

Table 36. Consumer units of two 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 \$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)	59,834	1,668	3,093	4,521	5,038	8,953	7,493	6,134	10,255	12,680
Consumer unit characteristics:										
Income before taxes ¹	\$48,290	\$1,752	\$7,803	\$12,583	\$17,509	\$24,723	\$34,782	\$44,507	\$58,582	\$107,378
Income after taxes ¹	44,530	1,536	7,876	12,525	17,241	23,934	32,814	41,358	54,040	96,691
Age of reference person	46.6	41.9	47.7	50.5	51.6	49.2	45.9	44.3	44.0	45.4
Average number in consumer unit:										
Persons	3.1	3.1	2.9	3.0	2.9	3.0	3.2	3.2	3.3	3.2
Children under 18	1.0	1.2	1.1	1.0	.9	.9	1.0	1.0	1.0	.9
Persons 65 and over3	.2	.3	.5	.6	.5	.3	.2	.2	.1
Earners	1.6	1.1	.9	1.0	1.0	1.4	1.7	1.9	2.0	2.2
Vehicles	2.4	1.6	1.4	1.6	1.8	2.1	2.4	2.6	2.8	3.0
Percent distribution:										
Sex of reference person:										
Male	65	40	38	50	59	63	69	69	71	75
Female	35	60	62	50	41	37	31	31	29	25
Housing tenure:										
Homeowner	71	43	43	53	60	64	69	75	82	90
With mortgage	46	20	14	21	21	29	43	53	64	75
Without mortgage	25	23	29	32	39	35	26	22	18	15
Renter	29	57	57	47	40	36	31	25	18	10
Race of reference person:										
Black	11	22	24	21	14	14	10	9	7	6
White and other	89	78	76	79	86	86	90	91	93	94
Education of reference person:										
Elementary (1-8)	7	10	18	17	15	10	6	3	2	1
High school (9-12)	40	55	55	56	53	50	45	41	33	20
College	53	35	27	26	32	40	49	56	65	79
Never attended and other	(²)	1	1	1	1	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	93	70	72	82	91	93	96	98	99	99
Average annual expenditures	\$42,557	\$25,368	\$19,782	\$21,755	\$24,982	\$29,428	\$35,378	\$41,696	\$49,583	\$73,099
Food	5,871	4,122	3,722	3,713	4,226	4,618	5,451	5,927	6,599	8,591
Food at home	3,524	2,753	2,660	2,798	2,953	3,090	3,473	3,489	3,842	4,430
Cereals and bakery products	544	429	395	414	450	469	545	550	583	701
Cereals and cereal products	193	160	157	164	175	163	195	186	205	239
Bakery products	351	269	238	249	275	306	350	364	378	462
Meats, poultry, fish, and eggs	915	757	776	804	854	848	916	865	984	1,055
Beef	277	221	196	234	245	262	285	269	331	299
Pork	191	151	200	197	196	183	197	182	187	202
Other meats	117	97	99	92	100	104	119	122	124	140
Poultry	175	133	144	162	157	155	173	162	187	214
Fish and seafood	114	118	97	81	114	101	98	90	117	161
Eggs	40	37	40	38	41	42	44	40	38	39
Dairy products	387	299	285	316	309	332	375	394	432	487
Fresh milk and cream	157	142	126	142	137	143	161	163	167	176
Other dairy products	230	157	159	174	172	189	214	231	265	311
Fruits and vegetables	577	454	400	459	484	515	565	538	605	770
Fresh fruits	181	138	113	145	142	166	179	163	197	241
Fresh vegetables	176	139	124	140	157	163	173	149	179	241
Processed fruits	122	107	85	86	102	96	116	126	128	172
Processed vegetables	98	70	79	89	83	91	97	100	102	116

See footnotes at end of table.

Table 36. Consumer units of two or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued

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Other food at home	\$1,100	\$815	\$803	\$805	\$856	\$926	\$1,072	\$1,142	\$1,238	\$1,418
Sugar and other sweets	139	96	113	100	117	120	135	137	162	171
Fats and oils	98	85	80	84	98	90	100	97	104	109
Miscellaneous foods	500	362	351	354	368	417	487	536	566	653
Nonalcoholic beverages	298	233	237	242	232	259	298	314	329	360
Food prepared by consumer unit on out-of-town trips	66	38	22	26	41	40	52	58	77	125
Food away from home	2,347	1,369	1,062	915	1,273	1,528	1,978	2,438	2,757	4,161
Alcoholic beverages	348	262	155	133	189	231	277	314	400	653
Housing	13,162	9,092	7,218	7,711	8,278	9,250	10,944	12,419	14,581	22,322
Shelter	7,244	5,241	3,684	4,092	4,382	4,888	5,924	6,639	7,923	12,825
Owned dwellings	4,931	2,522	1,304	1,757	1,988	2,539	3,574	4,424	5,913	10,374
Mortgage interest and charges	2,921	1,345	511	766	709	1,178	1,973	2,683	3,753	6,599
Property taxes	1,144	605	419	535	707	727	832	986	1,232	2,267
Maintenance, repairs, insurance, other expenses	865	572	374	455	573	635	769	755	928	1,509
Rented dwellings	1,792	2,529	2,267	2,184	2,181	2,126	2,092	1,853	1,501	1,079
Other lodging	521	190	113	152	212	223	258	362	508	1,372
Utilities, fuels, and public services	2,738	2,095	2,024	2,093	2,232	2,447	2,583	2,744	2,968	3,537
Natural gas	330	235	256	241	276	310	297	330	345	434
Electricity	1,043	864	820	865	902	954	1,007	1,062	1,103	1,266
Fuel oil and other fuels	114	82	76	90	93	106	112	114	123	143
Telephone services	911	707	664	672	704	788	856	900	1,011	1,209
Water and other public services	341	208	208	225	258	289	310	338	387	486
Household operations	680	352	252	286	303	362	411	573	748	1,497
Personal services	361	176	133	169	174	204	232	347	457	699
Other household expenses	319	176	119	117	129	158	178	227	291	797
Housekeeping supplies	575	332	299	352	371	431	528	591	696	863
Laundry and cleaning supplies	152	109	102	110	117	123	145	164	182	191
Other household products	263	141	130	173	168	185	222	270	320	412
Postage and stationery	161	82	67	68	86	123	161	156	194	260
Household furnishings and equipment	1,924	1,071	960	888	990	1,123	1,499	1,872	2,246	3,599
Household textiles	136	116	57	64	78	83	92	110	165	261
Furniture	449	183	147	201	244	260	338	390	487	926
Floor coverings	138	³ 38	167	46	29	43	127	129	100	329
Major appliances	209	191	138	183	150	148	201	225	246	265
Small appliances, miscellaneous housewares	109	171	47	38	64	67	84	90	146	187
Miscellaneous household equipment	883	372	405	355	424	521	658	928	1,101	1,630
Apparel and services	2,086	1,439	1,085	961	1,172	1,463	1,848	1,969	2,510	3,492
Men and boys	491	203	219	201	239	326	405	482	586	901
Men, 16 and over	376	110	154	120	160	226	305	353	464	733
Boys, 2 to 15	116	93	65	81	79	100	101	129	121	167
Women and girls	802	748	384	355	383	559	713	749	989	1,346
Women, 16 and over	656	593	314	283	270	459	576	583	833	1,127
Girls, 2 to 15	145	155	70	71	113	100	137	166	157	219
Children under 2	108	75	75	88	75	98	124	106	121	131
Footwear	366	228	224	197	315	305	374	393	410	487
Other apparel products and services	319	185	183	121	159	174	232	239	403	627
Transportation	8,083	4,581	3,221	4,270	4,674	5,941	7,104	8,492	9,936	12,845
Vehicle purchases (net outlay)	3,592	2,117	1,340	2,014	2,062	2,790	3,168	3,956	4,510	5,405
Cars and trucks, new	1,627	³ 310	³ 325	758	539	991	1,180	1,487	2,113	3,249
Cars and trucks, used	1,910	1,807	999	1,252	1,470	1,753	1,970	2,397	2,332	2,053
Other vehicles	55	⁽⁴⁾	³ 16	³ 4	³ 54	³ 46	³ 17	³ 72	65	103
Gasoline and motor oil	1,281	823	739	789	889	1,019	1,230	1,418	1,554	1,731

See footnotes at end of table.

Table 36. Consumer units of two or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued

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Other vehicle expenses	\$2,750	\$1,413	\$971	\$1,316	\$1,506	\$1,856	\$2,418	\$2,779	\$3,428	\$4,638
Vehicle finance charges	400	225	94	133	193	253	421	483	584	577
Maintenance and repairs	812	471	354	522	479	605	763	763	975	1,279
Vehicle insurance	917	487	336	484	597	710	861	974	1,125	1,380
Vehicle rental, leases, licenses, other charges	621	231	186	176	236	288	373	559	744	1,402
Public transportation	460	227	171	151	217	276	289	339	443	1,071
Health care	2,203	1,312	1,359	1,649	2,211	2,139	2,012	2,277	2,266	2,788
Health insurance	1,050	598	645	835	1,031	1,102	1,026	1,082	1,091	1,220
Medical services	629	373	358	312	539	484	475	651	707	997
Drugs	395	270	287	420	522	453	385	405	341	378
Medical supplies	129	71	70	83	119	101	126	139	127	193
Entertainment	2,163	1,175	755	1,013	1,017	1,311	1,508	2,093	2,669	4,121
Fees and admissions	538	282	152	116	213	274	334	448	635	1,217
Television, radios, sound equipment	656	405	315	445	404	510	617	641	793	973
Pets, toys, and playground equipment	421	222	178	186	227	294	331	443	512	726
Other entertainment supplies, equipment, and services	548	266	110	266	174	234	226	562	729	1,205
Personal care products and services	498	463	321	299	297	357	475	463	553	791
Reading	187	95	73	79	106	128	149	159	222	348
Education	619	325	293	133	286	368	411	521	757	1,279
Tobacco products and smoking supplies	316	339	331	314	288	300	366	345	341	270
Miscellaneous	979	808	549	402	544	731	858	1,117	1,205	1,480
Cash contributions	1,231	667	235	357	634	747	966	1,223	1,318	2,530
Personal insurance and pensions	4,811	688	464	722	1,061	1,842	3,009	4,377	6,227	11,591
Life and other personal insurance	492	328	157	192	258	324	340	501	556	950
Pensions and Social Security	4,319	360	307	530	803	1,518	2,669	3,876	5,671	10,641
Sources of income and personal taxes: ¹										
Money income before taxes	48,290	1,752	7,803	12,583	17,509	24,723	34,782	44,507	58,582	107,378
Wages and salaries	39,093	1,953	2,468	5,214	8,606	15,684	26,223	36,622	50,645	93,095
Self-employment income	2,567	-2,037	179	324	510	967	1,349	1,973	2,370	7,671
Social Security, private and government retirement	4,620	607	2,657	4,975	6,961	6,688	5,735	4,397	3,605	3,378
Interest, dividends, rental income, other property income	870	49	94	108	154	371	488	683	1,051	2,245
Unemployment and workers' compensation, veterans' benefits	222	55	108	144	229	209	250	279	265	228
Public assistance, supplemental security income, food stamps	420	779	1,914	1,446	646	357	268	180	130	39
Regular contributions for support	279	115	162	234	243	310	272	233	320	330
Other income	218	231	221	138	160	137	197	140	196	390
Personal taxes	3,760	216	-73	58	268	789	1,967	3,149	4,542	10,687
Federal income taxes	2,853	110	-155	-63	68	483	1,408	2,365	3,479	8,349
State and local income taxes	736	11	14	49	88	184	423	636	892	2,005
Other taxes	171	95	68	72	112	122	137	148	171	333
Income after taxes	44,530	1,536	7,876	12,525	17,241	23,934	32,814	41,358	54,040	96,691

See footnotes at end of table.

Table 36. Consumer units of two 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 \$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
Addenda:										
Net change in total assets and liabilities	-\$981	\$6,846	-\$210	-\$709	\$2,178	\$207	-\$528	-\$402	-\$3,807	-\$2,650
Net change in total assets	7,347	11,481	1,014	1,348	3,111	3,376	5,203	6,124	5,988	17,932
Net change in total liabilities	8,328	4,636	1,225	2,057	933	3,170	5,731	6,525	9,794	20,582
Other financial information:										
Other money receipts	609	1,238	59	151	276	203	433	491	945	1,132
Mortgage principal paid on owned property	-1,381	-513	-365	-381	-401	-543	-869	-1,159	-1,614	-3,301
Estimated market value of owned home ...	90,919	51,241	37,219	43,520	52,955	60,452	67,674	78,267	97,968	176,891
Estimated monthly rental value of owned home	639	342	257	320	395	437	497	593	713	1,169
Gifts of goods and services	1,150	526	579	458	486	691	840	976	1,331	2,332
Food	93	³ 10	22	24	38	42	51	88	107	220
Housing	329	189	155	145	146	184	242	325	368	652
Housekeeping supplies	48	17	23	18	26	30	38	59	55	84
Household textiles	17	³ 4	³ 3	³ 3	4	10	16	19	22	32
Appliances and miscellaneous housewares	34	³ 6	³ 20	6	16	17	27	30	49	65
Major appliances	8	(⁴)	³ 2	³ 2	10	4	10	11	9	11
Small appliances and miscellaneous housewares	26	³ 6	³ 18	4	6	14	17	19	40	54
Miscellaneous household equipment	79	35	28	22	25	41	41	91	99	169
Other housing	151	127	83	96	76	86	120	126	143	302
Apparel and services	250	149	178	135	115	178	205	227	277	444
Males, 2 and over	64	22	36	29	21	51	46	58	61	132
Females, 2 and over	92	83	47	39	42	44	80	98	103	172
Children under 2	41	³ 23	³ 15	35	29	34	47	38	47	58
Other apparel products and services	53	³ 22	80	33	23	49	31	34	67	82
Jewelry and watches	21	³ 14	³ 57	4	5	14	13	10	24	37
All other apparel products and services	32	³ 8	³ 23	³ 29	³ 18	35	18	24	43	45
Transportation	65	32	19	46	28	87	34	40	93	92
Health care	28	³ 5	³ 9	³ 11	17	14	20	23	26	64
Entertainment	95	47	42	33	49	59	74	94	107	184
Toys, games, hobbies, and tricycles	37	15	16	17	16	28	32	34	48	61
Other entertainment	59	32	27	17	33	31	42	60	59	124
Education	162	³ 37	³ 105	³ 15	³ 40	27	45	75	219	451
All other gifts	129	57	48	49	53	99	169	105	133	223

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

² Value less than 0.5.

³ Data are likely to have large sampling errors.

⁴ No data reported.

n.a. Not applicable.