

Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98

| 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) | 8,385 | 521 | 586 | 607 | 1,167 | 1,201 | 985 | 1,595 | 1,723 |
| Consumer unit characteristics: | | | | | | | | | |
| Income before taxes ¹ | \$49,893 | \$5,762 | \$12,631 | \$17,643 | \$24,942 | \$34,703 | \$44,726 | \$58,093 | \$110,127 |
| Income after taxes ¹ | 46,866 | 5,942 | 12,629 | 17,825 | 24,296 | 33,123 | 42,567 | 54,569 | 101,315 |
| Age of reference person | 40.6 | 39.9 | 39.7 | 39.3 | 39.1 | 39.3 | 39.9 | 41.3 | 43.2 |
| Average number in consumer unit: | | | | | | | | | |
| Persons | 5.6 | 5.6 | 5.7 | 5.5 | 5.6 | 5.6 | 5.5 | 5.5 | 5.5 |
| Children under 18 | 2.9 | 3.3 | 3.2 | 3.1 | 3.0 | 3.0 | 3.0 | 2.8 | 2.6 |
| Persons 65 and over | .1 | 2.1 | .1 | .1 | .1 | .1 | .1 | .1 | .1 |
| Earners | 2.2 | 1.4 | 1.5 | 1.6 | 1.9 | 2.2 | 2.3 | 2.5 | 2.7 |
| Vehicles | 2.6 | 1.5 | 1.4 | 1.7 | 2.1 | 2.4 | 2.9 | 2.9 | 3.4 |
| Percent distribution: | | | | | | | | | |
| Sex of reference person: | | | | | | | | | |
| Male | 66 | 40 | 42 | 53 | 64 | 72 | 70 | 74 | 74 |
| Female | 34 | 60 | 58 | 47 | 36 | 28 | 30 | 26 | 26 |
| Housing tenure: | | | | | | | | | |
| Homeowner | 68 | 38 | 40 | 40 | 52 | 68 | 76 | 81 | 92 |
| With mortgage | 54 | 23 | 20 | 25 | 38 | 52 | 62 | 66 | 81 |
| Without mortgage | 14 | 15 | 19 | 16 | 14 | 15 | 14 | 15 | 12 |
| Renter | 32 | 62 | 60 | 60 | 48 | 32 | 24 | 19 | 8 |
| Race of reference person: | | | | | | | | | |
| Black | 16 | 26 | 32 | 20 | 21 | 14 | 16 | 12 | 7 |
| White and other | 84 | 74 | 68 | 80 | 79 | 86 | 84 | 88 | 93 |
| Education of reference person: | | | | | | | | | |
| Elementary (1-8) | 9 | 16 | 20 | 20 | 16 | 9 | 5 | 2 | 3 |
| High school (9-12) | 46 | 61 | 67 | 53 | 58 | 54 | 46 | 41 | 26 |
| College | 44 | 22 | 13 | 25 | 26 | 38 | 48 | 57 | 71 |
| Never attended and other | 1 | 1 | (³) | 2 | 1 | (³) | (³) | 1 | (⁴) |
| At least one vehicle owned or leased | 93 | 72 | 78 | 85 | 90 | 95 | 98 | 98 | 99 |
| Average annual expenditures | \$45,879 | \$24,962 | \$21,737 | \$26,930 | \$31,356 | \$37,502 | \$42,727 | \$52,669 | \$77,507 |
| Food | 7,491 | 5,315 | 4,793 | 5,412 | 5,534 | 6,611 | 7,147 | 8,280 | 10,878 |
| Food at home | 4,907 | 3,863 | 3,973 | 4,155 | 4,063 | 4,534 | 4,538 | 5,524 | 6,171 |
| Cereals and bakery products | 763 | 620 | 536 | 589 | 583 | 663 | 752 | 843 | 1,032 |
| Cereals and cereal products | 308 | 290 | 253 | 266 | 236 | 258 | 300 | 357 | 380 |
| Bakery products | 454 | 330 | 284 | 323 | 346 | 404 | 453 | 485 | 651 |
| Meats, poultry, fish, and eggs | 1,425 | 1,148 | 1,319 | 1,398 | 1,203 | 1,280 | 1,196 | 1,719 | 1,664 |
| Beef | 455 | 331 | 336 | 369 | 344 | 432 | 346 | 708 | 494 |
| Pork | 278 | 242 | 299 | 361 | 259 | 259 | 248 | 262 | 311 |
| Other meats | 185 | 152 | 126 | 134 | 130 | 206 | 175 | 200 | 240 |
| Poultry | 273 | 188 | 365 | 233 | 238 | 232 | 244 | 300 | 329 |
| Fish and seafood | 171 | 180 | 134 | 232 | 161 | 84 | 126 | 183 | 233 |
| Eggs | 63 | 54 | 59 | 69 | 71 | 68 | 57 | 65 | 57 |
| Dairy products | 542 | 415 | 471 | 387 | 446 | 520 | 524 | 594 | 690 |
| Fresh milk and cream | 239 | 187 | 189 | 215 | 217 | 240 | 244 | 257 | 270 |
| Other dairy products | 304 | 228 | 282 | 172 | 229 | 280 | 280 | 336 | 420 |
| Fruits and vegetables | 753 | 547 | 534 | 738 | 630 | 754 | 658 | 844 | 936 |
| Fresh fruits | 242 | 174 | 123 | 209 | 194 | 246 | 201 | 321 | 293 |
| Fresh vegetables | 229 | 171 | 179 | 228 | 239 | 248 | 185 | 238 | 261 |
| Processed fruits | 158 | 103 | 98 | 172 | 102 | 136 | 161 | 160 | 231 |
| Processed vegetables | 124 | 99 | 134 | 129 | 95 | 124 | 112 | 125 | 151 |

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, 1997-98 — 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 | \$1,425 | \$1,134 | \$1,112 | \$1,043 | \$1,201 | \$1,317 | \$1,408 | \$1,525 | \$1,850 |
| Sugar and other sweets | 184 | 148 | 136 | 153 | 149 | 153 | 167 | 222 | 238 |
| Fats and oils | 134 | 119 | 146 | 143 | 108 | 113 | 143 | 145 | 148 |
| Miscellaneous foods | 653 | 491 | 503 | 427 | 574 | 612 | 649 | 705 | 849 |
| Nonalcoholic beverages | 393 | 358 | 311 | 285 | 330 | 386 | 413 | 368 | 510 |
| Food prepared by consumer unit on out-of-town trips | 60 | ² 19 | ² 16 | ² 36 | 40 | 53 | 37 | 86 | 105 |
| Food away from home | 2,584 | 1,452 | 820 | 1,257 | 1,471 | 2,077 | 2,609 | 2,755 | 4,706 |
| Alcoholic beverages | 262 | 135 | 106 | 48 | 163 | 164 | 239 | 261 | 543 |
| Housing | 14,082 | 8,973 | 7,785 | 8,801 | 10,389 | 11,815 | 13,145 | 15,236 | 23,052 |
| Shelter | 7,734 | 4,747 | 3,971 | 4,706 | 5,516 | 6,534 | 7,208 | 8,466 | 12,946 |
| Owned dwellings | 5,382 | 1,779 | 1,081 | 1,418 | 2,767 | 4,161 | 5,087 | 6,418 | 11,161 |
| Mortgage interest and charges | 3,595 | 1,076 | 538 | 869 | 1,839 | 2,737 | 3,387 | 4,479 | 7,443 |
| Property taxes | 1,080 | 399 | 265 | 315 | 533 | 827 | 861 | 1,202 | 2,389 |
| Maintenance, repairs, insurance, other expenses | 707 | 304 | 278 | 234 | 394 | 596 | 840 | 737 | 1,329 |
| Rented dwellings | 1,996 | 2,876 | 2,860 | 3,214 | 2,666 | 2,205 | 1,865 | 1,556 | 888 |
| Other lodging | 357 | ² 92 | ² 29 | ² 74 | 83 | 168 | 256 | 492 | 897 |
| Utilities, fuels, and public services | 3,139 | 2,666 | 2,341 | 2,473 | 2,826 | 2,961 | 3,058 | 3,402 | 3,927 |
| Natural gas | 378 | 369 | 262 | 301 | 339 | 372 | 365 | 360 | 500 |
| Electricity | 1,228 | 1,078 | 984 | 981 | 1,153 | 1,152 | 1,203 | 1,310 | 1,485 |
| Fuel oil and other fuels | 108 | ² 94 | 68 | 57 | 75 | 89 | 81 | 177 | 132 |
| Telephone services | 1,003 | 770 | 745 | 862 | 904 | 947 | 977 | 1,080 | 1,262 |
| Water and other public services | 422 | 354 | 283 | 271 | 355 | 401 | 431 | 475 | 549 |
| Household operations | 736 | 251 | 164 | 332 | 375 | 434 | 598 | 787 | 1,708 |
| Personal services | 514 | ² 153 | ² 95 | 273 | 260 | 325 | 463 | 598 | 1,103 |
| Other household expenses | 223 | 98 | 69 | 59 | 114 | 108 | 135 | 189 | 605 |
| Housekeeping supplies | 619 | 404 | 330 | 295 | 418 | 541 | 636 | 646 | 1,002 |
| Laundry and cleaning supplies | 207 | 147 | 132 | 173 | 187 | 190 | 179 | 231 | 277 |
| Other household products | 267 | 183 | 130 | 91 | 160 | 231 | 289 | 279 | 450 |
| Postage and stationery | 145 | 73 | ² 68 | 32 | 72 | 120 | 168 | 135 | 275 |
| Household furnishings and equipment | 1,853 | 905 | 980 | 995 | 1,255 | 1,346 | 1,646 | 1,935 | 3,468 |
| Household textiles | 124 | 55 | 23 | 43 | 90 | 50 | 85 | 192 | 235 |
| Furniture | 394 | 156 | 193 | 176 | 343 | 290 | 335 | 368 | 773 |
| Floor coverings | 79 | ² 34 | ² 9 | ² 10 | ² 19 | ² 65 | ² 43 | 102 | 185 |
| Major appliances | 228 | 235 | 342 | 193 | 148 | 160 | 328 | 185 | 279 |
| Small appliances, miscellaneous housewares | 95 | 56 | 25 | 44 | 38 | 80 | 124 | 76 | 185 |
| Miscellaneous household equipment | 935 | 369 | 388 | 529 | 617 | 701 | 731 | 1,013 | 1,811 |
| Apparel and services | 2,643 | 1,672 | 1,419 | 1,762 | 1,936 | 2,302 | 2,476 | 2,750 | 4,222 |
| Men and boys | 706 | 262 | 376 | 403 | 439 | 527 | 671 | 678 | 1,349 |
| Men, 16 and over | 429 | ² 98 | ² 159 | ² 146 | 227 | 265 | 401 | 447 | 914 |
| Boys, 2 to 15 | 278 | 164 | 217 | 256 | 212 | 262 | 270 | 231 | 435 |
| Women and girls | 910 | 605 | 432 | 356 | 648 | 781 | 882 | 1,004 | 1,492 |
| Women, 16 and over | 609 | 410 | 301 | 172 | 426 | 422 | 532 | 751 | 1,043 |
| Girls, 2 to 15 | 301 | 195 | 131 | 184 | 222 | 359 | 350 | 253 | 449 |
| Children under 2 | 173 | ² 04 | ² 129 | 206 | 151 | 213 | 164 | 167 | 165 |
| Footwear | 537 | 390 | 300 | 606 | 505 | 561 | 570 | 459 | 672 |
| Other apparel products and services | 316 | 210 | 182 | 191 | 194 | 219 | 189 | 442 | 543 |
| Transportation | 8,619 | 4,323 | 3,817 | 5,750 | 6,106 | 7,163 | 7,667 | 10,149 | 14,402 |
| Vehicle purchases (net outlay) | 3,828 | 1,908 | 1,689 | 3,097 | 2,999 | 2,923 | 2,777 | 4,541 | 6,525 |
| Cars and trucks, new | 1,376 | ² 320 | ² 159 | ⁽⁴⁾ | ² 634 | ² 703 | ² 850 | 842 | 4,358 |
| Cars and trucks, used | 2,402 | 1,589 | 1,529 | 3,031 | 2,336 | 2,219 | 1,928 | 3,518 | 2,131 |
| Other vehicles | 50 | ⁽⁴⁾ | ⁽⁴⁾ | ² 66 | ² 29 | ⁽⁴⁾ | ⁽⁴⁾ | ² 180 | ² 36 |
| Gasoline and motor oil | 1,521 | 888 | 790 | 1,065 | 1,173 | 1,432 | 1,619 | 1,774 | 2,129 |

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, 1997-98 — 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 | \$2,880 | \$1,320 | \$1,037 | \$1,395 | \$1,793 | \$2,523 | \$2,970 | \$3,482 | \$4,872 |
| Vehicle finance charges | 479 | 202 | 139 | 169 | 313 | 468 | 524 | 677 | 701 |
| Maintenance and repairs | 853 | 411 | 404 | 528 | 511 | 767 | 838 | 1,040 | 1,376 |
| Vehicle insurance | 969 | 408 | 374 | 456 | 666 | 907 | 995 | 1,157 | 1,583 |
| Vehicle rental, leases, licenses, other charges | 578 | 299 | 120 | 242 | 302 | 381 | 613 | 608 | 1,212 |
| Public transportation | 390 | 206 | 301 | 193 | 141 | 285 | 301 | 353 | 877 |
| Health care | 1,914 | 975 | 769 | 1,066 | 1,382 | 1,674 | 2,179 | 2,296 | 2,895 |
| Health insurance | 873 | 410 | 292 | 324 | 636 | 823 | 1,091 | 1,039 | 1,321 |
| Medical services | 627 | 366 | 213 | 450 | 376 | 518 | 650 | 829 | 957 |
| Drugs | 292 | 142 | 181 | 249 | 294 | 225 | 305 | 312 | 398 |
| Medical supplies | 122 | ² 57 | ² 82 | 42 | 76 | 107 | 132 | 117 | 219 |
| Entertainment | 2,278 | 1,188 | 1,122 | 968 | 1,179 | 1,516 | 2,075 | 3,025 | 4,090 |
| Fees and admissions | 523 | 217 | 81 | 104 | 222 | 249 | 454 | 638 | 1,222 |
| Television, radios, sound equipment | 750 | 301 | 785 | 498 | 497 | 651 | 683 | 890 | 1,117 |
| Pets, toys, and playground equipment | 427 | 231 | 176 | 270 | 301 | 358 | 423 | 526 | 659 |
| Other entertainment supplies, equipment, and services | 578 | 439 | 80 | 95 | 159 | 258 | 513 | 970 | 1,092 |
| Personal care products and services | 516 | 368 | 245 | 244 | 347 | 367 | 518 | 566 | 866 |
| Reading | 147 | 72 | 53 | 77 | 70 | 100 | 121 | 183 | 295 |
| Education | 757 | 276 | 158 | 419 | 431 | 561 | 623 | 931 | 1,490 |
| Tobacco products and smoking supplies | 364 | 321 | 333 | 341 | 340 | 434 | 364 | 372 | 354 |
| Miscellaneous | 942 | 368 | 188 | 502 | 739 | 863 | 906 | 1,374 | 1,346 |
| Cash contributions | 985 | ² 394 | 154 | 321 | 592 | 786 | 708 | 1,370 | 1,886 |
| Personal insurance and pensions | 4,881 | 583 | 795 | 1,219 | 2,148 | 3,145 | 4,560 | 5,875 | 11,188 |
| Life and other personal insurance | 466 | 236 | 138 | 153 | 236 | 338 | 356 | 563 | 973 |
| Pensions and Social Security | 4,416 | 347 | 657 | 1,066 | 1,912 | 2,807 | 4,203 | 5,312 | 10,215 |
| Sources of income and personal taxes: ¹ | | | | | | | | | |
| Money income before taxes | 49,893 | 5,762 | 12,631 | 17,643 | 24,942 | 34,703 | 44,726 | 58,093 | 110,127 |
| Wages and salaries | 43,161 | 2,542 | 6,698 | 12,480 | 20,076 | 30,235 | 38,380 | 51,293 | 98,508 |
| Self-employment income | 3,029 | ² -120 | 705 | 478 | 1,242 | 1,509 | 3,639 | 3,935 | 6,753 |
| Social Security, private and government retirement | 1,422 | ² 756 | 1,342 | 1,425 | 1,494 | 1,224 | 1,010 | 1,326 | 2,063 |
| Interest, dividends, rental income, other property income | 305 | ² 12 | (³) | ² 12 | 97 | 107 | 139 | 265 | 1,011 |
| Unemployment and workers' compensation, veterans' benefits | 297 | ² 117 | ² 80 | 369 | 217 | 401 | 403 | 341 | 282 |
| Public assistance, supplemental security income, food stamps | 962 | 2,076 | 3,397 | 2,328 | 1,349 | 629 | 601 | 332 | ² 73 |
| Regular contributions for support | 474 | ² 114 | ² 263 | ² 340 | 323 | 242 | 383 | 457 | 1,032 |
| Other income | 243 | ² 265 | ² 147 | ² 210 | 145 | 356 | 170 | 143 | 405 |
| Personal taxes | 3,027 | -179 | 2 | -182 | 646 | 1,581 | 2,159 | 3,524 | 8,812 |
| Federal income taxes | 2,214 | -232 | -163 | -290 | 387 | 1,040 | 1,546 | 2,563 | 6,760 |
| State and local income taxes | 654 | -6 | 42 | 73 | 216 | 434 | 523 | 771 | 1,684 |
| Other taxes | 158 | ² 59 | ² 123 | ² 35 | 43 | 107 | 89 | 189 | 368 |
| Income after taxes | 46,866 | 5,942 | 12,629 | 17,825 | 24,296 | 33,123 | 42,567 | 54,569 | 101,315 |

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, 1997-98 — 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 | - \$578 | - \$4,324 | \$726 | - \$977 | \$482 | \$1,418 | \$437 | - \$1,833 | - \$1,278 |
| Net change in total assets | 5,720 | -3,726 | 3,600 | 216 | 2,968 | 7,624 | 7,272 | 4,667 | 11,859 |
| Net change in total liabilities | 6,298 | 598 | 2,875 | 1,193 | 2,486 | 6,207 | 6,834 | 6,500 | 13,137 |
| Other financial information: | | | | | | | | | |
| Other money receipts | 280 | 2115 | 238 | 234 | 79 | 115 | 637 | 182 | 637 |
| Mortgage principal paid on owned property | -1,627 | -639 | -226 | -358 | -647 | -1,030 | -1,144 | -2,276 | -3,606 |
| Estimated market value of owned home | 88,653 | 48,500 | 23,031 | 29,196 | 46,423 | 66,798 | 73,163 | 101,981 | 184,424 |
| Estimated monthly rental value of owned home .. | 628 | 245 | 199 | 223 | 338 | 495 | 585 | 734 | 1,248 |
| Gifts of goods and services | 777 | 548 | 317 | 279 | 445 | 417 | 658 | 847 | 1,598 |
| Food | 53 | 228 | 234 | 217 | 27 | 17 | 31 | 87 | 101 |
| Housing | 227 | 168 | 161 | 98 | 198 | 148 | 188 | 194 | 428 |
| Housekeeping supplies | 39 | 29 | (³) 21 | 27 | 218 | 20 | 60 | 30 | 89 |
| Household textiles | 7 | (³) | 21 | 27 | 26 | 23 | 28 | 219 | 26 |
| Appliances and miscellaneous | | | | | | | | | |
| housewares | 23 | 210 | 24 | 22 | 211 | 219 | 230 | 210 | 56 |
| Major appliances | 5 | (⁴) | 24 | 21 | 26 | 28 | 23 | 22 | 212 |
| Small appliances and miscellaneous | | | | | | | | | |
| housewares | 18 | 210 | (⁴) 21 | 21 | 25 | 211 | 228 | 28 | 44 |
| Miscellaneous household equipment | 35 | 214 | 21 | 211 | 20 | 13 | 19 | 66 | 65 |
| Other housing | 123 | 134 | 154 | 72 | 144 | 92 | 71 | 69 | 213 |
| Apparel and services | 228 | 210 | 230 | 75 | 108 | 125 | 211 | 253 | 461 |
| Males, 2 and over | 71 | 210 | 21 | 213 | 41 | 32 | 45 | 51 | 197 |
| Females, 2 and over | 75 | 2178 | 25 | 216 | 22 | 26 | 90 | 86 | 125 |
| Children under 2 | 45 | 219 | 26 | 235 | 221 | 55 | 239 | 65 | 62 |
| Other apparel products and services | 37 | 23 | 218 | 211 | 223 | 211 | 238 | 250 | 78 |
| Jewelry and watches | 10 | (³) | 21 | 20 | 21 | 27 | 26 | 25 | 32 |
| All other apparel products and services | 28 | 23 | 217 | 210 | 222 | 24 | 232 | 246 | 245 |
| Transportation | 34 | 23 | 213 | 21 | 31 | 9 | 14 | 76 | 46 |
| Health care | 18 | 22 | 210 | (⁴) | 22 | 29 | 23 | 238 | 237 |
| Entertainment | 66 | 223 | 212 | 230 | 26 | 42 | 47 | 63 | 160 |
| Toys, games, hobbies, and tricycles | 18 | 27 | 22 | 22 | 210 | 211 | 212 | 30 | 37 |
| Other entertainment | 47 | 216 | 210 | 227 | 216 | 31 | 34 | 33 | 122 |
| Education | 72 | 251 | 214 | 225 | 24 | 211 | 2101 | 241 | 210 |
| All other gifts | 80 | 43 | 43 | 32 | 49 | 55 | 63 | 95 | 154 |

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

² Data are likely to have large sampling errors.

³ Value less than 0.5.

⁴ No data reported.

n.a. Not applicable.