

**Table 38. Consumer units of three 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) ....	12,881	452	754	1,026	918	1,766	1,589	1,483	2,361	2,533
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$46,907	\$2,378	\$7,771	\$12,371	\$17,435	\$24,729	\$34,835	\$44,872	\$58,799	\$104,334
Income after taxes <sup>1</sup> .....	43,170	2,527	8,072	12,450	17,183	23,701	32,465	41,302	53,811	94,213
Age of reference person .....	43.5	41.1	41.8	42.2	45.2	44.6	42.5	43.4	43.1	44.6
Average number in consumer unit:										
Persons .....	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 18 .....	.8	1.2	1.1	1.1	.9	.8	.8	.7	.7	.7
Persons 65 and over .....	.2	2.2	.2	.3	.3	.3	.2	.2	.1	.1
Earners .....	1.8	.9	1.0	1.1	1.4	1.6	1.8	1.9	2.1	2.2
Vehicles .....	2.3	1.3	1.4	1.5	1.9	2.0	2.4	2.5	2.8	2.9
Percent distribution:										
Sex of reference person:										
Male .....	61	29	24	40	44	61	61	68	71	78
Female .....	39	71	76	60	56	39	39	32	29	22
Housing tenure:										
Homeowner .....	67	40	38	42	52	59	64	72	80	89
With mortgage .....	48	21	14	16	24	37	46	55	65	74
Without mortgage .....	19	19	24	26	28	21	18	17	14	15
Renter .....	33	60	62	58	48	41	36	28	20	11
Race of reference person:										
Black .....	15	29	27	27	19	18	14	10	10	8
White and other .....	85	71	73	73	81	82	86	90	90	92
Education of reference person:										
Elementary (1-8) .....	6	7	13	16	13	11	4	4	2	1
High school (9-12) .....	41	58	63	52	57	47	43	43	35	20
College .....	52	33	23	31	31	41	52	53	63	79
Never attended and other .....	( <sup>3</sup> )	2	( <sup>4</sup> )	1	( <sup>4</sup> )	1	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>4</sup> )
At least one vehicle owned .....	91	60	66	80	86	92	96	98	97	95
Average annual expenditures .....	\$41,890	\$22,467	\$20,296	\$22,151	\$25,893	\$30,395	\$33,898	\$40,442	\$50,041	\$71,772
Food .....										
Food at home .....	5,602	3,485	3,451	4,092	4,443	4,561	4,848	5,226	6,615	8,096
Cereals and bakery products .....	3,426	2,744	2,595	3,208	3,203	3,259	3,016	3,276	3,754	4,130
Cereals and cereal products .....	524	423	400	449	529	493	477	502	556	642
Bakery products .....	188	162	171	196	223	175	176	165	173	222
Meats, poultry, fish, and eggs .....	337	261	229	253	306	318	301	337	383	420
Beef .....	884	825	784	1,001	879	905	748	784	942	964
Pork .....	264	266	218	301	258	292	232	228	305	253
Other meats .....	186	151	173	193	183	206	171	174	191	194
Poultry .....	115	117	107	106	126	113	89	119	131	122
Fish and seafood .....	176	167	148	198	180	167	141	170	173	210
Eggs .....	104	282	95	158	86	84	78	65	104	147
Dairy products .....	39	41	43	46	46	43	38	28	38	38
Fruits and vegetables .....	365	302	253	335	316	349	319	358	420	438
Fresh fruits .....	151	120	125	141	133	164	150	158	159	154
Fresh vegetables .....	214	182	128	193	182	185	169	200	261	283
Processed fruits .....	548	413	412	495	526	483	472	497	568	740
Processed vegetables .....	167	106	118	159	151	146	137	145	189	226
Other dairy products .....	168	120	111	138	179	158	139	137	165	246
Other meat products .....	121	96	88	102	107	100	113	120	122	163
Other vegetable products .....	92	91	94	96	89	78	83	95	91	105

See footnotes at end of table.

**Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97 — Continued**

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Other food at home .....	\$1,104	\$781	\$747	\$928	\$952	\$1,030	\$999	\$1,135	\$1,268	\$1,346
Sugar and other sweets .....	136	82	119	102	164	140	106	125	148	165
Fats and oils .....	96	100	86	119	104	103	90	79	104	91
Miscellaneous foods .....	507	350	319	360	402	475	461	584	607	608
Nonalcoholic beverages .....	307	212	204	306	250	292	305	297	341	362
Food prepared by consumer unit on out-of-town trips .....	57	<sup>2</sup> 38	<sup>2</sup> 20	40	32	21	37	50	68	121
Food away from home .....	2,176	741	856	884	1,240	1,302	1,832	1,950	2,861	3,966
Alcoholic beverages .....	297	151	88	173	188	152	256	270	309	598
Housing .....	12,842	8,495	6,538	7,415	9,450	9,493	10,934	11,986	14,698	21,216
Shelter .....	6,996	4,897	3,299	3,889	5,116	4,947	5,787	6,573	7,924	11,982
Owned dwellings .....	4,585	2,177	979	1,025	2,304	2,505	3,198	4,355	5,778	9,702
Mortgage interest and charges .....	2,779	1,084	386	416	903	1,331	1,972	2,631	3,767	6,112
Property taxes .....	1,055	410	274	302	759	636	642	973	1,226	2,256
Maintenance, repairs, insurance, other expenses .....	751	684	318	307	642	538	583	751	785	1,333
Rented dwellings .....	1,954	2,558	2,232	2,740	2,630	2,308	2,388	1,874	1,629	1,030
Other lodging .....	457	<sup>2</sup> 162	88	124	181	134	201	344	517	1,250
Utilities, fuels, and public services .....	2,760	2,158	2,014	2,091	2,256	2,478	2,636	2,752	2,986	3,615
Natural gas .....	333	230	217	265	230	319	300	336	340	473
Electricity .....	1,046	838	828	855	863	938	1,029	1,092	1,084	1,315
Fuel oil and other fuels .....	129	<sup>2</sup> 165	95	59	136	116	151	134	113	167
Telephone services .....	931	721	679	733	798	838	862	864	1,075	1,186
Water and other public services .....	321	204	195	179	228	267	293	325	374	474
Household operations .....	816	298	164	343	316	658	683	931	928	1,495
Personal services .....	549	<sup>2</sup> 180	<sup>2</sup> 83	256	217	536	542	752	698	748
Other household expenses .....	267	119	81	87	98	122	141	179	230	747
Housekeeping supplies .....	611	463	303	386	657	383	457	498	687	1,047
Laundry and cleaning supplies .....	157	110	174	170	124	121	128	168	170	192
Other household products .....	251	328	90	184	166	165	217	202	338	375
Postage and stationery .....	203	<sup>2</sup> 26	40	32	367	97	111	129	179	480
Household furnishings and equipment .....	1,659	679	758	706	1,106	1,028	1,371	1,231	2,174	3,077
Household textiles .....	87	30	57	41	44	46	77	82	102	163
Furniture .....	360	169	207	149	272	211	267	295	411	709
Floor coverings .....	125	<sup>2</sup> 81	<sup>2</sup> 8	21	<sup>2</sup> 30	<sup>2</sup> 98	<sup>2</sup> 93	<sup>2</sup> 31	331	165
Major appliances .....	200	172	156	98	151	145	175	180	223	323
Small appliances, miscellaneous housewares .....	94	<sup>2</sup> 35	33	31	89	67	60	102	129	153
Miscellaneous household equipment .....	793	193	297	386	519	461	699	541	978	1,565
Apparel and services .....	2,169	1,127	1,198	968	1,645	1,761	1,615	1,632	2,759	3,677
Men and boys .....	530	131	250	314	376	331	406	476	664	947
Men, 16 and over .....	415	<sup>2</sup> 37	<sup>2</sup> 159	223	298	195	306	336	545	821
Boys, 2 to 15 .....	115	94	91	92	78	136	100	140	118	125
Women and girls .....	821	540	468	328	721	636	609	574	968	1,460
Women, 16 and over .....	677	<sup>2</sup> 438	383	186	512	509	494	426	827	1,280
Girls, 2 to 15 .....	144	101	85	143	210	127	115	148	141	180
Children under 2 .....	161	<sup>2</sup> 33	153	67	93	151	137	166	259	177
Footwear .....	371	<sup>2</sup> 394	261	190	272	336	315	294	478	508
Other apparel products and services .....	286	<sup>2</sup> 29	66	68	183	307	147	121	389	585
Transportation .....	8,307	5,068	5,052	4,737	4,110	6,336	6,494	9,689	10,024	12,928
Vehicle purchases (net outlay) .....	3,784	2,873	3,191	2,198	1,336	3,186	2,550	5,051	4,424	5,508
Cars and trucks, new .....	1,708	<sup>2</sup> 806	<sup>2</sup> 881	<sup>2</sup> 709	<sup>2</sup> 137	1,135	907	1,935	1,868	3,711
Cars and trucks, used .....	2,043	2,056	2,310	1,488	1,143	2,032	1,643	3,116	2,492	1,723
Other vehicles .....	33	<sup>2</sup> 10	( <sup>4</sup> )	<sup>2</sup> 0	<sup>2</sup> 55	<sup>2</sup> 19	( <sup>4</sup> )	( <sup>4</sup> )	<sup>2</sup> 64	<sup>2</sup> 74
Gasoline and motor oil .....	1,360	786	767	879	960	1,110	1,291	1,558	1,655	1,808

See footnotes at end of table.

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Other vehicle expenses .....	\$2,732	\$1,079	\$939	\$1,458	\$1,648	\$1,843	\$2,374	\$2,798	\$3,468	\$4,594
Vehicle finance charges .....	432	134	114	201	235	341	481	560	570	576
Maintenance and repairs .....	805	413	337	664	542	531	692	761	1,017	1,263
Vehicle insurance .....	924	304	364	445	634	711	865	1,018	1,169	1,402
Vehicle rental, leases, licenses, other charges .....	571	229	124	148	238	260	337	459	711	1,352
Public transportation .....	430	331	154	203	166	197	279	282	477	1,018
Health care .....	1,986	1,161	1,013	1,043	1,539	1,752	2,014	2,044	2,197	2,881
Health insurance .....	937	490	399	481	750	903	890	1,036	1,095	1,276
Medical services .....	625	459	380	204	389	433	718	569	706	1,017
Drugs .....	311	184	193	307	340	321	286	326	286	382
Medical supplies .....	113	<sup>2</sup> 28	<sup>2</sup> 40	51	60	95	119	114	110	206
Entertainment .....	2,086	770	722	886	1,187	1,440	1,370	1,950	2,909	3,764
Fees and admissions .....	499	155	105	174	199	232	292	428	627	1,155
Television, radios, sound equipment .....	705	330	372	411	565	581	614	694	863	1,046
Pets, toys, and playground equipment .....	397	164	126	225	196	321	247	398	618	612
Other entertainment supplies, equipment, and services .....	485	120	118	77	228	306	217	430	801	951
Personal care products and services .....	625	289	363	420	459	481	603	610	662	988
Reading .....	176	84	62	62	87	109	155	154	239	320
Education .....	606	216	149	340	179	454	349	342	706	1,404
Tobacco products and smoking supplies .....	342	245	414	342	296	339	357	384	400	267
Miscellaneous .....	1,063	789	568	550	769	863	897	1,070	1,159	1,716
Cash contributions .....	1,064	<sup>2</sup> 307	<sup>2</sup> 161	201	271	530	804	725	1,097	2,808
Personal insurance and pensions .....	4,725	280	518	923	1,271	2,125	3,202	4,360	6,267	11,109
Life and other personal insurance .....	473	171	120	193	231	322	318	415	623	933
Pensions and Social Security .....	4,252	109	397	730	1,040	1,803	2,885	3,945	5,644	10,175
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	46,907	2,378	7,771	12,371	17,435	24,729	34,835	44,872	58,799	104,334
Wages and salaries .....	39,658	1,232	2,674	6,465	11,542	17,882	29,227	38,699	52,160	91,806
Self-employment income .....	2,588	<sup>2</sup> 420	<sup>2</sup> 211	207	313	1,388	1,436	1,359	2,688	7,808
Social Security, private and government retirement .....	2,885	340	1,795	2,934	4,081	4,116	3,005	3,417	2,596	2,234
Interest, dividends, rental income, other property income .....	525	<sup>2</sup> 11	<sup>2</sup> 18	129	42	144	236	464	476	1,631
Unemployment and workers' compensation, veterans' benefits .....	239	<sup>2</sup> 45	<sup>2</sup> 130	166	190	186	192	303	305	320
Public assistance, supplemental security income, food stamps .....	489	939	2,560	1,839	725	352	215	116	<sup>2</sup> 100	<sup>2</sup> 10
Regular contributions for support .....	379	<sup>2</sup> 76	163	496	303	566	444	406	318	350
Other income .....	145	<sup>2</sup> 156	220	<sup>2</sup> 134	240	95	80	108	156	175
Personal taxes .....	3,737	-149	-301	-79	252	1,028	2,370	3,570	4,988	10,121
Federal income taxes .....	2,889	-173	-342	-155	80	701	1,806	2,800	3,879	7,985
State and local income taxes .....	725	11	17	43	123	256	499	652	955	1,858
Other taxes .....	123	<sup>2</sup> 13	<sup>2</sup> 24	33	50	71	65	119	155	278
Income after taxes .....	43,170	2,527	8,072	12,450	17,183	23,701	32,465	41,302	53,811	94,213

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Addenda:										
Net change in total assets and liabilities .....	\$15	\$2,138	\$-2,268	\$-1,014	\$2,839	\$-2,334	\$-806	\$-4,470	\$-4,324	\$8,535
Net change in total assets .....	6,104	7,464	-1,058	251	3,160	2,389	2,126	3,642	4,197	19,736
Net change in total liabilities .....	6,088	5,326	1,210	1,265	322	4,723	2,931	8,113	8,521	11,201
Other financial information:										
Other money receipts .....	438	<sup>2</sup> 226	<sup>2</sup> 88	133	<sup>2</sup> 52	205	271	345	487	1,121
Mortgage principal paid on owned property .....	-1,249	-415	-172	-230	-524	-642	-871	-1,144	-1,560	-2,828
Estimated market value of owned home ...	82,450	43,636	39,819	34,219	41,016	52,271	58,968	76,277	93,405	165,809
Estimated monthly rental value of owned home .....	564	262	226	218	326	379	424	546	682	1,061
Gifts of goods and services .....	1,247	232	324	732	805	560	778	825	1,609	2,750
Food .....	83	<sup>2</sup> 13	<sup>2</sup> 20	21	57	22	25	79	92	224
Housing .....	337	94	83	187	328	140	220	245	351	764
Housekeeping supplies .....	38	<sup>2</sup> 6	<sup>2</sup> 11	<sup>2</sup> 15	19	25	28	27	42	83
Household textiles .....	7	<sup>2</sup> 1	<sup>2</sup> 1	<sup>2</sup> 5	6	4	6	6	8	15
Appliances and miscellaneous housewares .....	27	<sup>2</sup> 10	<sup>2</sup> 5	<sup>2</sup> 7	<sup>2</sup> 25	<sup>2</sup> 6	12	37	42	48
Major appliances .....	8	( <sup>4</sup> )	( <sup>4</sup> )	<sup>2</sup> 2	<sup>2</sup> 5	( <sup>4</sup> )	<sup>2</sup> 4	<sup>2</sup> 5	14	17
Small appliances and miscellaneous housewares .....	19	<sup>2</sup> 10	<sup>2</sup> 5	<sup>2</sup> 5	<sup>2</sup> 20	<sup>2</sup> 6	<sup>2</sup> 8	<sup>2</sup> 32	28	31
Miscellaneous household equipment .....	105	<sup>2</sup> 13	10	25	87	52	51	71	98	281
Other housing .....	160	65	56	136	190	54	123	104	161	337
Apparel and services .....	320	<sup>2</sup> 34	109	111	241	231	208	250	528	525
Males, 2 and over .....	74	<sup>2</sup> 6	<sup>2</sup> 19	32	56	36	38	74	103	148
Females, 2 and over .....	97	<sup>2</sup> 2	43	<sup>2</sup> 20	125	79	100	63	110	167
Children under 2 .....	45	<sup>2</sup> 2	<sup>2</sup> 28	<sup>2</sup> 28	<sup>2</sup> 19	56	34	41	81	45
Other apparel products and services .....	103	<sup>2</sup> 25	<sup>2</sup> 19	<sup>2</sup> 30	<sup>2</sup> 41	<sup>2</sup> 61	<sup>2</sup> 35	<sup>2</sup> 73	<sup>2</sup> 234	165
Jewelry and watches .....	68	<sup>2</sup> 11	<sup>2</sup> 0	<sup>2</sup> 9	<sup>2</sup> 36	<sup>2</sup> 21	<sup>2</sup> 19	<sup>2</sup> 39	<sup>2</sup> 203	<sup>2</sup> 92
All other apparel products and services	35	<sup>2</sup> 14	<sup>2</sup> 19	<sup>2</sup> 21	<sup>2</sup> 5	<sup>2</sup> 39	<sup>2</sup> 16	<sup>2</sup> 34	<sup>2</sup> 31	72
Transportation .....	74	10	24	188	15	35	16	17	176	83
Health care .....	25	( <sup>4</sup> )	<sup>2</sup> 6	<sup>2</sup> 8	<sup>2</sup> 27	<sup>2</sup> 7	<sup>2</sup> 20	<sup>2</sup> 32	17	58
Entertainment .....	107	<sup>2</sup> 65	<sup>2</sup> 50	42	42	39	89	55	145	235
Toys, games, hobbies, and tricycles .....	39	<sup>2</sup> 25	<sup>2</sup> 9	<sup>2</sup> 12	<sup>2</sup> 13	<sup>2</sup> 27	<sup>2</sup> 30	<sup>2</sup> 23	58	73
Other entertainment .....	69	<sup>2</sup> 40	<sup>2</sup> 41	30	29	12	58	32	87	162
Education .....	185	( <sup>4</sup> )	<sup>2</sup> 18	<sup>2</sup> 37	<sup>2</sup> 25	<sup>2</sup> 19	<sup>2</sup> 40	<sup>2</sup> 73	202	640
All other gifts .....	116	15	13	137	70	66	161	75	98	221

<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.