

**Table 44. Consumer units of single females by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98**

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) ....	17,584	14,220	1,441	3,698	2,944	1,440	1,873	1,365	1,459
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$18,997	\$18,997	\$2,658	\$7,677	\$12,213	\$17,252	\$24,337	\$33,993	\$58,361
Income after taxes <sup>1</sup> .....	17,469	17,469	2,611	7,525	11,933	16,464	22,503	31,093	50,307
Age of reference person .....	55.6	55.8	41.2	63.6	64.9	57.1	51.1	45.7	46.4
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	.2	.6	.7	.5	.3	.2	.1
Earners .....	.5	.5	.6	.2	.3	.6	.8	.9	.9
Vehicles .....	.8	.9	.6	.6	.8	1.0	1.1	1.2	1.2
Percent distribution:									
Sex of reference person:									
Female .....	100	100	100	100	100	100	100	100	100
Housing tenure:									
Homeowner .....	50	50	24	44	57	56	49	51	67
With mortgage .....	18	18	6	7	10	15	22	38	53
Without mortgage .....	32	32	17	38	47	41	27	13	14
Renter .....	50	50	76	56	43	44	51	49	33
Race of reference person:									
Black .....	13	12	16	16	10	7	9	10	10
White and other .....	87	88	84	84	90	93	91	90	90
Education of reference person:									
Elementary (1-8) .....	10	10	10	24	12	3	1	( <sup>2</sup> )	1
High school (9-12) .....	37	36	35	46	49	44	29	21	7
College .....	52	53	54	29	39	53	70	79	92
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	1	1	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	70	71	47	52	70	82	88	91	92
Average annual expenditures .....	\$19,546	\$20,613	\$11,012	\$12,292	\$16,765	\$20,904	\$25,409	\$29,699	\$43,621
Food .....	2,288	2,412	1,737	1,921	2,082	2,430	2,511	2,999	4,171
Food at home .....	1,407	1,467	1,117	1,329	1,398	1,548	1,399	1,649	2,103
Cereals and bakery products .....	219	227	173	212	236	239	213	241	286
Cereals and cereal products .....	69	71	67	66	69	80	68	79	86
Bakery products .....	149	155	105	147	167	159	145	162	199
Meats, poultry, fish, and eggs .....	311	319	262	311	305	326	278	287	488
Beef .....	81	83	54	88	76	103	74	67	116
Pork .....	62	62	56	71	59	72	56	58	52
Other meats .....	38	40	29	44	40	47	36	30	42
Poultry .....	64	65	65	61	60	53	60	75	92
Fish and seafood .....	50	52	40	29	51	31	36	47	169
Eggs .....	17	17	19	18	19	19	15	11	17
Dairy products .....	158	166	130	145	162	184	170	193	209
Fresh milk and cream .....	59	62	49	58	72	62	61	63	62
Other dairy products .....	99	104	80	87	91	121	109	130	148
Fruits and vegetables .....	278	288	218	253	269	328	282	325	409
Fresh fruits .....	95	98	87	79	88	107	103	108	151
Fresh vegetables .....	85	88	64	79	81	97	79	105	130
Processed fruits .....	61	63	36	56	61	84	60	75	83
Processed vegetables .....	37	39	30	40	39	40	40	38	44

See footnotes at end of table.

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Item	All single females	Complete reporting of income							
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Other food at home .....	\$442	\$468	\$334	\$407	\$426	\$471	\$456	\$604	\$712
Sugar and other sweets .....	63	69	44	63	61	57	66	86	118
Fats and oils .....	42	43	28	47	42	50	38	46	49
Miscellaneous foods .....	191	203	153	163	175	221	200	291	315
Nonalcoholic beverages .....	119	123	93	122	128	108	118	135	152
Food prepared by consumer unit on out-of-town trips .....	27	30	15	13	21	35	36	46	79
Food away from home .....	881	945	620	592	685	882	1,113	1,350	2,068
Alcoholic beverages .....	162	168	151	97	96	101	198	287	420
Housing .....	7,626	7,789	4,015	4,923	6,824	7,979	9,371	11,069	15,310
Shelter .....	4,521	4,531	2,331	2,499	3,918	4,835	5,400	6,760	9,592
Owned dwellings .....	2,048	2,036	555	890	1,751	2,053	2,084	2,961	6,035
Mortgage interest and charges .....	877	859	163	180	383	619	871	1,687	3,680
Property taxes .....	580	562	186	364	558	742	586	572	1,223
Maintenance, repairs, insurance, other expenses .....	591	615	206	346	809	693	628	701	1,132
Rented dwellings .....	2,273	2,285	1,559	1,528	1,992	2,530	3,125	3,617	2,948
Other lodging .....	201	210	217	82	175	252	190	182	610
Utilities, fuels, and public services .....	1,604	1,610	986	1,389	1,608	1,742	1,732	1,885	2,245
Natural gas .....	203	200	96	181	207	225	180	229	310
Electricity .....	581	576	348	518	616	634	623	626	704
Fuel oil and other fuels .....	65	70	34	79	74	79	70	456	76
Telephone services .....	585	590	434	456	534	588	673	794	905
Water and other public services .....	169	174	74	154	177	215	188	181	249
Household operations .....	321	327	86	273	332	338	393	305	604
Personal services .....	71	66	<sup>(3)</sup>	<sup>4</sup> 141	70	<sup>4</sup> 31	<sup>4</sup> 21	<sup>4</sup> 56	<sup>4</sup> 34
Other household expenses .....	249	261	86	133	261	307	372	249	570
Housekeeping supplies .....	282	318	155	227	311	360	327	392	581
Laundry and cleaning supplies .....	58	64	24	57	80	76	69	68	62
Other household products .....	121	133	58	100	126	143	117	192	252
Postage and stationery .....	103	121	74	70	105	142	142	131	266
Household furnishings and equipment .....	898	1,003	456	535	655	704	1,518	1,727	2,288
Household textiles .....	79	80	36	63	81	73	69	62	193
Furniture .....	228	251	133	110	128	155	326	370	856
Floor coverings .....	72	90	<sup>4</sup> 26	<sup>4</sup> 55	<sup>4</sup> 28	<sup>4</sup> 28	<sup>4</sup> 392	<sup>4</sup> 38	<sup>4</sup> 34
Major appliances .....	100	110	<sup>4</sup> 43	60	113	76	107	353	121
Small appliances, miscellaneous housewares .....	61	70	50	36	51	47	105	159	109
Miscellaneous household equipment .....	358	401	169	210	253	324	519	745	976
Apparel and services .....	1,025	1,103	850	629	631	1,217	1,231	1,786	2,555
Men and boys .....	57	67	71	21	29	71	101	100	172
Men, 16 and over .....	40	48	<sup>4</sup> 65	<sup>4</sup> 15	<sup>4</sup> 17	<sup>4</sup> 59	<sup>4</sup> 45	<sup>4</sup> 87	<sup>4</sup> 140
Boys, 2 to 15 .....	17	19	<sup>4</sup> 6	6	12	12	56	13	32
Women and girls .....	629	691	557	338	391	807	800	1,118	1,649
Women, 16 and over .....	611	672	548	334	384	784	768	1,048	1,625
Girls, 2 to 15 .....	18	19	<sup>4</sup> 9	4	7	22	33	70	25
Children under 2 .....	13	13	<sup>4</sup> 12	<sup>4</sup> 9	<sup>4</sup> 10	<sup>4</sup> 2	<sup>4</sup> 8	<sup>4</sup> 42	<sup>4</sup> 23
Footwear .....	168	167	<sup>4</sup> 97	150	90	190	155	295	302
Other apparel products and services .....	158	165	113	111	112	148	167	231	409
Transportation .....	2,780	2,908	1,153	1,442	2,213	3,065	3,670	4,777	6,856
Vehicle purchases (net outlay) .....	1,048	1,113	<sup>4</sup> 247	568	842	<sup>4</sup> 1,154	1,348	<sup>4</sup> 1,731	2,971
Cars and trucks, new .....	576	595	<sup>4</sup> 210	<sup>4</sup> 172	<sup>4</sup> 446	<sup>4</sup> 656	<sup>4</sup> 558	<sup>4</sup> 1,147	1,826
Cars and trucks, used .....	466	510	<sup>4</sup> 37	397	397	498	790	<sup>4</sup> 584	1,076
Other vehicles .....	<sup>4</sup> 6	<sup>4</sup> 7	<sup>(3)</sup>	<sup>(3)</sup>	<sup>(3)</sup>	<sup>(3)</sup>	<sup>(3)</sup>	<sup>(3)</sup>	<sup>4</sup> 68
Gasoline and motor oil .....	441	450	306	258	376	497	607	700	747

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, 1997-98 — 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 .....	\$1,018	\$1,058	\$437	\$470	\$781	\$1,137	\$1,423	\$1,985	\$2,294
Vehicle finance charges .....	84	89	<sup>4</sup> 21	26	46	71	152	184	253
Maintenance and repairs .....	343	365	165	187	296	399	522	573	706
Vehicle insurance .....	381	391	165	177	323	472	521	701	759
Vehicle rental, leases, licenses, other charges .....	210	213	86	80	116	196	228	527	575
Public transportation .....	274	287	163	146	213	277	291	360	845
Health care .....	1,434	1,495	717	1,274	1,810	1,940	1,491	1,687	1,577
Health insurance .....	658	666	275	652	891	808	630	587	609
Medical services .....	385	417	221	210	377	668	470	669	664
Drugs .....	315	328	184	351	439	371	277	338	203
Medical supplies .....	76	85	36	62	103	92	114	94	100
Entertainment .....	788	866	541	457	695	867	1,205	1,239	1,763
Fees and admissions .....	229	251	167	82	173	200	327	436	695
Television, radios, sound equipment .....	309	343	197	233	284	423	438	436	588
Pets, toys, and playground equipment .....	165	178	89	91	143	176	263	261	359
Other entertainment supplies, equipment, and services .....	85	94	88	51	96	68	177	106	121
Personal care products and services .....	343	381	158	226	316	368	436	547	867
Reading .....	128	136	74	67	117	134	189	210	279
Education .....	339	354	764	249	366	173	276	418	405
Tobacco products and smoking supplies .....	113	116	104	93	127	158	121	131	104
Miscellaneous .....	569	601	309	438	553	588	902	576	1,046
Cash contributions .....	716	820	271	262	522	981	1,935	710	1,892
Personal insurance and pensions .....	1,234	1,463	169	213	411	902	1,873	3,260	6,375
Life and other personal insurance .....	148	151	52	100	138	141	230	185	276
Pensions and Social Security .....	1,086	1,312	117	112	273	761	1,643	3,076	6,099
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	18,997	18,997	2,658	7,677	12,213	17,252	24,337	33,993	58,361
Wages and salaries .....	11,615	11,615	1,287	1,242	3,194	7,735	16,237	26,557	49,018
Self-employment income .....	384	384	-115	<sup>4</sup> 22	<sup>4</sup> 77	267	305	988	2,063
Social Security, private and government retirement .....	5,390	5,390	823	5,361	7,947	7,521	5,854	3,801	3,607
Interest, dividends, rental income, other property income .....	819	819	42	81	315	869	1,169	1,528	3,317
Unemployment and workers' compensation, veterans' benefits .....	83	83	<sup>4</sup> 36	78	83	<sup>4</sup> 169	142	<sup>4</sup> 64	42
Public assistance, supplemental security income, food stamps .....	231	231	227	610	136	<sup>4</sup> 95	<sup>4</sup> 77	418	( <sup>3</sup> )
Regular contributions for support .....	288	288	194	150	220	256	341	883	273
Other income .....	187	187	165	132	241	341	214	154	<sup>4</sup> 81
Personal taxes .....	1,528	1,528	46	152	280	788	1,834	2,901	8,054
Federal income taxes .....	1,139	1,139	26	94	148	517	1,385	2,198	6,192
State and local income taxes .....	302	302	-1	9	46	168	360	577	1,655
Other taxes .....	88	88	21	48	86	103	89	125	208
Income after taxes .....	17,469	17,469	2,611	7,525	11,933	16,464	22,503	31,093	50,307

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, 1997-98 — Continued**

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		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 .....	- \$960	- \$1,890	- \$638	\$39	\$216	- \$1,991	- \$629	- \$8,761	- \$7,352
Net change in total assets .....	1,703	1,165	352	562	1,192	139	3,748	-1,117	3,269
Net change in total liabilities .....	2,663	3,054	990	523	976	2,130	4,377	7,645	10,622
Other financial information:									
Other money receipts .....	304	334	165	94	133	382	393	485	1,254
Mortgage principal paid on owned property .....	-414	-422	-77	-109	-267	-247	-320	-698	-1,910
Estimated market value of owned home ...	49,597	49,104	21,213	36,714	49,703	54,935	51,192	52,945	94,817
Estimated monthly rental value of owned home .....	361	354	135	243	372	425	376	387	691
Gifts of goods and services .....	767	817	492	475	594	940	906	1,160	1,857
Food .....	39	36	<sup>4</sup> 28	19	28	28	23	57	105
Housing .....	220	232	170	168	183	250	248	233	503
Housekeeping supplies .....	33	37	<sup>4</sup> 24	14	32	58	42	60	72
Household textiles .....	13	14	<sup>4</sup> 8	14	11	<sup>4</sup> 6	11	<sup>4</sup> 12	<sup>4</sup> 36
Appliances and miscellaneous housewares .....	28	30	<sup>4</sup> 23	9	24	<sup>4</sup> 11	53	55	65
Major appliances .....	6	6	( <sup>3</sup> )	<sup>4</sup> 2	<sup>4</sup> 6	<sup>4</sup> 0	<sup>4</sup> 3	<sup>4</sup> 10	<sup>4</sup> 23
Small appliances and miscellaneous housewares .....	21	24	<sup>4</sup> 23	6	18	<sup>4</sup> 11	50	45	41
Miscellaneous household equipment .....	51	56	13	30	30	50	73	87	163
Other housing .....	96	95	103	101	86	124	70	19	168
Apparel and services .....	177	189	139	116	98	170	236	343	411
Males, 2 and over .....	56	66	71	20	29	67	101	100	172
Females, 2 and over .....	63	62	<sup>4</sup> 20	23	32	76	90	130	137
Children under 2 .....	13	13	<sup>4</sup> 12	<sup>4</sup> 9	<sup>4</sup> 10	<sup>4</sup> 2	<sup>4</sup> 8	<sup>4</sup> 42	<sup>4</sup> 23
Other apparel products and services .....	44	49	37	64	27	25	37	71	79
Jewelry and watches .....	25	29	20	43	24	16	16	18	48
All other apparel products and services .....	19	20	<sup>4</sup> 16	<sup>4</sup> 21	<sup>4</sup> 3	<sup>4</sup> 9	<sup>4</sup> 21	<sup>4</sup> 53	<sup>4</sup> 31
Transportation .....	39	39	10	6	34	20	23	35	200
Health care .....	48	50	<sup>4</sup> 10	42	49	<sup>4</sup> 273	49	<sup>4</sup> 54	<sup>4</sup> 23
Entertainment .....	70	77	39	45	38	65	141	118	160
Toys, games, hobbies, and tricycles .....	29	31	27	22	22	31	31	46	66
Other entertainment .....	42	46	12	23	15	34	110	71	94
Education .....	86	99	<sup>4</sup> 60	<sup>4</sup> 22	<sup>4</sup> 129	<sup>4</sup> 62	<sup>4</sup> 117	<sup>4</sup> 142	<sup>4</sup> 244
All other gifts .....	87	96	37	59	76	71	109	179	211

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

<sup>2</sup> Value less than 0.5.

<sup>3</sup> No data reported.

<sup>4</sup> Data are likely to have large sampling errors.

n.a. Not applicable.