

Table 31. Northeastern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98

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)	15,880	1,011	1,595	1,464	1,290	1,952	1,863	1,458	2,229	3,018
Consumer unit characteristics:										
Income before taxes ¹	\$44,324	\$2,478	\$7,667	\$12,258	\$17,360	\$24,649	\$34,421	\$44,123	\$58,350	\$113,361
Income after taxes ¹	41,080	2,395	7,670	12,052	16,739	23,433	32,115	40,870	54,319	103,444
Age of reference person	48.4	37.6	55.5	57.5	55.3	51.9	45.8	44.9	43.8	45.7
Average number in consumer unit:										
Persons	2.4	1.8	1.6	1.8	2.0	2.2	2.5	2.5	3.0	3.2
Children under 186	.5	.3	.4	.4	.5	.6	.6	.9	.9
Persons 65 and over3	.2	.5	.6	.7	.6	.3	.2	.1	.1
Earners	1.3	.8	.5	.6	.7	1.0	1.4	1.5	1.9	2.2
Vehicles	1.7	.7	.7	1.0	1.3	1.4	1.9	2.0	2.4	2.5
Percent distribution:										
Sex of reference person:										
Male	58	45	34	34	53	55	65	67	71	74
Female	42	55	66	66	47	45	35	33	29	26
Housing tenure:										
Homeowner	60	19	29	45	50	61	55	70	79	86
With mortgage	35	9	7	11	9	22	32	47	62	68
Without mortgage	25	10	22	34	41	39	24	23	17	18
Renter	40	81	71	55	50	39	45	30	21	14
Race of reference person:										
Black	10	18	15	13	9	12	12	7	8	6
White and other	90	82	85	87	91	88	88	93	92	94
Education of reference person:										
Elementary (1-8)	7	8	20	14	11	8	4	2	1	(²)
High school (9-12)	40	49	49	52	51	46	39	36	37	23
College	53	43	31	34	38	46	56	62	61	77
Never attended and other	(²)	(³)	(³)	(³)	(³)	(²)	(³)	(³)	(²)	(³)
At least one vehicle owned or leased	80	41	47	65	76	83	88	95	96	96
Average annual expenditures	\$38,488	\$15,526	\$15,750	\$21,169	\$22,159	\$27,773	\$35,778	\$41,069	\$47,633	\$73,971
Food	5,452	2,597	2,928	3,149	3,618	4,368	5,082	6,098	6,690	9,185
Food at home	3,091	1,671	1,971	2,030	2,534	2,653	3,089	3,463	4,043	4,164
Cereals and bakery products	509	280	318	314	430	450	530	600	642	668
Cereals and cereal products	177	103	117	121	144	152	183	214	228	222
Bakery products	332	177	201	193	286	298	348	387	414	446
Meats, poultry, fish, and eggs	815	534	494	533	702	699	782	879	1,133	1,054
Beef	235	129	128	159	198	201	214	235	375	298
Pork	148	88	110	104	142	131	162	163	187	171
Other meats	113	62	65	64	97	94	116	133	177	132
Poultry	169	131	97	111	142	150	163	194	204	231
Fish and seafood	114	97	68	67	85	87	87	116	150	185
Eggs	35	28	27	28	38	35	40	38	39	38
Dairy products	344	176	227	243	280	294	362	395	454	437
Fresh milk and cream	132	80	88	100	118	123	136	153	165	155
Other dairy products	213	96	139	143	162	172	226	242	289	283
Fruits and vegetables	540	277	362	388	429	459	536	577	642	792
Fresh fruits	171	80	113	140	124	150	167	194	209	239
Fresh vegetables	167	88	121	114	133	138	162	163	199	255
Processed fruits	120	63	82	72	104	93	128	121	131	192
Processed vegetables	82	46	46	62	67	77	79	100	103	105

See footnotes at end of table.

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Other food at home	\$883	\$404	\$571	\$551	\$692	\$751	\$879	\$1,012	\$1,173	\$1,212
Sugar and other sweets	118	50	85	79	82	93	117	165	169	141
Fats and oils	84	39	60	62	77	71	91	102	107	98
Miscellaneous foods	380	147	247	224	309	343	380	430	508	516
Nonalcoholic beverages	239	139	166	168	187	212	244	257	313	311
Food prepared by consumer unit on out-of-town trips	61	29	14	18	37	33	47	59	77	145
Food away from home	2,361	926	956	1,119	1,083	1,715	1,993	2,635	2,646	5,021
Alcoholic beverages	412	194	185	192	198	273	458	354	401	908
Housing	12,996	6,159	6,420	8,605	8,800	9,850	11,731	13,095	15,451	23,622
Shelter	7,809	4,011	3,599	5,137	5,410	5,937	6,960	7,580	9,172	14,464
Owned dwellings	4,927	1,341	1,037	2,214	2,205	3,177	3,397	5,073	6,719	11,348
Mortgage interest and charges	2,516	677	289	516	439	1,132	1,661	2,700	3,896	6,479
Property taxes	1,593	449	508	997	1,239	1,267	1,222	1,627	1,896	3,188
Maintenance, repairs, insurance, other expenses	819	215	240	701	527	778	513	746	926	1,680
Rented dwellings	2,302	2,518	2,423	2,648	2,899	2,549	3,231	2,129	1,832	1,442
Other lodging	579	152	138	275	306	211	333	378	621	1,674
Utilities, fuels, and public services	2,473	1,166	1,333	1,770	2,046	2,340	2,439	2,676	2,963	3,685
Natural gas	386	145	211	321	399	404	397	445	411	519
Electricity	814	374	408	617	669	771	749	869	991	1,247
Fuel oil and other fuels	253	92	131	179	225	261	233	252	330	369
Telephone services	800	481	491	535	601	692	843	878	940	1,185
Water and other public services	221	74	93	119	152	211	217	232	292	366
Household operations	492	145	103	395	235	313	315	387	624	1,149
Personal services	241	479	432	4244	494	148	124	195	386	515
Other household expenses	251	66	72	151	141	165	191	191	238	635
Housekeeping supplies	469	165	260	366	266	351	449	530	633	739
Laundry and cleaning supplies	114	41	67	93	81	83	121	122	172	148
Other household products	211	78	113	182	109	137	177	246	267	373
Postage and stationery	144	46	80	92	76	130	151	161	194	217
Household furnishings and equipment	1,753	672	1,125	937	843	909	1,567	1,922	2,059	3,585
Household textiles	115	64	77	95	139	61	79	86	119	231
Furniture	421	138	158	158	127	194	367	251	615	1,026
Floor coverings	139	440	4337	4148	42	58	4279	4144	420	189
Major appliances	209	477	90	218	129	155	165	377	165	342
Small appliances, miscellaneous housewares	95	40	22	34	61	61	86	80	162	181
Miscellaneous household equipment	774	313	439	284	385	380	591	985	978	1,614
Apparel and services	1,946	784	853	876	958	1,290	1,950	1,906	2,463	3,891
Men and boys	465	140	168	155	221	285	432	492	555	1,037
Men, 16 and over	368	4106	129	105	156	221	350	368	454	838
Boys, 2 to 15	96	34	39	49	66	63	82	123	101	199
Women and girls	755	332	341	412	372	544	717	643	1,030	1,460
Women, 16 and over	648	269	321	379	273	481	590	549	880	1,265
Girls, 2 to 15	107	63	20	33	99	63	127	93	150	194
Children under 2	73	419	436	439	462	444	57	120	111	103
Footwear	337	4114	196	143	158	212	434	357	438	581
Other apparel products and services	316	179	111	128	144	204	310	295	330	710
Transportation	6,326	2,176	1,867	2,751	3,089	4,309	6,867	7,615	8,224	12,146
Vehicle purchases (net outlay)	2,494	4803	719	978	849	1,537	3,066	3,559	3,336	4,564
Cars and trucks, new	1,222	4388	4361	4248	4418	4524	1,334	41,105	1,427	3,060
Cars and trucks, used	1,271	416	358	723	431	1,012	1,732	2,452	1,908	1,504
Other vehicles	41	(3)	(3)	47	(3)	(3)	(3)	41	41	(2)
Gasoline and motor oil	950	406	336	478	581	712	973	1,115	1,348	1,607

See footnotes at end of table.

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Other vehicle expenses	\$2,277	\$656	\$587	\$990	\$1,319	\$1,641	\$2,247	\$2,353	\$2,997	\$4,615
Vehicle finance charges	239	65	41	78	69	139	284	342	412	413
Maintenance and repairs	610	168	182	289	475	586	607	571	804	1,089
Vehicle insurance	835	239	221	403	506	610	887	916	1,130	1,564
Vehicle rental, leases, licenses, other charges	593	183	144	221	268	306	469	524	651	1,549
Public transportation	605	310	224	305	339	419	580	588	543	1,359
Health care	1,790	761	1,020	1,413	1,831	2,063	1,738	1,694	2,015	2,425
Health insurance	896	375	583	786	974	1,054	832	784	1,053	1,133
Medical services	479	207	208	207	372	499	450	490	571	820
Drugs	299	135	157	306	383	394	337	285	289	299
Medical supplies	117	43	72	114	102	116	119	134	103	172
Entertainment	1,810	858	729	978	887	1,356	1,617	1,687	2,214	3,676
Fees and admissions	538	207	179	169	211	327	459	483	668	1,274
Television, radios, sound equipment	636	372	350	398	387	583	592	620	770	1,050
Pets, toys, and playground equipment	340	135	114	138	235	293	281	358	477	624
Other entertainment supplies, equipment, and services	296	144	87	273	54	153	286	226	299	729
Personal care products and services	433	171	270	381	223	336	423	420	504	743
Reading	211	89	71	114	138	164	179	221	239	428
Education	810	808	465	654	266	682	730	492	711	1,655
Tobacco products and smoking supplies	293	239	171	292	289	228	304	357	390	309
Miscellaneous	869	257	341	454	657	620	1,000	964	990	1,583
Cash contributions	931	173	127	658	349	621	626	1,093	1,121	2,159
Personal insurance and pensions	4,211	260	303	651	857	1,613	3,073	5,073	6,219	11,240
Life and other personal insurance	442	91	79	190	226	213	299	791	595	923
Pensions and Social Security	3,768	169	225	461	631	1,399	2,774	4,282	5,624	10,317
Sources of income and personal taxes: ¹										
Money income before taxes	44,324	2,478	7,667	12,258	17,360	24,649	34,421	44,123	58,350	113,361
Wages and salaries	35,704	1,337	1,640	3,612	7,146	14,324	26,934	36,346	52,340	99,628
Self-employment income	2,178	⁴ 323	228	⁴ 325	⁴ 436	437	976	1,703	1,610	8,204
Social Security, private and government retirement	4,574	529	3,893	6,108	8,193	7,991	5,077	4,705	2,678	2,812
Interest, dividends, rental income, other property income	746	45	60	270	365	559	508	799	1,006	1,786
Unemployment and workers' compensation, veterans' benefits	253	⁴ 26	162	⁴ 159	⁴ 211	435	356	322	274	209
Public assistance, supplemental security income, food stamps	389	556	1,348	1,280	377	188	⁴ 145	⁴ 3	⁴ 157	⁴ 37
Regular contributions for support	264	63	138	257	280	545	142	⁴ 127	175	418
Other income	218	244	198	247	353	170	283	120	110	268
Personal taxes	3,244	82	-4	206	621	1,216	2,306	3,252	4,030	9,918
Federal income taxes	2,315	-8	-80	82	335	742	1,542	2,203	2,859	7,437
State and local income taxes	704	9	22	38	142	253	531	778	989	2,012
Other taxes	224	⁴ 81	54	86	144	222	233	272	182	469
Income after taxes	41,080	2,395	7,670	12,052	16,739	23,433	32,115	40,870	54,319	103,444

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Addenda:										
Net change in total assets and liabilities	-\$740	\$622	-\$698	\$2,988	\$568	\$158	-\$3,505	-\$2,501	-\$1,532	-\$1,027
Net change in total assets	6,101	779	556	3,884	954	3,187	362	3,966	7,383	19,599
Net change in total liabilities	6,841	157	1,254	896	386	3,029	3,867	6,467	8,915	20,625
Other financial information:										
Other money receipts	449	4163	105	174	407	62	993	590	202	905
Mortgage principal paid on owned property	-1,152	-248	-144	-230	-249	-497	-723	-1,169	-1,579	-3,185
Estimated market value of owned home ...	86,812	23,884	32,588	50,635	51,772	67,078	62,289	83,318	103,866	186,052
Estimated monthly rental value of owned home	602	185	210	357	413	494	448	638	744	1,191
Gifts of goods and services	1,295	566	480	752	491	762	999	1,278	1,560	2,894
Food	123	421	32	41	28	48	73	172	121	334
Housing	355	238	155	195	163	195	265	323	441	765
Housekeeping supplies	48	49	23	23	25	33	58	47	74	77
Household textiles	15	41	41	45	47	49	410	415	47	51
Appliances and miscellaneous housewares	39	427	45	411	410	22	31	441	82	71
Major appliances	11	45	(3)	49	47	411	418	431	412	5
Small appliances and miscellaneous housewares	28	422	45	42	44	11	413	410	70	66
Miscellaneous household equipment	83	48	25	29	19	38	56	112	114	182
Other housing	170	152	102	128	102	91	110	109	164	383
Apparel and services	273	149	127	139	115	194	209	310	383	511
Males, 2 and over	65	411	42	18	28	42	29	104	99	125
Females, 2 and over	108	113	441	61	48	94	85	99	111	217
Children under 2	32	(3)	48	436	421	415	422	56	33	60
Other apparel products and services	68	425	436	423	418	43	73	450	140	110
Jewelry and watches	30	421	411	412	47	34	17	434	32	63
All other apparel products and services	39	44	426	411	411	410	456	416	109	447
Transportation	51	8	5	17	14	43	33	49	90	110
Health care	21	414	4	48	411	48	449	423	425	28
Entertainment	112	46	35	32	67	145	93	103	117	222
Toys, games, hobbies, and tricycles	39	415	13	23	26	32	40	52	57	61
Other entertainment	73	431	22	9	41	113	53	51	60	161
Education	218	470	477	4262	416	471	497	4119	257	591
All other gifts	143	20	44	58	76	58	180	180	125	332

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.