855	1,120	1,155	1,514
Cash contributions .....	1,163	678	334	375	518	669	916	1,140	1,207	2,654
Personal insurance and pensions .....	4,552	408	455	738	1,115	1,890	3,034	4,344	6,098	11,517
Life and other personal insurance .....	467	179	160	207	267	331	340	426	567	937
Pensions and Social Security .....	4,084	230	294	531	848	1,559	2,694	3,918	5,531	10,580
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	46,085	1,866	7,692	12,597	17,426	24,726	34,858	44,619	58,581	106,303
Wages and salaries .....	36,980	1,757	2,359	5,110	8,767	15,687	26,850	36,762	50,938	90,979
Self-employment income .....	2,636	-1,559	120	239	458	1,070	1,295	2,034	2,328	8,824
Social Security, private and government retirement .....	4,483	521	2,672	4,812	6,770	6,399	5,234	4,236	3,407	3,542
Interest, dividends, rental income, other property income .....	809	61	75	123	170	377	449	705	1,102	2,114
Unemployment and workers' compensation, veterans' benefits .....	236	70	102	186	219	269	254	318	251	237
Public assistance, supplemental security income, food stamps .....	499	790	2,095	1,728	677	489	274	162	105	50
Regular contributions for support .....	273	68	111	271	233	276	333	270	281	328
Other income .....	168	158	159	128	133	158	170	132	169	230
Personal taxes .....	3,713	209	66	47	251	954	2,134	3,423	4,759	10,994
Federal income taxes .....	2,802	108	-35	-67	76	643	1,550	2,583	3,628	8,496
State and local income taxes .....	767	37	39	59	94	212	466	702	966	2,212
Other taxes .....	144	64	62	56	81	99	119	137	165	286
Income after taxes .....	42,372	1,657	7,626	12,550	17,174	23,772	32,724	41,197	53,822	95,308

See footnotes at end of table.

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Addenda:										
Net change in total assets and liabilities .....	\$-622	\$1,408	\$-236	\$-150	\$-130	\$-843	\$-3,162	\$-2,911	\$-2,489	\$3,275
Net change in total assets .....	6,181	3,972	786	1,087	1,486	2,351	3,103	4,639	6,727	17,941
Net change in total liabilities .....	6,803	2,565	1,022	1,236	1,616	3,194	6,266	7,550	9,216	14,667
Other financial information:										
Other money receipts .....	504	85	146	213	199	271	309	422	796	1,040
Mortgage principal paid on owned property .....	-1,231	-563	-367	-325	-381	-578	-800	-1,179	-1,586	-2,893
Estimated market value of owned home ...	86,746	50,029	36,942	39,825	52,448	60,956	67,317	79,909	98,644	170,062
Estimated monthly rental value of owned home .....	600	324	254	304	393	430	491	584	706	1,090
Gifts of goods and services .....	1,210	751	587	474	723	711	890	991	1,515	2,424
Food .....	73	28	29	18	52	41	45	66	99	148
Housing .....	315	210	138	159	211	168	236	272	358	642
Housekeeping supplies .....	46	26	21	15	32	32	34	49	50	85
Household textiles .....	9	4 <sup>6</sup>	3	3	5	5	6	9	11	17
Appliances and miscellaneous housewares .....	34	4 <sup>7</sup>	15	6	19	18	30	23	42	75
Major appliances .....	8	( <sup>5</sup> )	4 <sup>4</sup>	4 <sup>2</sup>	10	3	12	7	12	12
Small appliances and miscellaneous housewares .....	26	4 <sup>7</sup>	4 <sup>11</sup>	4	9	16	18	17	29	64
Miscellaneous household equipment .....	86	56	31	25	42	43	55	81	109	184
Other housing .....	141	115	68	110	114	70	111	110	146	280
Apparel and services .....	327	247	115	109	226	232	255	284	396	608
Males, 2 and over .....	79	80	23	26	67	67	57	69	79	151
Females, 2 and over .....	106	83	42	36	82	69	94	84	133	187
Children under 2 .....	48	15	27	20	28	39	35	70	53	76
Other apparel products and services .....	94	4 <sup>69</sup>	4 <sup>22</sup>	4 <sup>27</sup>	49	56	69	60	131	195
Jewelry and watches .....	55	4 <sup>27</sup>	4 <sup>6</sup>	4 <sup>5</sup>	4 <sup>22</sup>	23	46	25	82	129
All other apparel products and services .....	39	4 <sup>42</sup>	4 <sup>17</sup>	4 <sup>23</sup>	4 <sup>26</sup>	33	23	35	49	66
Transportation .....	68	48	18	54	17	72	30	38	116	115
Health care .....	30	4 <sup>6</sup>	4 <sup>77</sup>	4 <sup>7</sup>	20	17	13	26	26	63
Entertainment .....	118	91	47	42	62	71	97	109	158	216
Toys, games, hobbies, and tricycles .....	49	4 <sup>20</sup>	4 <sup>19</sup>	4 <sup>21</sup>	27	42	41	52	76	69
Other entertainment .....	68	71	28	20	35	30	56	58	82	147
Education .....	140	4 <sup>57</sup>	4 <sup>87</sup>	17	46	21	55	88	215	377
All other gifts .....	139	65	76	68	88	89	159	109	148	257

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

<sup>2</sup> Value less than 0.5.

<sup>3</sup> Value less than 0.05.

<sup>4</sup> Data are likely to have large sampling errors.

<sup>5</sup> No data reported.