

**Table 34. Western 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) ....	19,005	920	1,771	1,976	1,809	2,711	2,239	1,856	2,514	3,208
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$42,125	\$2,266	\$7,667	\$12,631	\$17,308	\$24,639	\$34,534	\$44,568	\$58,237	\$110,790
Income after taxes <sup>1</sup> .....	37,855	2,222	7,537	12,313	16,706	22,998	31,544	40,016	52,332	96,844
Age of reference person .....	46.3	39.3	50.5	50.5	49.3	47.1	44.7	43.6	43.5	45.7
Average number in consumer unit:										
Persons .....	2.6	1.9	1.8	2.3	2.5	2.7	2.7	2.9	3.1	3.0
Children under 18 .....	.8	.5	.5	.7	.8	.8	.8	.8	1.0	.8
Persons 65 and over .....	.3	.2	.4	.5	.4	.4	.3	.1	.1	.1
Earners .....	1.4	1.0	.6	.8	1.0	1.2	1.4	1.8	1.9	2.1
Vehicles .....	2.0	1.2	1.0	1.3	1.6	1.9	2.2	2.5	2.7	2.9
Percent distribution:										
Sex of reference person:										
Male .....	60	40	38	48	56	61	62	65	68	76
Female .....	40	60	62	52	44	39	38	35	32	24
Housing tenure:										
Homeowner .....	58	29	33	46	50	47	57	63	76	85
With mortgage .....	38	11	9	16	18	24	37	51	65	74
Without mortgage .....	19	18	25	30	32	23	19	12	10	11
Renter .....	42	71	67	54	50	53	43	37	24	15
Race of reference person:										
Black .....	5	5	8	6	3	4	6	4	4	3
White and other .....	95	95	92	94	97	96	94	96	96	97
Education of reference person:										
Elementary (1-8) .....	7	7	16	14	16	10	5	2	1	( <sup>2</sup> )
High school (9-12) .....	32	36	41	44	40	37	33	29	30	15
College .....	60	56	41	41	44	53	62	69	69	85
Never attended and other .....	( <sup>2</sup> )	1	2	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )
At least one vehicle owned .....	88	61	63	80	87	91	95	97	96	97
Average annual expenditures .....	\$38,799	\$16,335	\$15,912	\$19,704	\$24,195	\$28,673	\$35,093	\$42,789	\$49,007	\$77,915
Food .....										
Food at home .....	5,171	2,769	2,539	3,304	3,659	4,277	5,147	5,928	6,384	8,291
Cereals and bakery products .....	3,163	1,961	1,839	2,347	2,616	2,981	3,102	3,450	3,596	4,532
Cereals and cereal products .....	478	278	272	364	398	406	465	539	549	713
Bakery products .....	180	126	92	153	145	164	188	194	205	249
Meats, poultry, fish, and eggs .....	298	151	180	210	253	243	277	345	344	464
Beef .....	774	521	477	615	651	817	714	810	881	1,031
Pork .....	231	169	130	187	198	250	213	241	289	278
Other meats .....	149	88	92	125	138	165	144	147	179	175
Poultry .....	91	64	61	68	90	85	86	93	93	134
Fish and seafood .....	150	111	89	131	116	153	135	173	159	207
Eggs .....	111	66	74	68	71	113	86	119	120	189
Dairy products .....	42	23	31	37	38	51	50	36	41	49
Fruits and vegetables .....	353	240	191	264	275	327	358	396	390	518
Fresh fruits .....	147	103	82	129	122	141	165	176	161	176
Fresh vegetables .....	207	137	109	135	153	186	192	221	229	342
Processed fruits .....	551	361	319	430	484	527	537	593	583	795
Processed vegetables .....	178	132	92	143	146	160	180	197	191	263
Other dairy products .....	170	107	109	141	160	169	163	175	161	244
Other meat products .....	121	78	66	87	104	112	111	134	146	175
Other vegetable products .....	82	44	51	59	75	87	84	88	84	113

See footnotes at end of table.

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Other food at home .....	\$1,006	\$561	\$581	\$675	\$808	\$904	\$1,028	\$1,112	\$1,192	\$1,475
Sugar and other sweets .....	124	48	84	89	104	109	136	124	157	165
Fats and oils .....	87	72	57	74	89	89	100	82	98	95
Miscellaneous foods .....	468	264	260	294	376	423	462	553	533	711
Nonalcoholic beverages .....	261	134	147	187	203	243	270	287	318	367
Food prepared by consumer unit on out-of-town trips .....	66	43	33	32	35	40	61	66	87	137
Food away from home .....	2,008	808	700	957	1,043	1,296	2,045	2,477	2,789	3,759
Alcoholic beverages .....	371	221	97	116	223	295	333	493	465	726
Housing .....	12,837	6,354	5,829	7,737	8,212	9,805	11,349	13,294	15,701	25,348
Shelter .....	7,756	3,793	3,674	4,747	4,690	5,886	6,935	8,293	9,362	15,315
Owned dwellings .....	4,647	1,367	1,022	1,783	1,601	2,261	3,548	4,803	6,800	12,076
Mortgage interest and charges .....	3,040	782	420	715	718	1,272	2,224	3,348	4,811	8,376
Property taxes .....	796	279	248	421	420	480	633	722	1,031	1,933
Maintenance, repairs, insurance, other expenses .....	810	307	354	647	463	509	690	732	958	1,767
Rented dwellings .....	2,633	2,181	2,489	2,801	2,902	3,342	3,157	3,045	2,100	1,800
Other lodging .....	477	245	163	163	187	282	231	445	462	1,438
Utilities, fuels, and public services .....	2,151	1,251	1,250	1,532	1,796	1,926	2,062	2,270	2,650	3,277
Natural gas .....	235	126	165	148	185	208	223	258	269	377
Electricity .....	732	409	437	569	641	664	700	772	874	1,082
Fuel oil and other fuels .....	46	42	35	49	64	51	56	35	50	34
Telephone services .....	797	519	479	560	643	734	788	841	1,025	1,143
Water and other public services .....	341	155	134	206	263	269	295	365	434	640
Household operations .....	690	175	207	265	325	531	478	563	678	1,936
Personal services .....	335	446	470	64	139	331	323	322	401	808
Other household expenses .....	355	129	138	200	186	201	155	241	277	1,128
Housekeeping supplies .....	575	314	222	383	523	417	455	620	620	1,116
Laundry and cleaning supplies .....	132	66	55	90	103	118	120	187	163	191
Other household products .....	249	112	101	179	158	186	213	258	307	468
Postage and stationery .....	194	137	65	115	263	113	122	175	149	457
Household furnishings and equipment .....	1,666	820	476	810	877	1,045	1,420	1,548	2,392	3,705
Household textiles .....	93	41	39	38	63	65	73	75	119	217
Furniture .....	383	79	100	109	136	264	333	312	485	1,033
Floor coverings .....	119	416	423	469	435	26	411	36	367	196
Major appliances .....	179	439	94	60	135	125	205	204	249	321
Small appliances, miscellaneous housewares .....	113	425	36	96	67	78	81	73	165	172
Miscellaneous household equipment .....	779	219	184	437	442	488	617	849	1,007	1,766
Apparel and services .....	1,829	719	648	731	1,178	1,422	1,595	2,043	2,348	3,651
Men and boys .....	444	106	79	136	273	348	363	523	581	972
Men, 16 and over .....	359	84	61	88	206	258	290	418	455	842
Boys, 2 to 15 .....	85	22	18	47	67	91	73	104	126	130
Women and girls .....	715	326	364	284	368	516	550	819	996	1,418
Women, 16 and over .....	600	273	339	256	296	420	415	679	840	1,210
Girls, 2 to 15 .....	115	53	25	29	72	96	135	140	155	207
Children under 2 .....	105	438	420	39	69	102	120	202	124	143
Footwear .....	301	183	136	125	231	272	297	359	377	487
Other apparel products and services .....	263	67	49	147	236	184	265	140	270	632
Transportation .....	6,992	3,168	2,823	3,049	4,160	5,233	7,265	8,425	8,454	13,721
Vehicle purchases (net outlay) .....	2,802	1,407	1,043	987	1,646	1,991	3,322	3,758	2,942	5,606
Cars and trucks, new .....	1,027	442	4342	4457	4148	701	1,218	1,484	1,196	2,281
Cars and trucks, used .....	1,685	1,365	702	525	1,470	1,246	2,031	2,200	1,683	2,990
Other vehicles .....	90	(3)	(3)	45	428	444	472	474	463	335
Gasoline and motor oil .....	1,161	591	611	684	856	1,026	1,182	1,342	1,571	1,770

See footnotes at end of table.

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Other vehicle expenses .....	\$2,517	\$983	\$753	\$1,170	\$1,424	\$1,892	\$2,363	\$2,859	\$3,370	\$5,129
Vehicle finance charges .....	276	110	61	90	134	197	272	402	423	516
Maintenance and repairs .....	828	290	317	463	540	711	856	878	1,007	1,546
Vehicle insurance .....	784	307	247	426	507	634	793	953	1,084	1,380
Vehicle rental, leases, licenses, other charges .....	630	277	128	191	243	350	442	626	856	1,687
Public transportation .....	511	187	415	208	234	324	397	466	572	1,216
Health care .....	1,783	618	1,160	1,431	1,676	1,668	1,732	1,762	1,990	2,708
Health insurance .....	741	291	474	591	645	695	756	786	944	1,006
Medical services .....	643	165	417	424	681	538	576	599	667	1,160
Drugs .....	290	111	215	321	274	337	294	294	244	354
Medical supplies .....	109	51	53	96	76	98	106	83	134	188
Entertainment .....	2,091	748	694	846	1,153	1,576	1,646	2,226	2,871	4,545
Fees and admissions .....	573	251	184	157	236	321	425	547	723	1,537
Television, radios, sound equipment .....	619	277	297	348	485	548	536	759	823	1,011
Pets, toys, and playground equipment .....	361	134	117	214	237	266	370	349	481	673
Other entertainment supplies, equipment, and services .....	539	86	96	128	195	441	314	570	844	1,324
Personal care products and services .....	568	203	264	322	414	460	564	568	718	1,023
Reading .....	180	77	83	93	103	143	171	177	228	360
Education .....	557	683	481	369	392	303	256	516	824	1,008
Tobacco products and smoking supplies .....	219	173	171	172	217	207	244	263	268	215
Miscellaneous .....	993	278	450	508	807	787	881	1,394	1,414	1,591
Cash contributions .....	1,090	85	337	364	1,006	590	857	1,005	1,219	2,819
Personal insurance and pensions .....	4,117	238	336	664	996	1,907	3,053	4,693	6,124	11,909
Life and other personal insurance .....	321	82	67	153	111	214	230	317	447	809
Pensions and Social Security .....	3,796	156	269	511	885	1,693	2,823	4,377	5,676	11,100
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	42,125	2,266	7,667	12,631	17,308	24,639	34,534	44,568	58,237	110,790
Wages and salaries .....	32,405	1,492	2,363	5,568	9,090	16,140	25,458	37,417	47,947	91,058
Self-employment income .....	3,149	<sup>4</sup> 307	185	322	704	1,304	2,398	2,343	4,345	10,509
Social Security, private and government retirement .....	4,013	363	3,106	4,454	5,476	5,137	4,769	2,953	3,420	4,065
Interest, dividends, rental income, other property income .....	1,174	27	138	231	453	649	748	901	1,321	3,844
Unemployment and workers' compensation, veterans' benefits .....	284	<sup>4</sup> 79	121	254	251	298	257	297	318	444
Public assistance, supplemental security income, food stamps .....	514	329	1,343	1,231	710	604	287	183	228	55
Regular contributions for support .....	306	159	164	260	346	255	340	345	435	330
Other income .....	281	123	246	311	278	253	278	128	223	485
Personal taxes .....	4,270	44	130	318	602	1,640	2,990	4,551	5,905	13,946
Federal income taxes .....	3,327	31	83	186	422	1,248	2,255	3,485	4,674	10,996
State and local income taxes .....	829	15	33	57	122	328	653	951	1,093	2,645
Other taxes .....	115	<sup>4</sup> 2	13	75	59	65	81	116	137	306
Income after taxes .....	37,855	2,222	7,537	12,313	16,706	22,998	31,544	40,016	52,332	96,844

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Addenda:										
Net change in total assets and liabilities .....	\$-1,864	\$-889	\$-1,304	\$-219	\$1,194	\$-2,107	\$-5,887	\$-841	\$-157	\$-4,109
Net change in total assets .....	6,566	921	82	864	3,211	2,351	2,215	4,674	9,572	22,507
Net change in total liabilities .....	8,430	1,809	1,386	1,083	2,016	4,458	8,102	5,515	9,729	26,617
Other financial information:										
Other money receipts .....	629	385	175	286	259	377	436	652	257	1,994
Mortgage principal paid on owned property .....	-1,180	-272	-215	-318	-340	-435	-872	-1,176	-1,762	-3,372
Estimated market value of owned home ...	99,100	44,953	42,527	56,773	61,316	70,579	79,374	90,633	123,667	216,776
Estimated monthly rental value of owned home .....	603	255	242	344	413	427	516	615	778	1,236
Gifts of goods and services .....	1,202	583	500	519	789	749	908	1,171	1,434	2,793
Food .....	63	<sup>4</sup> 8	<sup>4</sup> 16	25	38	27	73	75	90	129
Housing .....	304	187	111	174	190	169	228	248	342	746
Housekeeping supplies .....	38	<sup>4</sup> 6	10	26	35	20	34	46	51	74
Household textiles .....	9	11	2	4	7	6	5	8	12	23
Appliances and miscellaneous housewares .....	29	<sup>4</sup> 15	<sup>4</sup> 9	33	36	9	35	13	31	55
Major appliances .....	8	<sup>4</sup> 1	( <sup>3</sup> )	<sup>4</sup> 4	<sup>4</sup> 18	<sup>4</sup> 2	14	<sup>4</sup> 6	5	15
Small appliances and miscellaneous housewares .....	21	<sup>4</sup> 14	<sup>4</sup> 9	29	<sup>4</sup> 18	8	21	7	26	41
Miscellaneous household equipment .....	93	48	25	38	41	51	55	57	124	259
Other housing .....	134	108	65	73	72	83	98	123	124	335
Apparel and services .....	297	111	50	107	258	210	244	340	333	661
Males, 2 and over .....	58	<sup>4</sup> 28	18	30	40	57	49	57	53	126
Females, 2 and over .....	99	<sup>4</sup> 51	24	32	54	61	66	133	157	202
Children under 2 .....	48	<sup>4</sup> 15	<sup>4</sup> 6	18	19	35	64	98	58	74
Other apparel products and services .....	92	<sup>4</sup> 17	<sup>4</sup> 2	<sup>4</sup> 27	<sup>4</sup> 145	<sup>4</sup> 57	66	<sup>4</sup> 52	<sup>4</sup> 65	258
Jewelry and watches .....	60	( <sup>3</sup> )	<sup>4</sup> 1	<sup>4</sup> 15	<sup>4</sup> 140	<sup>4</sup> 29	<sup>4</sup> 36	<sup>4</sup> 17	<sup>4</sup> 21	<sup>4</sup> 191
All other apparel products and services .....	32	<sup>4</sup> 17	<sup>4</sup> 2	<sup>4</sup> 12	<sup>4</sup> 5	<sup>4</sup> 28	<sup>4</sup> 31	<sup>4</sup> 35	<sup>4</sup> 44	68
Transportation .....	87	42	38	44	23	120	48	55	114	188
Health care .....	52	( <sup>3</sup> )	<sup>4</sup> 171	<sup>4</sup> 6	<sup>4</sup> 88	<sup>4</sup> 23	<sup>4</sup> 18	34	18	97
Entertainment .....	112	56	42	59	21	77	104	123	131	260
Toys, games, hobbies, and tricycles .....	41	<sup>4</sup> 18	<sup>4</sup> 7	<sup>4</sup> 30	<sup>4</sup> 5	<sup>4</sup> 23	40	<sup>4</sup> 56	62	79
Other entertainment .....	71	38	36	29	16	53	64	67	70	181
Education .....	133	<sup>4</sup> 145	<sup>4</sup> 37	<sup>4</sup> 27	<sup>4</sup> 61	<sup>4</sup> 23	<sup>4</sup> 46	144	214	371
All other gifts .....	154	34	35	77	110	100	147	152	192	341

<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.