

**Table 40. Consumer units of five 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 \$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) .....	8,622	595	699	666	1,269	1,234	972	1,566	1,619
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$47,330	\$5,757	\$12,753	\$17,459	\$25,069	\$34,958	\$44,749	\$58,402	\$107,569
Income after taxes <sup>1</sup> .....	44,218	5,860	12,935	17,532	24,403	33,432	41,963	54,459	98,025
Age of reference person .....	40.9	39.2	39.4	39.2	40.2	40.5	40.2	41.2	43.7
Average number in consumer unit:									
Persons .....	5.6	5.4	5.7	5.7	5.7	5.7	5.7	5.5	5.5
Children under 18 .....	2.9	3.2	3.2	3.3	3.0	2.9	2.9	2.7	2.6
Persons 65 and over .....	.1	<sup>2</sup> .1	<sup>2</sup> .1	<sup>2</sup> .1	.2	.1	.1	.1	.1
Earners .....	2.2	1.3	1.3	1.6	2.0	2.3	2.5	2.6	2.8
Vehicles .....	2.5	1.3	1.3	1.8	2.1	2.4	2.8	2.9	3.4
Percent distribution:									
Sex of reference person:									
Male .....	68	38	44	52	64	72	81	78	80
Female .....	32	62	56	48	36	28	19	22	20
Housing tenure:									
Homeowner .....	67	34	39	44	50	68	79	80	92
With mortgage .....	53	20	27	25	35	52	65	67	79
Without mortgage .....	14	14	13	19	15	16	14	14	13
Renter .....	33	66	61	56	50	32	21	20	8
Race of reference person:									
Black .....	17	39	32	25	18	15	14	12	9
White and other .....	83	61	68	75	82	85	86	88	91
Education of reference person:									
Elementary (1-8) .....	10	19	15	17	18	12	5	3	2
High school (9-12) .....	47	57	63	58	59	51	49	42	25
College .....	42	23	20	24	23	36	45	55	73
Never attended and other .....	1	1	1	1	( <sup>3</sup> )	1	1	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned .....	90	65	72	88	89	93	97	97	97
Average annual expenditures .....	\$45,158	\$23,985	\$21,186	\$27,172	\$31,726	\$39,178	\$43,267	\$51,530	\$78,549
Food .....									
Food at home .....	7,313	5,320	4,972	5,188	5,682	6,795	7,143	7,959	10,261
Cereals and bakery products .....	4,979	4,192	4,146	4,134	4,285	4,821	4,696	5,350	6,090
Cereals and cereal products .....	789	701	572	575	623	787	781	836	1,016
Bakery products .....	325	271	280	270	266	321	306	353	397
Meats, poultry, fish, and eggs .....	464	430	292	305	357	466	475	483	619
Beef .....	1,352	1,191	1,382	1,321	1,281	1,253	1,172	1,450	1,517
Pork .....	425	373	434	387	376	397	313	521	475
Other meats .....	290	246	354	371	290	270	303	276	278
Poultry .....	184	160	149	143	171	175	167	176	240
Fish and seafood .....	252	231	261	197	236	247	228	265	286
Eggs .....	139	119	119	153	139	95	100	154	182
Dairy products .....	63	62	65	69	69	70	61	59	56
Fresh milk and cream .....	578	467	470	372	499	594	571	615	709
Other dairy products .....	266	233	210	196	271	287	263	276	287
Fruits and vegetables .....	311	235	259	176	228	306	308	339	422
Fresh fruits .....	768	590	607	721	624	758	697	844	953
Fresh vegetables .....	246	177	147	233	178	236	237	322	292
Processed fruits .....	221	160	197	209	211	224	184	220	270
Processed vegetables .....	164	121	114	156	117	151	160	172	229
Eggs .....	138	132	149	124	117	148	115	130	163

See footnotes at end of table.

**Table 40. Consumer units of five or more 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 .....	\$1,492	\$1,242	\$1,114	\$1,145	\$1,257	\$1,428	\$1,476	\$1,605	\$1,894
Sugar and other sweets .....	192	160	136	164	149	179	183	232	236
Fats and oils .....	140	149	145	155	114	126	136	162	145
Miscellaneous foods .....	695	551	510	476	612	656	667	736	909
Nonalcoholic beverages .....	404	347	306	311	352	421	442	382	493
Food prepared by consumer unit on out-of-town trips .....	61	<sup>2</sup> 35	<sup>2</sup> 17	39	30	46	49	92	111
Food away from home .....	2,334	1,128	827	1,054	1,397	1,974	2,447	2,609	4,171
Alcoholic beverages .....	294	107	112	95	157	295	271	278	570
Housing .....	13,487	8,524	7,496	8,236	10,313	11,384	13,230	14,789	22,730
Shelter .....	7,313	4,515	3,975	4,357	5,549	6,030	7,366	8,093	12,576
Owned dwellings .....	5,035	1,516	1,157	1,518	2,625	3,794	5,547	6,192	10,858
Mortgage interest and charges .....	3,360	953	683	928	1,748	2,483	3,678	4,272	7,261
Property taxes .....	1,019	345	216	369	542	812	991	1,238	2,220
Maintenance, repairs, insurance, other expenses .....	656	218	259	220	335	499	878	682	1,378
Rented dwellings .....	1,937	2,899	2,788	2,750	2,845	2,050	1,583	1,488	733
Other lodging .....	341	<sup>2</sup> 100	<sup>2</sup> 29	89	79	186	236	414	985
Utilities, fuels, and public services .....	3,108	2,615	2,260	2,538	2,716	3,069	3,099	3,378	3,973
Natural gas .....	375	336	259	274	343	356	405	387	493
Electricity .....	1,199	1,073	900	1,046	1,063	1,185	1,174	1,287	1,483
Fuel oil and other fuels .....	133	81	88	75	112	128	120	179	181
Telephone services .....	990	843	749	868	838	1,002	947	1,065	1,262
Water and other public services .....	411	283	264	275	361	398	453	460	553
Household operations .....	677	235	146	223	318	408	598	708	1,755
Personal services .....	460	<sup>2</sup> 143	101	169	203	317	454	511	1,117
Other household expenses .....	217	92	46	54	116	91	145	196	638
Housekeeping supplies .....	595	390	338	298	454	567	612	659	861
Laundry and cleaning supplies .....	197	143	125	156	185	185	179	228	243
Other household products .....	271	209	133	109	196	269	309	284	395
Postage and stationery .....	127	<sup>2</sup> 38	<sup>2</sup> 80	<sup>2</sup> 34	72	113	124	146	223
Household furnishings and equipment .....	1,793	768	777	821	1,277	1,310	1,556	1,951	3,566
Household textiles .....	84	35	43	47	52	81	64	98	159
Furniture .....	400	264	151	175	250	360	353	323	902
Floor coverings .....	115	<sup>2</sup> 19	<sup>2</sup> 1	<sup>2</sup> 13	<sup>2</sup> 438	<sup>2</sup> 21	<sup>2</sup> 37	<sup>2</sup> 45	139
Major appliances .....	233	178	128	153	196	244	212	269	327
Small appliances, miscellaneous housewares .....	96	54	32	60	46	61	87	84	213
Miscellaneous household equipment .....	866	218	422	374	294	544	804	1,131	1,826
Apparel and services .....	2,990	1,868	1,396	1,740	2,029	2,061	2,156	3,349	5,556
Men and boys .....	750	305	427	333	527	447	583	777	1,524
Men, 16 and over .....	460	<sup>2</sup> 111	147	<sup>2</sup> 98	285	251	351	497	1,043
Boys, 2 to 15 .....	290	194	280	235	242	197	232	280	481
Women and girls .....	1,091	568	441	463	669	718	843	1,347	2,066
Women, 16 and over .....	796	391	314	270	482	366	514	1,017	1,659
Girls, 2 to 15 .....	294	177	127	192	187	352	330	329	408
Children under 2 .....	193	<sup>2</sup> 229	118	165	187	193	168	174	246
Footwear .....	562	378	276	630	523	409	393	615	844
Other apparel products and services .....	395	388	<sup>2</sup> 135	150	123	294	169	436	876
Transportation .....	8,530	4,242	3,305	6,539	6,108	8,586	7,792	9,780	14,236
Vehicle purchases (net outlay) .....	3,800	1,978	1,141	3,815	2,852	4,332	2,760	4,292	6,097
Cars and trucks, new .....	1,248	<sup>2</sup> 860	<sup>2</sup> 368	<sup>2</sup> 319	<sup>2</sup> 330	<sup>2</sup> 1,682	<sup>2</sup> 783	1,257	2,846
Cars and trucks, used .....	2,495	1,118	773	3,515	2,506	2,651	1,951	2,920	3,116
Other vehicles .....	56	( <sup>4</sup> )	( <sup>4</sup> )	<sup>2</sup> 60	<sup>2</sup> 16	( <sup>4</sup> )	<sup>2</sup> 26	<sup>2</sup> 115	<sup>2</sup> 135
Gasoline and motor oil .....	1,538	799	800	1,084	1,234	1,536	1,711	1,825	2,174

See footnotes at end of table.

**Table 40. Consumer units of five or more 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 vehicle expenses .....	\$2,795	\$1,291	\$1,147	\$1,483	\$1,769	\$2,477	\$2,947	\$3,270	\$5,057
Vehicle finance charges .....	445	178	145	170	294	462	555	608	669
Maintenance and repairs .....	885	438	454	616	579	820	903	893	1,589
Vehicle insurance .....	933	389	387	525	608	895	969	1,137	1,600
Vehicle rental, leases, licenses, other charges .....	532	286	161	172	288	300	520	633	1,198
Public transportation .....	397	174	217	158	252	241	373	393	907
Health care .....	1,896	986	832	1,174	1,466	1,791	2,089	2,245	2,919
Health insurance .....	819	431	298	311	668	850	1,025	955	1,236
Medical services .....	685	387	274	615	440	580	672	873	1,101
Drugs .....	265	121	176	193	286	256	278	257	357
Medical supplies .....	126	247	85	55	72	105	115	160	225
Entertainment .....	2,197	982	996	949	1,197	1,879	2,062	2,632	4,208
Fees and admissions .....	553	141	92	125	228	323	503	684	1,413
Television, radios, sound equipment .....	725	436	581	439	523	661	833	829	1,070
Pets, toys, and playground equipment .....	427	275	205	190	244	425	399	568	639
Other entertainment supplies, equipment, and services .....	492	130	118	195	202	471	327	551	1,086
Personal care products and services .....	719	384	320	423	541	628	712	871	1,126
Reading .....	141	66	47	66	85	106	142	177	275
Education .....	738	297	237	434	428	605	654	1,023	1,339
Tobacco products and smoking supplies .....	352	288	311	369	326	426	404	351	319
Miscellaneous .....	939	285	271	518	798	786	964	1,267	1,526
Cash contributions .....	859	<sup>2</sup> 128	<sup>2</sup> 92	102	499	669	998	1,008	1,971
Personal insurance and pensions .....	4,705	507	798	1,336	2,095	3,165	4,650	5,803	11,513
Life and other personal insurance .....	464	194	169	226	283	377	433	508	974
Pensions and Social Security .....	4,241	313	629	1,109	1,812	2,788	4,217	5,295	10,539
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	47,330	5,757	12,753	17,459	25,069	34,958	44,749	58,402	107,569
Wages and salaries .....	40,084	2,210	6,468	12,098	19,398	30,140	38,648	53,002	92,212
Self-employment income .....	3,346	<sup>2</sup> 223	662	860	1,078	1,578	2,940	2,999	10,544
Social Security, private and government retirement .....	1,490	909	1,494	1,035	1,655	1,571	1,513	1,046	2,114
Interest, dividends, rental income, other property income .....	333	<sup>2-3</sup>	<sup>2</sup> 0	<sup>2</sup> 11	120	107	206	321	1,159
Unemployment and workers' compensation, veterans' benefits .....	298	<sup>2</sup> 91	166	262	407	349	400	209	345
Public assistance, supplemental security income, food stamps .....	1,167	2,406	3,475	2,756	1,921	677	520	291	78
Regular contributions for support .....	375	<sup>2</sup> 140	319	250	224	265	360	387	738
Other income .....	238	<sup>2</sup> 227	<sup>2</sup> 170	187	266	271	161	148	378
Personal taxes .....	3,111	-102	-182	-73	666	1,526	2,786	3,943	9,544
Federal income taxes .....	2,277	-150	-250	-187	376	1,016	1,983	2,868	7,334
State and local income taxes .....	695	5	36	76	252	434	707	927	1,801
Other taxes .....	139	<sup>2</sup> 43	31	37	38	77	96	148	409
Income after taxes .....	44,218	5,860	12,935	17,532	24,403	33,432	41,963	54,459	98,025

See footnotes at end of table.

**Table 40. Consumer units of five or more 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
Addenda:									
Net change in total assets and liabilities .....	\$-2,011	\$-653	\$-540	\$-4,242	\$121	\$-7,516	\$-3,696	\$-2,233	\$1,527
Net change in total assets .....	3,742	-413	1,736	-1,072	1,338	4,307	5,135	3,180	9,281
Net change in total liabilities .....	5,753	240	2,275	3,170	1,217	11,822	8,830	5,413	7,754
Other financial information:									
Other money receipts .....	274	<sup>2</sup> 138	<sup>2</sup> 266	<sup>2</sup> 97	77	204	455	243	530
Mortgage principal paid on owned property .....	-1,443	-434	-360	-323	-649	-967	-1,325	-1,901	-3,356
Estimated market value of owned home .....	82,540	41,448	22,722	30,407	45,059	63,533	82,653	98,211	173,593
Estimated monthly rental value of owned home ..	578	205	191	238	330	478	611	713	1,142
Gifts of goods and services .....	945	670	282	330	417	616	644	927	2,235
Food .....	64	<sup>2</sup> 13	<sup>2</sup> 20	<sup>2</sup> 22	7	46	30	104	145
Housing .....	210	193	114	118	96	145	160	190	462
Housekeeping supplies .....	29	<sup>2</sup> 6	<sup>2</sup> 0	<sup>2</sup> 6	<sup>2</sup> 10	17	54	34	54
Household textiles .....	6	<sup>2</sup> 3	<sup>2</sup> 2	<sup>2</sup> 2	6	5	<sup>2</sup> 3	6	15
Appliances and miscellaneous housewares .....	23	<sup>2</sup> 17	<sup>2</sup> 4	<sup>2</sup> 3	<sup>2</sup> 5	<sup>2</sup> 19	<sup>2</sup> 5	<sup>2</sup> 7	75
Major appliances .....	4	<sup>2</sup> 2	<sup>2</sup> 4	<sup>2</sup> 3	<sup>2</sup> 1	<sup>2</sup> 9	<sup>2</sup> 0	<sup>2</sup> 1	10
Small appliances and miscellaneous housewares .....	19	<sup>2</sup> 14	<sup>2</sup> 0	<sup>2</sup> 1	<sup>2</sup> 4	<sup>2</sup> 10	<sup>2</sup> 5	<sup>2</sup> 6	64
Miscellaneous household equipment .....	39	<sup>2</sup> 14	<sup>2</sup> 6	15	21	20	42	76	62
Other housing .....	113	154	102	92	54	84	56	67	257
Apparel and services .....	350	381	<sup>2</sup> 14	107	221	179	130	217	929
Males, 2 and over .....	83	<sup>2</sup> 3	<sup>2</sup> 1	<sup>2</sup> 33	76	49	27	45	225
Females, 2 and over .....	102	<sup>2</sup> 23	<sup>2</sup> 3	<sup>2</sup> 41	61	39	38	92	227
Children under 2 .....	75	<sup>2</sup> 83	<sup>2</sup> 9	<sup>2</sup> 32	54	67	47	56	154
Other apparel products and services .....	91	<sup>2</sup> 72	( <sup>4</sup> )	<sup>2</sup> 0	<sup>2</sup> 30	<sup>2</sup> 24	<sup>2</sup> 18	<sup>2</sup> 24	323
Jewelry and watches .....	68	<sup>2</sup> 72	( <sup>4</sup> )	<sup>2</sup> 0	<sup>2</sup> 13	<sup>2</sup> 21	<sup>2</sup> 18	<sup>2</sup> 7	<sup>2</sup> 247
All other apparel products and services .....	23	( <sup>4</sup> )	( <sup>4</sup> )	<sup>2</sup> 0	<sup>2</sup> 17	<sup>2</sup> 3	( <sup>4</sup> )	<sup>2</sup> 17	<sup>2</sup> 75
Transportation .....	59	<sup>2</sup> 4	<sup>2</sup> 33	4	2	29	17	50	215
Health care .....	16	( <sup>4</sup> )	<sup>2</sup> 8	( <sup>4</sup> )	<sup>2</sup> 14	<sup>2</sup> 16	<sup>2</sup> 4	<sup>2</sup> 38	<sup>2</sup> 20
Entertainment .....	95	<sup>2</sup> 20	<sup>2</sup> 56	<sup>2</sup> 22	<sup>2</sup> 25	92	103	126	179
Toys, games, hobbies, and tricycles .....	48	<sup>2</sup> 1	<sup>2</sup> 43	( <sup>5</sup> )	<sup>2</sup> 15	<sup>2</sup> 41	<sup>2</sup> 64	<sup>2</sup> 66	<sup>2</sup> 78
Other entertainment .....	47	<sup>2</sup> 18	<sup>2</sup> 13	<sup>2</sup> 22	9	51	38	60	101
Education .....	68	<sup>2</sup> 44	<sup>2</sup> 23	<sup>2</sup> 29	<sup>2</sup> 6	<sup>2</sup> 49	<sup>2</sup> 129	<sup>2</sup> 66	137
All other gifts .....	82	<sup>2</sup> 15	15	27	46	59	71	136	148

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

<sup>2</sup> Data are likely to have large sampling errors.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> No data reported.

<sup>5</sup> Value less than 0.05.