

Table 37. Consumer units of two 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)	26,005	849	1,713	2,485	2,925	4,547	3,168	2,416	3,600	4,301
Consumer unit characteristics:										
Income before taxes ¹	\$42,142	\$1,774	\$7,600	\$12,693	\$17,409	\$24,532	\$34,649	\$44,434	\$58,683	\$106,703
Income after taxes ¹	38,401	1,231	7,297	12,371	17,021	23,487	32,439	40,929	53,435	93,860
Age of reference person	53.2	48.6	55.4	60.1	60.5	56.7	52.9	49.3	47.9	47.6
Average number in consumer unit:										
Persons	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Children under 181	.2	.3	.1	.1	.1	.1	(²)	(²)	(²)
Persons 65 and over5	.4	.6	.9	1.0	.8	.5	.4	.3	.2
Earners	1.2	.9	.6	.7	.7	1.0	1.3	1.5	1.7	1.8
Vehicles	2.2	1.6	1.3	1.6	1.8	2.0	2.3	2.4	2.6	2.6
Percent distribution:										
Sex of reference person:										
Male	67	57	43	60	71	65	68	66	72	78
Female	33	43	57	40	29	35	32	34	28	22
Housing tenure:										
Homeowner	73	52	54	64	73	72	73	75	81	84
With mortgage	36	18	14	17	18	23	32	45	57	64
Without mortgage	37	34	40	47	54	49	41	30	24	20
Renter	27	48	46	36	27	28	27	25	19	16
Race of reference person:										
Black	9	17	21	14	8	10	7	5	4	5
White and other	91	83	79	86	92	90	93	95	96	95
Education of reference person:										
Elementary (1-8)	8	12	25	18	14	9	5	2	2	1
High school (9-12)	39	43	49	54	49	48	39	40	32	18
College	52	43	26	27	37	43	56	58	66	82
Never attended and other	(³)	1	1	1	(⁴)	(²)	(⁴)	(²)	(³)	(³)
At least one vehicle owned	92	75	75	85	92	93	96	97	98	96
Average annual expenditures	\$38,048	\$22,708	\$18,511	\$20,483	\$24,447	\$28,848	\$34,076	\$41,854	\$47,487	\$70,468
Food										
Food at home	4,918	3,512	3,247	3,377	3,891	4,261	4,875	5,396	5,516	7,249
Cereals and bakery products	2,915	2,507	2,370	2,469	2,658	2,758	2,941	3,056	2,978	3,615
Cereals and cereal products	448	401	363	375	423	416	458	473	451	550
Bakery products	152	132	131	145	146	141	163	157	155	169
Meats, poultry, fish, and eggs	295	269	233	230	277	275	295	316	296	382
Beef	729	694	659	680	718	693	721	775	695	842
Pork	207	171	180	204	214	201	194	253	206	209
Other meats	153	125	160	158	168	154	166	143	142	148
Poultry	95	78	70	95	89	86	92	97	99	117
Fish and seafood	143	126	131	129	124	129	147	156	140	178
Eggs	97	160	81	59	89	86	86	97	78	156
Eggs	34	34	36	36	35	36	35	29	29	34
Dairy products	311	255	256	262	288	293	319	317	323	380
Fresh milk and cream	121	109	116	122	127	124	124	119	118	119
Other dairy products	190	146	140	140	161	169	195	197	205	261
Fruits and vegetables	516	377	380	450	458	530	505	497	523	669
Fresh fruits	165	104	97	146	139	172	174	147	173	217
Fresh vegetables	157	119	116	138	141	153	145	148	152	226
Processed fruits	110	98	96	92	98	111	104	114	113	133
Processed vegetables	84	55	72	73	80	94	82	87	85	93

See footnotes at end of table.

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Other food at home	\$912	\$780	\$712	\$703	\$771	\$826	\$939	\$995	\$986	\$1,173
Sugar and other sweets	122	91	102	105	101	118	136	125	141	135
Fats and oils	88	79	73	90	92	86	95	83	85	94
Miscellaneous foods	384	322	266	277	334	346	389	423	427	504
Nonalcoholic beverages	253	227	249	201	205	233	252	303	258	309
Food prepared by consumer unit on out-of-town trips	64	61	21	30	39	43	66	61	75	130
Food away from home	2,003	1,006	877	907	1,234	1,504	1,934	2,340	2,538	3,635
Alcoholic beverages	429	251	220	187	219	269	383	490	530	890
Housing	11,471	7,488	6,366	6,930	7,537	8,859	9,930	12,254	13,982	20,876
Shelter	6,199	4,115	3,287	3,487	3,746	4,462	5,184	6,359	7,734	12,212
Owned dwellings	4,024	2,114	1,511	1,848	2,059	2,458	3,100	4,073	5,572	9,007
Mortgage interest and charges	2,003	796	435	597	523	847	1,263	2,134	3,157	5,412
Property taxes	1,091	866	501	641	843	844	892	1,029	1,298	2,066
Maintenance, repairs, insurance, other expenses	930	452	575	610	693	767	946	910	1,117	1,529
Rented dwellings	1,616	1,687	1,688	1,516	1,413	1,666	1,715	1,810	1,575	1,569
Other lodging	559	315	88	122	274	338	369	476	587	1,637
Utilities, fuels, and public services	2,460	1,939	1,832	2,011	2,234	2,315	2,350	2,534	2,718	3,201
Natural gas	304	244	218	228	311	304	278	296	322	396
Electricity	941	791	750	847	898	912	900	958	1,030	1,110
Fuel oil and other fuels	122	⁵ 63	115	124	127	118	131	122	111	137
Telephone services	796	630	557	592	616	709	788	850	926	1,124
Water and other public services	296	210	192	220	282	273	251	307	328	434
Household operations	443	281	233	326	293	317	327	442	432	952
Personal services	83	⁵ 30	98	147	88	101	74	101	⁵ 46	⁵ 56
Other household expenses	359	252	135	179	205	215	253	342	387	896
Housekeeping supplies	557	336	332	377	421	549	514	634	628	804
Laundry and cleaning supplies	128	108	103	104	100	132	134	157	126	151
Other household products	257	128	147	193	206	248	211	303	305	368
Postage and stationery	171	100	82	79	114	170	170	174	197	285
Household furnishings and equipment	1,814	817	682	730	843	1,215	1,555	2,286	2,470	3,707
Household textiles	94	69	40	35	59	65	74	91	136	190
Furniture	403	119	151	156	189	203	306	397	673	911
Floor coverings	147	⁵ 3	⁵ 41	⁵ 57	⁵ 34	52	217	301	142	296
Major appliances	212	106	142	127	145	167	261	195	260	331
Small appliances, miscellaneous housewares	109	30	47	41	72	98	78	70	175	214
Miscellaneous household equipment	848	490	261	314	344	630	619	1,232	1,084	1,765
Apparel and services	1,759	1,216	844	739	1,046	1,390	1,486	1,726	2,325	3,363
Men and boys	400	287	227	124	253	334	333	409	459	801
Men, 16 and over	365	235	182	106	226	295	294	383	429	756
Boys, 2 to 15	35	52	45	18	26	39	40	26	30	45
Women and girls	756	584	294	320	369	608	674	605	1,203	1,373
Women, 16 and over	706	546	266	293	344	568	640	556	1,115	1,293
Girls, 2 to 15	50	38	28	27	26	40	34	49	88	80
Children under 2	42	⁵ 2	⁵ 35	⁵ 10	31	40	25	101	26	62
Footwear	285	⁵ 121	206	179	263	253	209	362	363	396
Other apparel products and services	277	173	82	106	130	156	243	249	273	731
Transportation	7,227	4,131	2,950	3,607	4,765	5,650	7,427	8,465	9,585	12,154
Vehicle purchases (net outlay)	3,203	⁵ 1,795	1,274	1,502	2,118	2,466	3,614	4,045	4,354	5,012
Cars and trucks, new	1,578	⁵ 304	⁵ 20	⁵ 285	722	1,246	1,878	2,085	2,324	2,800
Cars and trucks, used	1,554	1,490	727	1,217	1,396	1,212	1,736	1,914	1,993	1,853
Other vehicles	72	(⁴)	⁵ 28	(⁴)	(⁴)	⁵ 7	(⁴)	⁵ 46	⁵ 37	⁵ 359
Gasoline and motor oil	1,127	778	675	733	848	996	1,159	1,278	1,413	1,581

See footnotes at end of table.

Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97 — Continued

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Other vehicle expenses	\$2,379	\$1,262	\$860	\$1,198	\$1,593	\$1,890	\$2,319	\$2,720	\$3,103	\$4,181
Vehicle finance charges	300	153	85	111	185	220	308	409	421	520
Maintenance and repairs	743	451	287	442	473	686	792	835	901	1,177
Vehicle insurance	806	392	347	469	612	708	828	897	1,078	1,207
Vehicle rental, leases, licenses, other charges	529	266	141	175	322	276	391	579	703	1,277
Public transportation	518	297	141	174	205	299	336	421	715	1,380
Health care	2,320	1,370	1,801	2,255	2,704	2,568	2,225	2,362	2,231	2,344
Health insurance	1,134	698	802	1,175	1,370	1,286	1,099	1,086	1,123	1,068
Medical services	584	294	467	366	636	564	505	720	590	774
Drugs	469	324	438	608	571	581	477	418	375	342
Medical supplies	133	53	94	106	126	137	143	138	142	160
Entertainment	2,145	1,084	751	818	1,041	1,406	1,643	2,667	2,710	4,782
Fees and admissions	522	289	119	161	269	268	382	469	702	1,363
Television, radios, sound equipment	572	319	319	383	396	486	523	673	707	909
Pets, toys, and playground equipment	406	215	183	206	202	280	413	368	521	817
Other entertainment supplies, equipment, and services	645	260	130	69	174	372	324	1,157	779	1,693
Personal care products and services	593	354	302	361	399	515	657	652	719	899
Reading	205	101	95	106	142	169	191	203	254	377
Education	377	468	248	133	195	222	248	478	609	683
Tobacco products and smoking supplies	271	274	258	278	229	273	299	290	292	245
Miscellaneous	991	977	590	398	617	803	869	1,255	1,265	1,656
Cash contributions	1,377	1,123	476	628	724	811	1,143	1,478	1,444	3,319
Personal insurance and pensions	3,965	360	364	668	939	1,653	2,700	4,139	6,026	11,628
Life and other personal insurance	431	175	180	248	298	359	336	433	510	858
Pensions and Social Security	3,534	185	184	420	642	1,294	2,364	3,706	5,516	10,771
Sources of income and personal taxes: ¹										
Money income before taxes	42,142	1,774	7,600	12,693	17,409	24,532	34,649	44,434	58,683	106,703
Wages and salaries	29,900	1,303	1,851	3,824	5,921	12,333	21,926	32,734	47,055	86,578
Self-employment income	2,499	-1,332	-2	156	336	948	1,238	2,157	2,218	10,073
Social Security, private and government retirement	7,683	813	3,963	7,382	10,257	9,916	9,875	7,581	6,568	5,960
Interest, dividends, rental income, other property income	1,260	89	133	169	265	622	805	1,306	2,193	3,452
Unemployment and workers' compensation, veterans' benefits	188	⁵ 68	102	148	216	209	223	298	142	180
Public assistance, supplemental security income, food stamps	283	652	1,418	786	160	155	132	⁵ 93	⁵ 73	⁵ 79
Regular contributions for support	168	⁵ 75	51	140	166	199	305	143	179	121
Other income	161	106	85	86	88	149	145	123	255	259
Personal taxes	3,741	544	303	322	388	1,045	2,210	3,506	5,248	12,842
Federal income taxes	2,846	397	163	149	193	736	1,596	2,695	4,081	9,964
State and local income taxes	735	67	67	89	85	170	426	649	964	2,628
Other taxes	160	80	73	84	110	139	188	162	203	250
Income after taxes	38,401	1,231	7,297	12,371	17,021	23,487	32,439	40,929	53,435	93,860

See footnotes at end of table.

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Addenda:										
Net change in total assets and liabilities	\$-836	\$2,317	\$879	\$-36	\$465	\$-491	\$-3,832	\$-703	\$89	\$-2,497
Net change in total assets	5,926	3,630	2,078	694	1,774	1,826	1,210	4,471	12,501	16,877
Net change in total liabilities	6,762	1,313	1,199	730	1,309	2,318	5,042	5,174	12,412	19,374
Other financial information:										
Other money receipts	585	⁵ 10	223	227	303	384	452	594	721	1,435
Mortgage principal paid on owned property	-976	-695	-418	-339	-342	-491	-641	-1,077	-1,327	-2,460
Estimated market value of owned home ...	87,862	52,467	43,163	50,567	65,672	74,771	76,558	83,771	99,295	164,180
Estimated monthly rental value of owned home	604	359	302	393	484	509	542	594	693	1,056
Gifts of goods and services	1,362	1,106	732	429	816	931	1,076	1,340	2,019	2,665
Food	76	⁵ 40	38	16	62	60	62	86	126	118
Housing	330	294	143	147	199	193	242	343	441	707
Housekeeping supplies	54	⁵ 34	34	20	45	44	46	63	58	100
Household textiles	11	⁵ 10	⁵ 3	4	5	6	7	17	17	23
Appliances and miscellaneous housewares	39	⁵ 9	⁵ 15	⁵ 6	22	29	35	28	46	96
Major appliances	9	(⁴)	(⁴)	⁵ 2	15	4	18	12	11	13
Small appliances and miscellaneous housewares	29	⁵ 9	⁵ 15	⁵ 5	8	25	17	16	35	83
Miscellaneous household equipment	98	102	48	26	33	55	70	102	154	217
Other housing	128	139	44	91	93	60	85	133	167	271
Apparel and services	340	324	119	129	254	268	304	386	464	569
Males, 2 and over	93	161	35	28	87	94	69	88	103	158
Females, 2 and over	123	⁵ 60	44	53	81	77	125	120	183	224
Children under 2	37	⁵ 21	⁵ 16	⁵ 9	31	27	24	94	26	62
Other apparel products and services	88	⁵ 82	⁵ 25	⁵ 39	⁵ 55	70	86	⁵ 83	153	124
Jewelry and watches	39	⁵ 4	⁵ 11	⁵ 5	⁵ 16	⁵ 24	⁵ 70	⁵ 33	⁵ 63	⁵ 61
All other apparel products and services	49	⁵ 79	⁵ 14	⁵ 34	⁵ 39	46	⁵ 16	⁵ 50	90	63
Transportation	85	79	21	17	24	124	42	59	161	131
Health care	41	⁵ 10	⁵ 150	⁵ 8	⁵ 24	25	⁵ 9	35	34	82
Entertainment	142	148	46	41	91	109	107	160	216	257
Toys, games, hobbies, and tricycles	58	⁵ 26	⁵ 27	⁵ 23	⁵ 43	63	47	73	104	58
Other entertainment	84	121	19	18	47	46	59	87	111	199
Education	157	⁵ 98	⁵ 142	⁵ 4	⁵ 41	27	71	112	339	413
All other gifts	193	113	72	66	122	125	239	159	237	389

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

² Value less than 0.05.

³ Value less than 0.5.

⁴ No data reported.

⁵ Data are likely to have large sampling errors.