

**Table 31. Northeastern region 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) ....	15,632	906	1,734	1,432	1,241	2,209	1,774	1,426	2,181	2,729
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$42,025	\$2,390	\$7,625	\$12,230	\$17,254	\$24,548	\$34,552	\$44,058	\$58,642	\$108,619
Income after taxes <sup>1</sup> .....	38,887	2,343	7,556	12,044	16,766	23,486	32,065	40,923	54,160	98,718
Age of reference person .....	48.2	39.0	56.1	55.3	54.7	50.5	45.0	45.4	42.6	46.0
Average number in consumer unit:										
Persons .....	2.5	1.7	1.6	2.1	2.0	2.4	2.6	2.7	3.0	3.1
Children under 18 .....	.6	.4	.3	.5	.4	.5	.7	.7	.9	.8
Persons 65 and over .....	.3	.2	.5	.6	.7	.5	.3	.3	.1	.2
Earners .....	1.3	.7	.4	.6	.8	1.1	1.4	1.6	1.9	2.1
Vehicles .....	1.6	.5	.6	.8	1.3	1.4	1.8	2.1	2.3	2.2
Percent distribution:										
Sex of reference person:										
Male .....	59	45	27	35	58	56	67	72	71	76
Female .....	41	55	73	65	42	44	33	28	29	24
Housing tenure:										
Homeowner .....	60	17	31	41	54	57	56	70	81	86
With mortgage .....	35	8	6	11	13	23	32	47	63	68
Without mortgage .....	25	9	25	30	42	34	24	23	18	18
Renter .....	40	83	69	59	46	43	44	30	19	14
Race of reference person:										
Black .....	11	18	18	17	7	12	12	8	6	6
White and other .....	89	82	82	83	93	88	88	92	94	94
Education of reference person:										
Elementary (1-8) .....	8	11	22	16	9	9	5	4	2	1
High school (9-12) .....	42	46	51	53	55	49	40	40	38	23
College .....	50	42	28	32	35	42	55	56	60	76
Never attended and other .....	( <sup>2</sup> )	2	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )
At least one vehicle owned .....	77	37	44	58	74	82	87	91	94	93
Average annual expenditures .....	\$36,814	\$14,527	\$14,383	\$19,145	\$23,372	\$26,752	\$35,100	\$39,305	\$47,479	\$72,810
Food .....										
Food at home .....	5,326	2,589	2,735	3,039	3,857	4,360	5,076	5,570	6,811	9,133
Cereals and bakery products .....	3,153	1,815	2,100	2,177	2,769	2,683	3,190	3,491	3,999	4,300
Cereals and cereal products .....	523	324	320	320	459	449	550	591	676	704
Bakery products .....	187	113	129	130	155	161	204	211	233	241
Meats, poultry, fish, and eggs .....	336	211	191	189	304	288	346	379	443	463
Beef .....	830	520	570	677	735	709	826	876	1,051	1,087
Pork .....	220	138	138	187	194	184	203	248	308	274
Other meats .....	147	88	111	124	146	119	178	172	177	159
Poultry .....	123	91	74	95	112	119	123	138	157	147
Fish and seafood .....	186	102	135	145	164	155	181	192	224	267
Eggs .....	117	82	86	94	79	94	99	90	144	202
Dairy products .....	36	19	27	31	40	38	42	35	40	38
Fresh milk and cream .....	358	211	197	224	305	314	362	419	482	479
Other dairy products .....	139	98	87	93	121	138	138	173	180	158
Fruits and vegetables .....	219	113	110	131	184	176	223	247	302	321
Fresh fruits .....	550	294	404	393	516	462	539	574	650	791
Fresh vegetables .....	173	83	114	128	169	142	179	181	213	245
Processed fruits .....	169	76	135	116	155	145	168	162	189	257
Processed vegetables .....	127	79	97	83	123	105	117	134	149	187
Eggs .....	81	56	57	65	70	70	76	97	99	103

See footnotes at end of table.

**Table 31. Northeastern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97 — Continued**

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Other food at home .....	\$893	\$467	\$610	\$563	\$753	\$749	\$913	\$1,032	\$1,140	\$1,238
Sugar and other sweets .....	117	45	101	75	103	107	123	130	155	144
Fats and oils .....	91	45	73	79	79	76	100	102	119	101
Miscellaneous foods .....	380	180	263	199	332	305	375	472	517	519
Nonalcoholic beverages .....	253	170	161	194	210	235	271	271	278	349
Food prepared by consumer unit on out-of-town trips .....	52	27	12	16	28	25	44	58	72	125
Food away from home .....	2,173	774	634	862	1,088	1,677	1,886	2,079	2,812	4,833
Alcoholic beverages .....	404	207	141	245	149	259	512	371	399	881
Housing .....	12,278	5,493	5,940	7,604	9,088	9,350	11,243	12,861	15,379	22,665
Shelter .....	7,339	3,407	3,482	4,660	5,419	5,730	6,441	7,793	8,894	13,783
Owned dwellings .....	4,589	917	1,070	1,829	2,579	2,835	3,170	5,185	6,775	10,690
Mortgage interest and charges .....	2,278	380	249	469	624	1,018	1,479	2,703	3,679	6,097
Property taxes .....	1,520	410	493	792	1,231	1,139	1,183	1,672	2,161	2,990
Maintenance, repairs, insurance, other expenses .....	791	128	328	567	724	678	508	810	935	1,603
Rented dwellings .....	2,232	2,325	2,311	2,713	2,514	2,679	2,917	2,213	1,564	1,507
Other lodging .....	519	4164	101	118	326	216	355	396	555	1,586
Utilities, fuels, and public services .....	2,475	1,137	1,482	1,841	2,151	2,266	2,484	2,719	2,919	3,711
Natural gas .....	395	157	244	295	419	399	424	466	399	551
Electricity .....	828	359	495	626	699	766	805	927	982	1,249
Fuel oil and other fuels .....	271	491	164	190	236	246	259	274	352	419
Telephone services .....	770	478	479	603	637	668	803	836	901	1,123
Water and other public services .....	211	52	100	128	159	187	193	215	286	370
Household operations .....	504	107	107	327	212	261	467	431	683	1,231
Personal services .....	249	433	428	4188	496	114	243	245	445	521
Other household expenses .....	255	74	78	139	116	146	224	187	238	710
Housekeeping supplies .....	469	214	242	274	332	353	420	554	666	762
Laundry and cleaning supplies .....	119	59	99	96	82	94	121	134	156	157
Other household products .....	210	86	76	124	128	134	191	277	310	361
Postage and stationery .....	141	69	67	54	122	125	108	143	200	243
Household furnishings and equipment .....	1,491	629	628	502	974	741	1,431	1,363	2,216	3,178
Household textiles .....	83	31	34	39	56	58	66	70	118	180
Furniture .....	342	66	140	106	212	118	305	219	646	774
Floor coverings .....	115	40	425	424	416	427	4254	418	126	317
Major appliances .....	161	81	59	85	147	131	193	128	213	275
Small appliances, miscellaneous housewares .....	85	36	35	23	62	61	82	75	98	191
Miscellaneous household equipment .....	704	415	335	226	481	346	531	852	1,015	1,442
Apparel and services .....	2,039	1,441	816	787	1,366	1,301	1,969	2,071	2,546	4,094
Men and boys .....	454	216	190	215	300	311	429	498	546	912
Men, 16 and over .....	363	188	157	162	243	222	348	397	440	734
Boys, 2 to 15 .....	92	28	33	53	58	90	81	101	106	178
Women and girls .....	816	736	304	287	590	590	751	725	1,107	1,553
Women, 16 and over .....	707	665	267	250	511	502	607	629	931	1,394
Girls, 2 to 15 .....	109	71	37	37	79	88	144	97	177	159
Children under 2 .....	82	430	433	410	39	55	80	147	143	116
Footwear .....	329	4181	169	154	271	201	420	372	441	496
Other apparel products and services .....	358	279	119	120	166	144	289	328	309	1,017
Transportation .....	5,860	1,458	1,587	2,453	3,037	4,401	6,902	6,992	7,903	11,390
Vehicle purchases (net outlay) .....	2,077	4243	4555	4753	4693	1,662	3,161	2,805	2,769	3,676
Cars and trucks, new .....	998	(3)	4175	4184	4178	4611	1,570	4642	1,187	2,627
Cars and trucks, used .....	1,069	4243	380	569	514	1,052	1,591	2,162	1,526	1,035
Other vehicles .....	410	(3)	(3)	(3)	(3)	(3)	(3)	(3)	455	414
Gasoline and motor oil .....	969	349	321	483	609	783	1,033	1,165	1,459	1,621

See footnotes at end of table.

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Other vehicle expenses .....	\$2,228	\$565	\$512	\$944	\$1,387	\$1,550	\$2,208	\$2,489	\$3,044	\$4,701
Vehicle finance charges .....	213	<sup>4</sup> 24	43	88	103	157	257	311	369	339
Maintenance and repairs .....	612	149	159	307	412	510	575	686	792	1,225
Vehicle insurance .....	807	197	201	349	507	634	905	925	1,159	1,507
Vehicle rental, leases, licenses, other charges .....	596	195	109	200	364	248	471	567	724	1,631
Public transportation .....	586	301	200	272	349	406	501	534	631	1,392
Health care .....	1,710	594	1,008	1,312	1,824	1,858	1,597	1,865	1,972	2,332
Health insurance .....	844	320	548	718	912	910	763	892	1,048	1,051
Medical services .....	492	125	221	240	525	521	416	588	560	824
Drugs .....	260	117	183	240	323	318	279	241	254	287
Medical supplies .....	114	<sup>4</sup> 31	56	115	64	108	140	145	110	170
Entertainment .....	1,818	916	577	1,065	954	1,100	1,500	1,772	2,415	4,028
Fees and admissions .....	550	190	116	195	318	268	466	498	760	1,377
Television, radios, sound equipment .....	591	305	287	424	404	468	586	666	777	964
Pets, toys, and playground equipment .....	341	232	87	148	183	234	315	352	543	621
Other entertainment supplies, equipment, and services .....	337	188	87	298	49	130	133	256	335	1,066
Personal care products and services .....	524	205	241	346	367	428	464	573	613	987
Reading .....	201	73	84	119	141	166	186	198	229	404
Education .....	661	734	390	535	245	409	599	466	616	1,443
Tobacco products and smoking supplies .....	262	184	168	277	243	263	293	252	325	283
Miscellaneous .....	919	289	274	380	803	736	875	1,018	1,107	1,832
Cash contributions .....	847	160	175	352	369	387	943	795	916	2,264
Personal insurance and pensions .....	3,964	184	248	633	929	1,735	2,940	4,501	6,248	11,074
Life and other personal insurance .....	382	69	72	171	241	243	291	372	571	883
Pensions and Social Security .....	3,582	115	176	461	688	1,491	2,649	4,129	5,677	10,190
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	42,025	2,390	7,625	12,230	17,254	24,548	34,552	44,058	58,642	108,619
Wages and salaries .....	33,588	1,119	1,539	3,534	7,492	15,502	27,440	35,665	53,856	93,734
Self-employment income .....	2,051	<sup>4</sup> 178	197	326	<sup>4</sup> 76	379	870	1,804	877	8,965
Social Security, private and government retirement .....	4,540	495	4,092	5,822	8,202	6,756	4,701	5,053	2,357	3,412
Interest, dividends, rental income, other property income .....	738	94	41	263	299	424	572	858	1,012	1,921
Unemployment and workers' compensation, veterans' benefits .....	237	<sup>4</sup> 26	154	<sup>4</sup> 115	199	495	277	291	243	173
Public assistance, supplemental security income, food stamps .....	428	549	1,338	1,594	394	294	156	<sup>4</sup> 20	<sup>4</sup> 35	<sup>4</sup> 25
Regular contributions for support .....	257	57	141	391	<sup>4</sup> 281	469	252	248	<sup>4</sup> 166	225
Other income .....	186	229	122	185	312	229	283	119	95	164
Personal taxes .....	3,138	47	68	186	487	1,062	2,488	3,135	4,482	9,900
Federal income taxes .....	2,181	-36	11	76	246	681	1,739	2,144	3,183	7,001
State and local income taxes .....	805	15	27	55	138	263	567	790	1,124	2,604
Other taxes .....	152	<sup>4</sup> 67	31	56	104	118	183	200	176	295
Income after taxes .....	38,887	2,343	7,556	12,044	16,766	23,486	32,065	40,923	54,160	98,718

See footnotes at end of table.

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Addenda:										
Net change in total assets and liabilities .....	\$1,710	\$2,792	\$175	\$647	\$2,177	\$785	\$-4,089	\$-2,571	\$-468	\$11,166
Net change in total assets .....	5,996	2,640	-198	725	2,340	3,338	1,406	3,139	6,717	21,527
Net change in total liabilities .....	4,286	-152	-373	78	163	2,553	5,494	5,710	7,185	10,361
Other financial information:										
Other money receipts .....	324	<sup>4</sup> 173	147	317	347	100	297	221	297	753
Mortgage principal paid on owned property .....	-1,088	-159	-149	-184	-274	-529	-680	-1,279	-1,595	-3,054
Estimated market value of owned home .....	82,662	22,598	27,838	43,323	52,194	59,877	67,273	84,355	106,060	180,823
Estimated monthly rental value of owned home .....	565	161	195	319	407	445	444	621	749	1,133
Gifts of goods and services .....	1,201	801	530	662	1,017	680	1,039	1,171	1,492	2,394
Food .....	73	29	33	<sup>4</sup> 14	54	43	80	87	97	142
Housing .....	302	198	146	158	323	167	270	307	351	584
Housekeeping supplies .....	47	<sup>4</sup> 24	<sup>4</sup> 24	<sup>4</sup> 11	57	34	50	51	50	82
Household textiles .....	10	<sup>4</sup> 2	7	4	9	9	7	8	13	21
Appliances and miscellaneous housewares .....	36	<sup>4</sup> 27	48	42	<sup>4</sup> 25	18	37	<sup>4</sup> 23	44	92
Major appliances .....	13	<sup>4</sup> 6	<sup>4</sup> 0	41	<sup>4</sup> 19	<sup>4</sup> 2	<sup>4</sup> 26	<sup>4</sup> 7	<sup>4</sup> 20	24
Small appliances and miscellaneous housewares .....	23	<sup>4</sup> 21	48	41	46	17	<sup>4</sup> 12	<sup>4</sup> 16	24	68
Miscellaneous household equipment .....	78	43	41	22	76	38	55	78	91	179
Other housing .....	131	102	67	119	155	67	120	147	154	209
Apparel and services .....	293	330	121	74	282	193	314	307	400	461
Males, 2 and over .....	74	<sup>4</sup> 71	50	25	79	55	49	86	73	140
Females, 2 and over .....	99	<sup>4</sup> 156	46	43	119	74	93	89	121	140
Children under 2 .....	41	45	47	45	25	30	23	76	72	73
Other apparel products and services .....	79	<sup>4</sup> 98	<sup>4</sup> 18	42	<sup>4</sup> 59	<sup>4</sup> 34	<sup>4</sup> 148	<sup>4</sup> 57	<sup>4</sup> 134	<sup>4</sup> 109
Jewelry and watches .....	43	<sup>4</sup> 45	<sup>4</sup> 11	( <sup>3</sup> )	<sup>4</sup> 30	<sup>4</sup> 25	<sup>4</sup> 116	<sup>4</sup> 38	<sup>4</sup> 50	444
All other apparel products and services .....	36	<sup>4</sup> 53	47	42	<sup>4</sup> 29	49	<sup>4</sup> 32	<sup>4</sup> 19	<sup>4</sup> 84	<sup>4</sup> 65
Transportation .....	49	21	80	22	16	19	29	28	97	76
Health care .....	53	<sup>4</sup> 6	<sup>4</sup> 3	<sup>4</sup> 14	<sup>4</sup> 123	<sup>4</sup> 90	<sup>4</sup> 48	<sup>4</sup> 37	37	83
Entertainment .....	117	<sup>4</sup> 98	34	24	96	73	108	149	144	230
Toys, games, hobbies, and tricycles .....	42	<sup>4</sup> 25	<sup>4</sup> 11	42	<sup>4</sup> 50	<sup>4</sup> 22	<sup>4</sup> 48	<sup>4</sup> 58	62	<sup>4</sup> 66
Other entertainment .....	75	<sup>4</sup> 73	23	22	46	50	61	91	82	163
Education .....	172	<sup>4</sup> 80	<sup>4</sup> 25	<sup>4</sup> 279	<sup>4</sup> 23	<sup>4</sup> 36	<sup>4</sup> 77	<sup>4</sup> 139	166	500
All other gifts .....	142	40	88	76	99	59	113	117	199	318

<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> No data reported.

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