

Table 37. Consumer units of two 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 \$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)	26,092	696	1,533	2,341	2,792	4,627	3,286	2,364	3,664	4,787
Consumer unit characteristics:										
Income before taxes ¹	\$43,996	\$1,694	\$7,751	\$12,552	\$17,468	\$24,576	\$34,716	\$44,353	\$58,801	\$106,238
Income after taxes ¹	40,262	1,325	7,696	12,294	17,053	23,631	32,601	40,817	53,874	94,214
Age of reference person	53.0	46.7	54.9	59.9	60.6	56.4	53.0	49.2	47.8	47.9
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	.3	.2	.1	.1	.1	.1	.1	(²)	(²)
Persons 65 and over5	.3	.6	.9	1.0	.8	.6	.4	.3	.1
Earners	1.2	.9	.7	.7	.7	1.0	1.2	1.5	1.6	1.8
Vehicles	2.2	1.5	1.6	1.8	1.8	2.0	2.3	2.4	2.6	2.8
Percent distribution:										
Sex of reference person:										
Male	66	51	44	58	66	64	70	65	69	76
Female	34	49	56	42	34	36	30	35	31	24
Housing tenure:										
Homeowner	72	46	50	65	71	71	72	74	78	86
With mortgage	36	17	12	20	16	24	33	41	52	66
Without mortgage	36	29	39	45	55	47	39	33	26	20
Renter	28	54	50	35	29	29	28	26	22	14
Race of reference person:										
Black	8	18	17	14	8	10	8	7	4	4
White and other	92	82	83	86	92	90	92	93	96	96
Education of reference person:										
Elementary (1-8)	7	10	20	18	14	8	6	2	1	(³)
High school (9-12)	39	50	49	53	50	47	39	39	31	19
College	54	39	29	28	35	44	55	59	67	81
Never attended and other	(³)	(⁴)	2	1	(⁴)	(³)	(⁴)	(³)	(³)	(³)
At least one vehicle owned or leased	94	74	79	87	94	93	97	98	99	98
Average annual expenditures	\$38,626	\$24,065	\$18,843	\$21,214	\$24,082	\$28,605	\$33,733	\$41,578	\$46,557	\$69,773
Food										
Food at home	2,802	2,332	2,380	2,324	2,463	2,667	2,947	2,894	2,898	3,374
Cereals and bakery products	426	333	345	357	388	408	471	447	423	504
Cereals and cereal products	138	114	120	127	138	123	155	128	140	161
Bakery products	288	220	226	230	250	285	316	320	283	343
Meats, poultry, fish, and eggs	703	650	671	638	663	692	740	716	684	772
Beef	205	167	151	194	194	219	220	237	196	209
Pork	154	108	193	152	151	160	171	139	144	149
Other meats	91	71	86	87	83	82	93	92	94	109
Poultry	127	116	123	114	113	116	136	129	126	150
Fish and seafood	93	155	83	62	89	82	88	87	95	125
Eggs	32	33	35	30	34	34	34	32	29	31
Dairy products	300	239	265	263	267	283	304	318	319	346
Fresh milk and cream	114	98	111	118	117	110	121	110	112	115
Other dairy products	186	141	153	144	151	172	184	208	207	231
Fruits and vegetables	491	393	383	412	412	482	504	468	485	655
Fresh fruits	157	137	104	132	118	164	158	149	157	214
Fresh vegetables	154	120	119	124	133	141	162	136	153	218
Processed fruits	99	87	88	78	86	90	104	103	101	127
Processed vegetables	81	49	72	79	74	86	80	81	74	96

See footnotes at end of table.

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Other food at home	\$883	\$717	\$716	\$654	\$732	\$803	\$928	\$944	\$988	\$1,097
Sugar and other sweets	113	100	96	81	87	109	128	115	134	129
Fats and oils	82	74	72	67	80	80	95	83	79	92
Miscellaneous foods	379	308	306	289	311	349	401	398	422	470
Nonalcoholic beverages	244	183	217	189	203	220	246	289	279	285
Food prepared by consumer unit on out-of-town trips	64	52	25	28	51	44	58	59	74	121
Food away from home	2,123	1,432	996	930	1,335	1,615	1,885	2,391	2,557	3,872
Alcoholic beverages	407	335	222	146	210	264	335	414	543	813
Housing	12,012	8,151	6,819	7,575	7,640	8,817	10,451	12,419	13,906	21,493
Shelter	6,580	4,665	3,450	3,934	3,885	4,606	5,586	6,496	7,690	12,506
Owned dwellings	4,245	2,381	1,398	2,159	2,017	2,574	3,294	3,972	5,260	9,373
Mortgage interest and charges	2,180	985	461	810	494	944	1,364	2,049	2,989	5,760
Property taxes	1,114	713	491	737	821	855	934	1,040	1,240	2,043
Maintenance, repairs, insurance, other expenses	950	683	446	612	703	775	996	883	1,031	1,570
Rented dwellings	1,747	2,094	1,919	1,548	1,580	1,718	1,935	2,039	1,850	1,514
Other lodging	587	190	133	226	288	314	357	485	580	1,619
Utilities, fuels, and public services	2,463	1,899	1,821	2,023	2,184	2,293	2,349	2,565	2,675	3,156
Natural gas	299	216	199	238	287	301	259	308	332	376
Electricity	934	796	748	828	890	903	909	966	969	1,095
Fuel oil and other fuels	110	54	89	127	105	115	118	124	97	111
Telephone services	819	644	597	604	629	696	792	878	939	1,149
Water and other public services	301	189	188	226	274	277	271	290	338	425
Household operations	449	311	301	334	269	334	304	448	419	909
Personal services	90	583	149	172	94	132	73	97	46	531
Other household expenses	358	228	153	163	175	201	231	350	373	878
Housekeeping supplies	533	255	294	372	373	480	549	613	650	743
Laundry and cleaning supplies	126	81	83	88	86	106	132	146	153	171
Other household products	242	116	138	201	194	206	209	315	287	330
Postage and stationery	166	58	73	82	93	168	207	152	210	242
Household furnishings and equipment	1,988	1,021	952	913	928	1,105	1,663	2,297	2,471	4,179
Household textiles	129	104	68	58	70	90	106	131	143	266
Furniture	448	208	160	170	205	208	394	395	649	992
Floor coverings	204	541	531	577	537	65	182	244	145	636
Major appliances	201	115	147	208	112	137	242	202	251	271
Small appliances, miscellaneous housewares	105	47	57	44	60	66	98	80	149	208
Miscellaneous household equipment	901	506	489	356	444	538	640	1,245	1,133	1,805
Apparel and services	1,690	1,440	888	710	805	1,243	1,571	1,880	2,197	3,043
Men and boys	349	168	215	148	157	232	309	384	415	708
Men, 16 and over	319	133	184	120	131	192	284	354	395	678
Boys, 2 to 15	29	35	31	29	27	40	25	29	20	30
Women and girls	707	896	310	275	259	557	681	797	960	1,228
Women, 16 and over	668	847	282	254	223	523	628	761	927	1,171
Girls, 2 to 15	39	49	28	22	36	33	52	36	33	57
Children under 2	45	564	538	536	529	49	57	47	28	58
Footwear	272	5163	202	148	221	237	258	399	295	362
Other apparel products and services	318	148	124	103	138	169	266	253	499	687
Transportation	7,067	3,458	2,591	3,949	4,446	5,586	6,693	8,377	9,024	11,630
Vehicle purchases (net outlay)	3,011	51,111	809	1,725	1,935	2,473	2,988	4,016	3,835	4,660
Cars and trucks, new	1,512	(⁴)	5270	5816	752	1,165	1,583	1,898	1,917	2,697
Cars and trucks, used	1,447	1,111	507	909	1,183	1,280	1,393	2,056	1,861	1,794
Other vehicles	53	(⁴)	531	(⁴)	(⁴)	528	512	562	556	5169
Gasoline and motor oil	1,104	702	711	770	801	931	1,114	1,242	1,389	1,503

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, 1997-98 — Continued

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Other vehicle expenses	\$2,427	\$1,386	\$902	\$1,326	\$1,483	\$1,811	\$2,280	\$2,696	\$3,194	\$4,140
Vehicle finance charges	322	163	90	117	165	217	350	387	494	529
Maintenance and repairs	728	500	324	485	483	638	725	817	904	1,069
Vehicle insurance	816	472	328	531	598	700	818	885	1,085	1,158
Vehicle rental, leases, licenses, other charges	561	251	160	192	237	256	387	606	712	1,383
Public transportation	525	260	169	128	227	370	311	423	606	1,327
Health care	2,484	1,413	1,831	2,334	2,978	2,671	2,358	2,360	2,286	2,747
Health insurance	1,195	669	911	1,244	1,423	1,397	1,222	1,037	1,121	1,127
Medical services	627	332	418	396	666	548	450	635	621	1,025
Drugs	521	340	402	596	714	608	531	511	409	430
Medical supplies	142	73	100	99	175	118	156	176	135	165
Entertainment	2,018	1,051	704	920	1,038	1,361	1,450	2,170	2,618	4,189
Fees and admissions	519	353	156	132	255	340	350	464	696	1,186
Television, radios, sound equipment	585	383	308	313	369	480	585	541	744	969
Pets, toys, and playground equipment	380	175	159	170	235	300	295	459	490	682
Other entertainment supplies, equipment, and services	534	140	82	305	178	241	221	706	689	1,351
Personal care products and services	490	534	374	305	313	390	569	470	519	757
Reading	205	117	91	101	133	162	179	187	250	383
Education	424	431	357	102	237	312	270	479	568	788
Tobacco products and smoking supplies	277	321	287	275	216	242	320	321	296	271
Miscellaneous	937	1,049	628	373	458	792	779	1,205	1,193	1,492
Cash contributions	1,486	1,275	253	512	926	893	1,265	1,640	1,493	3,358
Personal insurance and pensions	4,204	725	421	657	885	1,591	2,661	4,370	6,209	11,562
Life and other personal insurance	482	314	180	255	316	344	353	678	568	867
Pensions and Social Security	3,722	411	241	402	569	1,246	2,308	3,692	5,640	10,694
Sources of income and personal taxes: ¹										
Money income before taxes	43,996	1,694	7,751	12,552	17,468	24,576	34,716	44,353	58,801	106,238
Wages and salaries	31,480	1,381	1,948	3,705	5,531	12,428	21,335	32,789	46,893	86,969
Self-employment income	2,457	-1,865	146	215	489	698	1,291	1,840	2,041	9,192
Social Security, private and government retirement	7,952	1,101	3,881	7,446	10,594	10,182	10,444	7,880	6,931	5,909
Interest, dividends, rental income, other property income	1,326	74	158	150	224	618	910	1,255	2,149	3,477
Unemployment and workers' compensation, veterans' benefits	189	⁵ 34	87	137	165	183	188	280	239	205
Public assistance, supplemental security income, food stamps	230	603	1,286	668	142	114	138	538	575	565
Regular contributions for support	175	⁵ 190	101	132	198	222	247	142	184	117
Other income	187	⁵ 175	144	100	125	130	162	128	289	304
Personal taxes	3,733	369	56	258	415	946	2,115	3,536	4,927	12,024
Federal income taxes	2,865	293	-41	113	228	623	1,541	2,709	3,872	9,437
State and local income taxes	685	27	24	54	77	165	372	663	872	2,240
Other taxes	183	⁵ 50	72	92	110	157	202	165	184	347
Income after taxes	40,262	1,325	7,696	12,294	17,053	23,631	32,601	40,817	53,874	94,214

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Addenda:										
Net change in total assets and liabilities	- \$339	\$17,688	- \$880	- \$445	\$1,784	\$860	- \$733	\$2,190	- \$42	- \$6,340
Net change in total assets	6,767	18,131	482	421	2,896	3,234	3,961	5,838	10,674	15,296
Net change in total liabilities	7,106	443	1,362	867	1,112	2,374	4,694	3,648	10,716	21,636
Other financial information:										
Other money receipts	775	⁵ 2,634	69	164	421	249	790	726	1,126	1,488
Mortgage principal paid on owned property	-1,140	-483	-348	-465	-351	-521	-718	-1,137	-1,265	-3,075
Estimated market value of owned home	90,612	55,257	46,155	58,684	65,484	73,499	75,550	81,934	95,910	167,372
Estimated monthly rental value of owned home	633	374	300	416	487	508	542	609	692	1,118
Gifts of goods and services	1,321	609	708	465	582	887	1,083	1,259	1,714	2,794
Food	114	⁵ 10	26	28	51	56	81	131	143	283
Housing	338	272	184	122	148	185	289	372	402	734
Housekeeping supplies	52	⁵ 17	32	24	31	37	52	79	56	89
Household textiles	17	⁵ 9	⁵ 5	⁵ 3	⁵ 5	13	26	⁵ 19	19	32
Appliances and miscellaneous housewares	39	⁵ 13	⁵ 31	7	18	21	43	39	38	92
Major appliances	10	(⁴)	(⁴)	⁵ 2	12	⁵ 3	15	⁵ 25	⁵ 3	17
Small appliances and miscellaneous housewares	29	⁵ 13	⁵ 31	⁵ 5	⁵ 6	18	28	14	35	74
Miscellaneous household equipment	95	62	46	28	26	48	60	103	137	229
Other housing	134	172	71	59	67	65	109	132	152	293
Apparel and services	263	136	146	186	113	226	240	269	289	482
Males, 2 and over	68	⁵ 39	55	41	19	66	59	76	75	118
Females, 2 and over	99	⁵ 35	42	60	37	65	117	107	109	196
Children under 2	34	⁵ 33	⁵ 13	⁵ 34	29	33	25	39	28	58
Other apparel products and services	61	⁵ 30	⁵ 36	51	29	62	39	47	77	110
Jewelry and watches	23	⁵ 24	⁵ 5	⁵ 7	⁵ 6	21	20	14	24	56
All other apparel products and services	38	⁵ 6	⁵ 31	⁵ 44	⁵ 23	41	⁵ 19	⁵ 33	53	54
Transportation	90	38	22	20	47	134	56	63	133	141
Health care	33	⁵ 4	⁵ 17	⁵ 8	⁵ 27	20	14	25	37	84
Entertainment	125	69	60	35	66	85	96	148	169	247
Toys, games, hobbies, and tricycles	48	⁵ 19	24	21	25	39	42	44	76	82
Other entertainment	77	50	36	14	41	45	54	104	93	165
Education	191	⁵ 14	⁵ 180	⁵ 20	⁵ 67	40	54	103	352	536
All other gifts	167	66	72	46	64	142	253	149	188	288

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.
n.a. Not applicable.