

Table 44. Consumer units of single females by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97

| Item | All single females | 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 and over |
| Number of consumer units (in thousands) | 17,171 | 13,851 | 1,456 | 3,906 | 2,798 | 1,372 | 1,881 | 1,200 | 1,237 |
| Consumer unit characteristics: | | | | | | | | | |
| Income before taxes ¹ | \$18,280 | \$18,280 | \$2,622 | \$7,684 | \$12,186 | \$17,195 | \$24,147 | \$33,787 | \$61,175 |
| Income after taxes ¹ | 16,815 | 16,815 | 2,555 | 7,549 | 11,977 | 16,472 | 22,384 | 30,608 | 52,319 |
| Age of reference person | 55.7 | 56.0 | 43.6 | 63.8 | 64.0 | 56.3 | 50.0 | 46.0 | 46.9 |
| Average number in consumer unit: | | | | | | | | | |
| Persons | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 |
| Children under 18 | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| Persons 65 and over | .4 | .4 | .3 | .6 | .6 | .5 | .3 | .2 | .1 |
| Earners | .5 | .5 | .6 | .2 | .4 | .6 | .8 | .8 | .9 |
| Vehicles | .8 | .8 | .5 | .6 | .9 | .9 | 1.0 | 1.1 | 1.2 |
| Percent distribution: | | | | | | | | | |
| Sex of reference person: | | | | | | | | | |
| Female | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Housing tenure: | | | | | | | | | |
| Homeowner | 50 | 50 | 28 | 45 | 59 | 58 | 47 | 50 | 67 |
| With mortgage | 17 | 18 | 6 | 7 | 12 | 18 | 22 | 38 | 51 |
| Without mortgage | 33 | 32 | 22 | 37 | 48 | 40 | 25 | 13 | 17 |
| Renter | 50 | 50 | 72 | 55 | 41 | 42 | 53 | 50 | 33 |
| Race of reference person: | | | | | | | | | |
| Black | 11 | 11 | 15 | 14 | 9 | 7 | 9 | 9 | 9 |
| White and other | 89 | 89 | 85 | 86 | 91 | 93 | 91 | 91 | 91 |
| Education of reference person: | | | | | | | | | |
| Elementary (1-8) | 11 | 11 | 12 | 23 | 13 | 4 | 2 | (²) | (²) |
| High school (9-12) | 38 | 38 | 36 | 47 | 48 | 46 | 29 | 20 | 9 |
| College | 51 | 51 | 51 | 29 | 39 | 50 | 69 | 80 | 90 |
| Never attended and other | (²) | (²) | 1 | 1 | (³) | (³) | (³) | (³) | (³) |
| At least one vehicle owned | 69 | 70 | 48 | 53 | 73 | 80 | 85 | 87 | 89 |
| Average annual expenditures | \$19,069 | \$20,022 | \$11,010 | \$12,546 | \$16,170 | \$21,508 | \$24,109 | \$29,767 | \$44,403 |
| Food | | | | | | | | | |
| Food at home | 2,390 | 2,509 | 1,693 | 1,860 | 2,180 | 2,668 | 2,648 | 3,383 | 4,545 |
| Cereals and bakery products | 1,485 | 1,539 | 1,043 | 1,398 | 1,509 | 1,765 | 1,480 | 1,979 | 1,909 |
| Cereals and cereal products | 232 | 237 | 164 | 216 | 238 | 275 | 236 | 273 | 288 |
| Bakery products | 78 | 80 | 65 | 73 | 82 | 81 | 79 | 91 | 99 |
| Meats, poultry, fish, and eggs | 154 | 157 | 99 | 143 | 156 | 194 | 157 | 183 | 190 |
| Beef | 333 | 338 | 278 | 325 | 358 | 372 | 292 | 351 | 409 |
| Pork | 87 | 90 | 75 | 87 | 100 | 105 | 68 | 78 | 124 |
| Other meats | 76 | 72 | 65 | 80 | 77 | 76 | 64 | 71 | 56 |
| Poultry | 41 | 43 | 32 | 44 | 44 | 43 | 40 | 44 | 50 |
| Fish and seafood | 68 | 71 | 64 | 57 | 84 | 82 | 67 | 71 | 81 |
| Eggs | 43 | 43 | 27 | 36 | 32 | 45 | 36 | 71 | 83 |
| Dairy products | 18 | 19 | 15 | 20 | 22 | 21 | 17 | 17 | 15 |
| Fruits and vegetables | 168 | 176 | 107 | 156 | 176 | 220 | 176 | 221 | 207 |
| Fresh milk and cream | 64 | 66 | 42 | 66 | 75 | 79 | 61 | 71 | 63 |
| Other dairy products | 104 | 110 | 66 | 90 | 101 | 140 | 115 | 150 | 144 |
| Fresh fruits | 287 | 299 | 189 | 273 | 281 | 337 | 294 | 419 | 366 |
| Fresh vegetables | 95 | 100 | 68 | 82 | 84 | 105 | 123 | 140 | 136 |
| Processed fruits | 88 | 91 | 55 | 88 | 85 | 113 | 73 | 138 | 105 |
| Processed vegetables | 62 | 65 | 35 | 62 | 65 | 72 | 58 | 89 | 78 |
| Eggs | 42 | 43 | 31 | 41 | 46 | 48 | 40 | 52 | 48 |

See footnotes at end of table.

Table 44. Consumer units of single females by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97 — Continued

| Item | All single females | 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 and over |
| Other food at home | \$465 | \$489 | \$306 | \$428 | \$456 | \$561 | \$483 | \$714 | \$639 |
| Sugar and other sweets | 62 | 66 | 45 | 65 | 55 | 66 | 59 | 107 | 80 |
| Fats and oils | 46 | 49 | 33 | 56 | 44 | 55 | 41 | 58 | 46 |
| Miscellaneous foods | 201 | 212 | 128 | 169 | 203 | 275 | 211 | 321 | 268 |
| Nonalcoholic beverages | 131 | 136 | 83 | 122 | 135 | 141 | 143 | 194 | 158 |
| Food prepared by consumer unit on out-of-town trips | 25 | 27 | 17 | 16 | 18 | 25 | 28 | 36 | 86 |
| Food away from home | 905 | 971 | 650 | 462 | 671 | 903 | 1,168 | 1,404 | 2,636 |
| Alcoholic beverages | 150 | 158 | 106 | 91 | 60 | 135 | 232 | 322 | 351 |
| Housing | 7,211 | 7,354 | 4,086 | 4,875 | 6,448 | 7,934 | 8,396 | 10,593 | 15,561 |
| Shelter | 4,297 | 4,307 | 2,205 | 2,597 | 3,622 | 4,623 | 5,137 | 6,455 | 10,029 |
| Owned dwellings | 1,925 | 1,915 | 525 | 891 | 1,709 | 1,998 | 1,962 | 2,752 | 6,277 |
| Mortgage interest and charges | 774 | 761 | 101 | 177 | 428 | 640 | 843 | 1,470 | 3,458 |
| Property taxes | 567 | 560 | 212 | 345 | 547 | 761 | 529 | 617 | 1,443 |
| Maintenance, repairs, insurance, other expenses | 584 | 595 | 212 | 369 | 734 | 597 | 591 | 665 | 1,376 |
| Rented dwellings | 2,194 | 2,198 | 1,452 | 1,588 | 1,780 | 2,467 | 2,962 | 3,525 | 3,194 |
| Other lodging | 178 | 194 | 228 | 117 | 133 | 158 | 213 | 178 | 558 |
| Utilities, fuels, and public services | 1,584 | 1,599 | 1,025 | 1,401 | 1,621 | 1,760 | 1,711 | 1,854 | 2,252 |
| Natural gas | 205 | 206 | 107 | 194 | 217 | 215 | 205 | 215 | 317 |
| Electricity | 574 | 575 | 349 | 506 | 644 | 666 | 619 | 641 | 666 |
| Fuel oil and other fuels | 73 | 73 | ⁴ 27 | 105 | 63 | 74 | 64 | ⁴ 41 | 97 |
| Telephone services | 565 | 572 | 448 | 451 | 515 | 576 | 641 | 777 | 923 |
| Water and other public services | 167 | 172 | 94 | 145 | 182 | 229 | 181 | 180 | 249 |
| Household operations | 320 | 326 | 187 | 199 | 310 | 339 | 352 | 436 | 759 |
| Personal services | 87 | 80 | ⁴ 93 | ⁴ 44 | ⁴ 72 | ⁴ 35 | ⁴ 113 | ⁴ 143 | ⁴ 137 |
| Other household expenses | 233 | 246 | 93 | 155 | 238 | 303 | 240 | 293 | 622 |
| Housekeeping supplies | 269 | 301 | 198 | 234 | 289 | 388 | 309 | 393 | 413 |
| Laundry and cleaning supplies | 60 | 66 | 34 | 58 | 72 | 82 | 68 | 75 | 79 |
| Other household products | 112 | 123 | 73 | 97 | 117 | 154 | 105 | 171 | 200 |
| Postage and stationery | 97 | 112 | 90 | 79 | 100 | 152 | 137 | 147 | 134 |
| Household furnishings and equipment | 741 | 821 | 472 | 444 | 607 | 825 | 887 | 1,455 | 2,106 |
| Household textiles | 56 | 57 | 40 | 26 | 41 | 56 | 82 | 89 | 142 |
| Furniture | 204 | 221 | 148 | 98 | 121 | 196 | 195 | 384 | 835 |
| Floor coverings | 22 | 24 | ⁴ 9 | ⁴ 10 | ⁴ 21 | ⁴ 14 | ⁴ 16 | ⁴ 57 | ⁴ 79 |
| Major appliances | 86 | 92 | 35 | 66 | 84 | 118 | 113 | 159 | 137 |
| Small appliances, miscellaneous housewares | 62 | 70 | 43 | 32 | 68 | 74 | 89 | 166 | 95 |
| Miscellaneous household equipment | 311 | 356 | 196 | 212 | 271 | 369 | 391 | 600 | 819 |
| Apparel and services | 1,032 | 1,142 | 645 | 674 | 686 | 1,430 | 1,242 | 2,022 | 2,545 |
| Men and boys | 53 | 60 | 46 | 36 | 44 | 97 | 60 | 148 | 58 |
| Men, 16 and over | 41 | 46 | ⁴ 44 | 26 | ⁴ 31 | 86 | 42 | 132 | ⁴ 22 |
| Boys, 2 to 15 | 13 | 14 | ⁴ 2 | 9 | 13 | 11 | 18 | 17 | 36 |
| Women and girls | 651 | 720 | 359 | 432 | 404 | 919 | 881 | 1,118 | 1,651 |
| Women, 16 and over | 631 | 700 | 347 | 426 | 395 | 888 | 845 | 1,078 | 1,612 |
| Girls, 2 to 15 | 19 | 20 | ⁴ 12 | 6 | 9 | 32 | 35 | 40 | 38 |
| Children under 2 | 17 | 19 | ⁴ 12 | 12 | 16 | 39 | 12 | ⁴ 42 | 28 |
| Footwear | 171 | 184 | ⁴ 135 | 133 | 98 | 236 | 151 | 428 | 315 |
| Other apparel products and services | 140 | 159 | 94 | 62 | 124 | 138 | 140 | 285 | 494 |
| Transportation | 2,639 | 2,697 | 1,090 | 1,563 | 1,919 | 2,628 | 3,608 | 4,506 | 6,863 |
| Vehicle purchases (net outlay) | 916 | 908 | ⁴ 203 | 525 | 531 | ⁴ 648 | 1,158 | ⁴ 1,529 | 3,102 |
| Cars and trucks, new | 514 | 482 | ⁴ 167 | ⁴ 169 | ⁴ 335 | ⁴ 390 | ⁴ 603 | ⁴ 947 | 1,638 |
| Cars and trucks, used | 396 | 419 | ⁴ 37 | 356 | 196 | 258 | 555 | ⁴ 582 | 1,384 |
| Other vehicles | 46 | 47 | (³) | (³) | (³) | (³) | (³) | (³) | ⁴ 80 |
| Gasoline and motor oil | 457 | 468 | 321 | 287 | 409 | 518 | 632 | 744 | 772 |

See footnotes at end of table.

Table 44. Consumer units of single females by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97 — Continued

| Item | All single females | 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 and over |
| Other vehicle expenses | \$980 | \$1,030 | \$427 | \$502 | \$816 | \$1,154 | \$1,516 | \$1,854 | \$2,213 |
| Vehicle finance charges | 79 | 81 | 26 | 27 | 43 | 70 | 168 | 175 | 194 |
| Maintenance and repairs | 323 | 347 | 177 | 189 | 320 | 410 | 490 | 548 | 627 |
| Vehicle insurance | 371 | 379 | 152 | 178 | 331 | 504 | 551 | 661 | 716 |
| Vehicle rental, leases, licenses, other charges | 207 | 223 | 72 | 108 | 123 | 170 | 307 | 470 | 676 |
| Public transportation | 286 | 292 | 138 | 250 | 162 | 309 | 302 | 380 | 777 |
| Health care | 1,375 | 1,440 | 722 | 1,288 | 1,776 | 1,644 | 1,442 | 1,782 | 1,421 |
| Health insurance | 638 | 653 | 304 | 632 | 889 | 733 | 599 | 623 | 613 |
| Medical services | 364 | 388 | 204 | 230 | 416 | 498 | 466 | 679 | 510 |
| Drugs | 298 | 320 | 166 | 365 | 363 | 336 | 294 | 384 | 205 |
| Medical supplies | 75 | 80 | 48 | 60 | 109 | 78 | 84 | 96 | 93 |
| Entertainment | 813 | 869 | 547 | 497 | 676 | 874 | 1,045 | 1,416 | 2,012 |
| Fees and admissions | 217 | 227 | 144 | 98 | 140 | 224 | 291 | 421 | 645 |
| Television, radios, sound equipment | 327 | 344 | 209 | 249 | 267 | 423 | 440 | 472 | 601 |
| Pets, toys, and playground equipment | 187 | 209 | 153 | 99 | 186 | 167 | 244 | 365 | 481 |
| Other entertainment supplies, equipment, and services | 82 | 90 | 41 | 51 | 82 | 60 | 71 | 159 | 284 |
| Personal care products and services | 370 | 389 | 204 | 227 | 357 | 442 | 475 | 651 | 699 |
| Reading | 125 | 131 | 66 | 70 | 110 | 133 | 172 | 204 | 311 |
| Education | 341 | 335 | 659 | 286 | 345 | 198 | 256 | 363 | 320 |
| Tobacco products and smoking supplies | 118 | 122 | 90 | 98 | 131 | 172 | 130 | 201 | 70 |
| Miscellaneous | 572 | 595 | 316 | 378 | 555 | 882 | 808 | 597 | 994 |
| Cash contributions | 744 | 877 | 620 | 431 | 510 | 1,488 | 1,689 | 669 | 1,710 |
| Personal insurance and pensions | 1,189 | 1,404 | 167 | 208 | 417 | 877 | 1,965 | 3,057 | 7,000 |
| Life and other personal insurance | 137 | 133 | 63 | 94 | 129 | 98 | 205 | 150 | 267 |
| Pensions and Social Security | 1,052 | 1,271 | 104 | 114 | 288 | 779 | 1,760 | 2,907 | 6,734 |
| Sources of income and personal taxes: ¹ | | | | | | | | | |
| Money income before taxes | 18,280 | 18,280 | 2,622 | 7,684 | 12,186 | 17,195 | 24,147 | 33,787 | 61,175 |
| Wages and salaries | 10,954 | 10,954 | 1,208 | 1,250 | 3,188 | 7,951 | 16,709 | 26,186 | 50,417 |
| Self-employment income | 424 | 424 | ⁴ -48 | ⁴ 54 | 133 | 215 | 470 | 776 | 2,628 |
| Social Security, private and government retirement | 5,337 | 5,337 | 964 | 5,351 | 7,814 | 7,512 | 5,028 | 4,244 | 3,958 |
| Interest, dividends, rental income, other property income | 823 | 823 | -2 | 105 | 341 | 791 | 1,079 | 1,847 | 3,802 |
| Unemployment and workers' compensation, veterans' benefits | 102 | 102 | ⁴ 25 | 117 | 179 | ⁴ 70 | 161 | ⁴ 15 | ⁴ |
| Public assistance, supplemental security income, food stamps | 210 | 210 | 193 | 528 | 94 | ⁴ 114 | ⁴ 64 | ⁴ 19 | (³) |
| Regular contributions for support | 252 | 252 | 160 | 171 | 196 | ⁴ 239 | 387 | 577 | 233 |
| Other income | 178 | 178 | 122 | 108 | 239 | 302 | 248 | ⁴ 123 | 134 |
| Personal taxes | 1,465 | 1,465 | 67 | 135 | 209 | 723 | 1,763 | 3,179 | 8,856 |
| Federal income taxes | 1,107 | 1,107 | 35 | 93 | 128 | 523 | 1,339 | 2,444 | 6,777 |
| State and local income taxes | 287 | 287 | 2 | 16 | 7 | 118 | 346 | 622 | 1,886 |
| Other taxes | 71 | 71 | ⁴ 30 | 27 | 73 | 81 | 79 | 113 | 192 |
| Income after taxes | 16,815 | 16,815 | 2,555 | 7,549 | 11,977 | 16,472 | 22,384 | 30,608 | 52,319 |

See footnotes at end of table.

Table 44. Consumer units of single females by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97 — Continued

| Item | All single females | 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 and over |
| Addenda: | | | | | | | | | |
| Net change in total assets and liabilities | \$-1,281 | \$-2,190 | \$1,066 | \$-912 | \$39 | \$-2,952 | \$-1,655 | \$-8,403 | \$-9,038 |
| Net change in total assets | 857 | 330 | 579 | -131 | 745 | -375 | 3,195 | -3,511 | 710 |
| Net change in total liabilities | 2,138 | 2,520 | -486 | 780 | 706 | 2,577 | 4,850 | 4,892 | 9,748 |
| Other financial information: | | | | | | | | | |
| Other money receipts | 342 | 387 | 240 | 132 | 237 | 194 | 443 | 482 | 1,743 |
| Mortgage principal paid on owned property | -364 | -376 | -76 | -108 | -238 | -333 | -282 | -696 | -1,765 |
| Estimated market value of owned home | 46,216 | 45,051 | 20,939 | 31,244 | 48,959 | 54,276 | 42,703 | 51,001 | 95,741 |
| Estimated monthly rental value of owned home .. | 343 | 337 | 157 | 237 | 372 | 401 | 347 | 356 | 683 |
| Gifts of goods and services | 808 | 870 | 557 | 549 | 662 | 1,103 | 939 | 1,364 | 1,753 |
| Food | 35 | 32 | 20 | 16 | 20 | 23 | 36 | 119 | 40 |
| Housing | 214 | 235 | 209 | 164 | 173 | 250 | 305 | 299 | 411 |
| Housekeeping supplies | 38 | 42 | 29 | 23 | 31 | 59 | 53 | 73 | 60 |
| Household textiles | 10 | 12 | 10 | 8 | 7 | 15 | 22 | 16 | 17 |
| Appliances and miscellaneous housewares | 31 | 35 | ⁴ 20 | 12 | 31 | 50 | 67 | 61 | 37 |
| Major appliances | 6 | 6 | (³) | ⁴ 2 | ⁴ 3 | ⁴ 13 | ⁴ 6 | ⁴ 8 | ⁴ 20 |
| Small appliances and miscellaneous housewares | 25 | 29 | ⁴ 20 | 10 | 27 | ⁴ 37 | 61 | 53 | 17 |
| Miscellaneous household equipment | 57 | 69 | 29 | 47 | 40 | 54 | 83 | 123 | 173 |
| Other housing | 78 | 78 | 122 | 74 | 64 | 72 | 78 | 24 | 124 |
| Apparel and services | 201 | 216 | 130 | 118 | 128 | 287 | 215 | 441 | 470 |
| Males, 2 and over | 53 | 59 | 46 | 34 | 44 | 94 | 60 | 148 | 58 |
| Females, 2 and over | 83 | 80 | 53 | 43 | 41 | 109 | 115 | 139 | 147 |
| Children under 2 | 17 | 19 | ⁴ 12 | 12 | 16 | 39 | 12 | ⁴ 42 | 28 |
| Other apparel products and services | 48 | 57 | ⁴ 19 | ⁴ 28 | ⁴ 28 | ⁴ 44 | ⁴ 28 | ⁴ 111 | ⁴ 238 |
| Jewelry and watches | 29 | 36 | ⁴ 15 | ⁴ 8 | ⁴ 15 | ⁴ 27 | ⁴ 7 | ⁴ 59 | ⁴ 202 |
| All other apparel products and services | 19 | 22 | ⁴ 4 | ⁴ 21 | ⁴ 13 | ⁴ 17 | ⁴ 21 | ⁴ 53 | ⁴ 36 |
| Transportation | 51 | 52 | 9 | 46 | 35 | 36 | 26 | 38 | 226 |
| Health care | 41 | 39 | ⁴ 9 | 36 | ⁴ 3 | ⁴ 212 | ⁴ 12 | ⁴ 19 | ⁴ 35 |
| Entertainment | 81 | 92 | 51 | 59 | 55 | 88 | 118 | 206 | 173 |
| Toys, games, hobbies, and tricycles | 32 | 39 | ⁴ 31 | ⁴ 16 | ⁴ 28 | ⁴ 31 | ⁴ 37 | ⁴ 114 | ⁴ 76 |
| Other entertainment | 49 | 53 | 20 | 43 | 26 | 57 | 81 | 92 | 97 |
| Education | 82 | 93 | ⁴ 81 | ⁴ 20 | ⁴ 143 | ⁴ 83 | ⁴ 104 | ⁴ 122 | ⁴ 185 |
| All other gifts | 103 | 111 | 49 | 89 | 106 | 123 | 124 | 120 | 212 |

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

² Value less than 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.
n.a. Not applicable