

Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999

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)	8,042	476	527	550	1,181	1,027	863	1,493	1,925
Consumer unit characteristics:									
Income before taxes ¹	\$52,363	\$3,706	\$12,680	\$17,530	\$24,843	\$34,300	\$44,617	\$58,447	\$110,500
Income after taxes ¹	49,457	3,635	12,640	17,950	24,441	33,061	43,039	55,014	102,544
Age of reference person	41.0	42.1	40.6	40.6	39.2	39.1	40.0	41.1	43.6
Average number in consumer unit:									
Persons	5.6	5.8	5.7	5.5	5.6	5.5	5.5	5.6	5.5
Children under 18	2.9	3.3	3.0	3.1	3.1	2.9	2.8	2.8	2.6
Persons 65 and over1	.1	.1	.2	.1	.1	.1	.1	.1
Earners	2.2	1.6	1.6	1.6	1.8	2.2	2.2	2.5	2.7
Vehicles	2.6	1.5	1.5	1.7	2.2	2.5	2.8	2.9	3.5
Percent distribution:									
Sex of reference person:									
Male	62	40	43	53	63	63	65	66	70
Female	38	60	57	47	37	37	35	34	30
Housing tenure:									
Homeowner	69	43	37	35	57	62	72	82	92
With mortgage	55	28	18	21	42	47	58	70	81
Without mortgage	14	15	20	14	15	15	14	12	11
Renter	31	57	63	65	43	38	28	18	8
Race of reference person:									
Black	15	26	26	25	19	14	18	11	7
White and other	85	74	74	75	81	86	82	89	93
Education of reference person:									
Elementary (1-8)	9	16	24	21	13	9	7	4	3
High school (9-12)	43	62	61	52	56	49	43	38	24
College	47	21	14	25	30	42	49	57	73
Never attended and other	(²)	1	1	2	1	(³)	(²)	(²)	(³)
At least one vehicle owned or leased	93	71	78	82	92	98	96	98	99
Average annual expenditures	\$48,258	\$25,984	\$23,005	\$26,689	\$32,167	\$39,481	\$43,086	\$53,532	\$79,084
Food	7,870	6,016	4,769	5,436	5,751	7,488	7,236	8,536	10,910
Food at home	5,057	4,152	3,789	3,897	4,196	5,047	4,618	5,617	6,174
Cereals and bakery products	780	623	546	579	629	734	693	883	1,004
Cereals and cereal products	310	331	248	247	253	295	282	346	362
Bakery products	470	292	298	332	376	438	411	537	642
Meats, poultry, fish, and eggs	1,449	1,411	1,259	1,233	1,211	1,452	1,267	1,689	1,607
Beef	456	383	352	305	335	454	411	671	477
Pork	291	324	231	288	257	315	291	271	318
Other meats	181	158	164	122	151	177	140	229	212
Poultry	273	210	319	241	252	266	237	296	305
Fish and seafood	184	274	129	212	147	161	136	166	236
Eggs	63	64	65	66	70	78	52	56	59
Dairy products	566	449	365	385	465	605	515	641	698
Fresh milk and cream	238	188	170	213	200	280	201	265	272
Other dairy products	328	261	194	172	266	324	313	375	426
Fruits and vegetables	784	596	599	670	659	822	683	801	989
Fresh fruits	250	177	187	187	209	260	211	259	331
Fresh vegetables	234	203	181	222	210	273	201	230	266
Processed fruits	174	104	125	140	143	156	162	181	239
Processed vegetables	126	111	106	121	96	133	109	130	153

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, 1998-1999 — 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	\$1,477	\$1,073	\$1,021	\$1,029	\$1,231	\$1,435	\$1,461	\$1,603	\$1,876
Sugar and other sweets	193	154	118	170	160	197	161	218	241
Fats and oils	137	112	133	116	128	134	146	143	146
Miscellaneous foods	681	442	475	483	571	681	706	742	842
Nonalcoholic beverages	401	346	272	239	330	378	400	430	515
Food prepared by consumer unit on out-of-town trips	66	419	422	421	43	45	47	70	133
Food away from home	2,814	1,865	980	1,539	1,556	2,441	2,618	2,919	4,735
Alcoholic beverages	266	242	143	63	135	152	199	220	547
Housing	14,580	8,934	8,061	9,229	10,887	12,331	13,456	15,242	22,691
Shelter	8,193	4,966	4,690	5,266	5,746	6,918	7,375	8,485	13,110
Owned dwellings	5,732	2,333	1,286	1,491	2,852	4,175	4,916	6,587	11,304
Mortgage interest and charges	3,793	1,440	688	827	1,725	2,745	3,254	4,565	7,544
Property taxes	1,157	426	304	342	601	794	928	1,277	2,351
Maintenance, repairs, insurance, other expenses	782	467	294	321	526	636	734	745	1,408
Rented dwellings	2,081	2,582	3,332	3,714	2,796	2,552	2,195	1,454	894
Other lodging	380	451	471	461	98	191	264	444	912
Utilities, fuels, and public services	3,121	2,385	2,266	2,430	2,819	2,924	3,158	3,285	3,882
Natural gas	374	337	277	332	328	357	380	340	484
Electricity	1,206	1,012	947	964	1,121	1,129	1,207	1,246	1,456
Fuel oil and other fuels	84	454	442	449	78	47	83	132	101
Telephone services	1,039	697	752	824	935	1,020	1,079	1,098	1,275
Water and other public services	417	286	248	261	357	371	408	469	565
Household operations	790	227	140	247	374	476	674	977	1,593
Personal services	516	4147	451	4181	265	320	495	723	940
Other household expenses	274	80	89	66	109	156	179	255	654
Housekeeping supplies	718	462	367	359	480	696	667	669	1,150
Laundry and cleaning supplies	223	167	140	194	211	234	197	224	280
Other household products	327	184	163	127	174	343	288	296	564
Postage and stationery	167	111	65	37	95	119	182	149	306
Household furnishings and equipment	1,758	893	598	927	1,468	1,317	1,582	1,825	2,955
Household textiles	138	89	48	57	101	55	128	209	213
Furniture	413	177	153	149	336	286	421	471	683
Floor coverings	54	431	49	46	46	38	23	28	158
Major appliances	202	191	178	154	145	143	218	175	300
Small appliances, miscellaneous housewares	100	54	29	28	80	71	123	66	187
Miscellaneous household equipment	851	351	180	533	800	725	669	876	1,414
Apparel and services	2,748	1,889	1,970	1,913	2,172	2,725	2,450	2,274	4,175
Men and boys	773	450	296	486	513	899	707	625	1,254
Men, 16 and over	495	213	4159	255	296	593	446	390	855
Boys, 2 to 15	278	237	137	231	217	305	262	235	399
Women and girls	903	586	716	551	604	766	890	763	1,451
Women, 16 and over	601	410	525	335	311	498	552	504	1,029
Girls, 2 to 15	303	176	191	216	294	268	337	259	422
Children under 2	183	4218	205	4161	173	194	212	131	193
Footwear	586	459	506	495	678	640	467	473	727
Other apparel products and services	303	176	247	221	203	226	174	283	550
Transportation	9,363	4,357	4,152	5,104	6,215	7,156	8,433	10,899	15,563
Vehicle purchases (net outlay)	4,355	1,894	1,829	2,395	2,914	2,719	3,540	5,301	7,604
Cars and trucks, new	1,741	4206	4252	4843	4867	4590	41,137	1,004	4,778
Cars and trucks, used	2,566	1,688	1,577	1,552	2,018	2,128	2,381	4,146	2,771
Other vehicles	48	(3)	(3)	(3)	428	(3)	422	4150	455
Gasoline and motor oil	1,550	892	859	1,060	1,225	1,414	1,599	1,746	2,140

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, 1998-1999 — Continued

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Other vehicle expenses	\$3,011	\$1,328	\$1,080	\$1,402	\$1,899	\$2,678	\$3,031	\$3,504	\$4,865
Vehicle finance charges	515	243	107	251	337	498	465	692	771
Maintenance and repairs	880	328	377	334	568	873	954	1,043	1,327
Vehicle insurance	998	396	411	579	653	904	1,037	1,146	1,556
Vehicle rental, leases, licenses, other charges	619	360	184	238	340	403	575	624	1,212
Public transportation	447	243	383	246	177	346	262	347	954
Health care	1,972	829	668	1,009	1,241	1,736	1,999	2,361	3,136
Health insurance	930	404	308	472	636	813	1,095	1,112	1,389
Medical services	605	209	115	213	337	484	494	762	1,104
Drugs	314	168	209	269	208	293	294	362	432
Medical supplies	124	447	436	55	60	147	116	124	212
Entertainment	2,352	1,455	929	1,028	1,279	1,614	2,108	2,864	4,050
Fees and admissions	565	306	136	199	228	258	408	560	1,286
Television, radios, sound equipment	766	424	493	471	585	679	732	853	1,114
Pets, toys, and playground equipment	433	243	221	256	299	357	378	505	673
Other entertainment supplies, equipment, and services	589	481	80	102	166	320	590	946	977
Personal care products and services	571	497	292	291	353	414	455	654	925
Reading	149	67	52	67	69	101	102	178	291
Education	798	158	198	245	308	401	599	957	1,746
Tobacco products and smoking supplies	388	288	349	345	389	418	387	444	379
Miscellaneous	975	377	304	392	557	838	880	1,357	1,549
Cash contributions	1,159	4349	331	376	595	1,058	554	1,443	2,260
Personal insurance and pensions	5,066	525	786	1,193	2,217	3,050	4,228	6,105	10,861
Life and other personal insurance	495	265	146	147	250	253	363	633	978
Pensions and Social Security	4,571	260	640	1,046	1,967	2,797	3,865	5,472	9,883
Sources of income and personal taxes: ¹									
Money income before taxes	52,363	3,706	12,680	17,530	24,843	34,300	44,617	58,447	110,500
Wages and salaries	46,263	2,779	7,481	12,089	20,374	29,186	38,759	52,107	101,236
Self-employment income	2,488	-2,062	4275	4550	1,015	2,153	3,153	3,328	4,904
Social Security, private and government retirement	1,599	1,129	1,550	1,739	1,670	1,258	958	1,530	2,168
Interest, dividends, rental income, other property income	261	423	46	412	67	114	124	169	791
Unemployment and workers' compensation, veterans' benefits	256	463	466	377	162	447	332	361	163
Public assistance, supplemental security income, food stamps	845	1,454	2,859	2,173	1,140	567	570	409	191
Regular contributions for support	426	495	4243	4462	247	387	419	438	672
Other income	225	4225	4200	4127	167	4189	302	105	374
Personal taxes	2,906	71	41	-420	403	1,240	1,578	3,433	7,956
Federal income taxes	2,118	8	-147	-487	176	791	1,131	2,465	6,076
State and local income taxes	644	27	25	-3	175	334	364	764	1,635
Other taxes	145	437	4162	469	51	114	83	204	245
Income after taxes	49,457	3,635	12,640	17,950	24,441	33,061	43,039	55,014	102,544

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Addenda:									
Net change in total assets and liabilities	-\$1,003	-\$4,689	-\$808	\$715	\$1,717	\$1,577	-\$2,403	-\$1,359	-\$2,777
Net change in total assets	7,234	-3,867	3,702	1,259	4,618	5,035	7,551	10,385	12,847
Net change in total liabilities	8,237	822	4,510	543	2,901	3,458	9,954	11,743	15,624
Other financial information:									
Other money receipts	201	⁴ 59	⁴ 29	⁴ 8	⁵ 7	⁶ 4	³ 04	¹ 04	⁵ 28
Mortgage principal paid on owned property	-1,643	-572	-226	-772	-729	-944	-1,087	-2,129	-3,349
Estimated market value of owned home	91,724	42,973	25,943	28,700	54,328	58,544	68,617	101,411	183,299
Estimated monthly rental value of owned home ..	653	294	215	205	358	469	547	759	1,236
Gifts of goods and services	813	341	328	418	440	480	676	929	1,517
Food	55	⁴ 16	⁴ 25	⁴ 21	⁴ 17	⁶ 6	² 6	⁸ 3	⁹ 1
Housing	223	⁶ 8	⁹ 1	¹ 25	¹ 93	¹ 29	² 26	² 63	³ 51
Housekeeping supplies	40	⁴ 26	⁴ 14	⁴ 15	⁴ 15	² 2	⁴ 4	³ 1	⁸ 4
Household textiles	9	(²)	⁴ 1	⁴ 11	⁴ 2	⁴ 9	⁴ 5	⁴ 21	⁴ 8
Appliances and miscellaneous housewares	18	⁴ 3	(³)	⁴ 2	⁴ 13	⁴ 5	⁴ 1	⁴ 11	³ 3
Major appliances	5	(³)	(³)	(³)	⁴ 7	(²)	⁴ 6	⁴ 4	¹ 1
Small appliances and miscellaneous housewares	13	⁴ 3	(³)	⁴ 2	⁴ 6	⁴ 5	⁴ 36	⁴ 8	² 2
Miscellaneous household equipment	42	⁴ 13	⁴ 2	⁴ 14	¹ 7	¹ 7	⁴ 9	⁶ 7	⁷ 0
Other housing	115	⁴ 27	⁷ 4	⁸ 2	¹ 47	⁷ 6	⁸ 7	¹ 33	¹ 56
Apparel and services	224	¹ 29	⁸ 8	¹ 79	¹ 08	¹ 33	² 18	² 27	⁴ 00
Males, 2 and over	59	⁴ 28	⁴ 15	⁴ 19	³ 1	² 3	⁴ 6	⁵ 3	¹ 33
Females, 2 and over	53	⁴ 68	⁴ 5	⁴ 21	¹ 2	² 2	⁸ 9	⁵ 5	⁸ 8
Children under 2	58	⁴ 15	⁴ 39	⁴ 31	⁴ 47	⁷ 3	⁴ 31	⁵ 4	⁹ 6
Other apparel products and services	53	⁴ 17	⁴ 29	⁴ 109	⁴ 18	⁴ 16	⁴ 52	⁶ 6	⁸ 4
Jewelry and watches	13	⁴ 1	⁴ 10	⁴ 6	⁴ 2	⁴ 2	⁴ 2	⁴ 8	⁴ 0
All other apparel products and services	40	⁴ 17	⁴ 19	⁴ 102	⁴ 15	⁴ 14	⁴ 49	⁴ 58	⁴ 44
Transportation	49	² 3	¹ 8	² 2	³ 1	⁹	¹ 6	⁶ 7	¹ 05
Health care	16	⁴ 3	⁴ 3	(³)	⁴ 1	⁴ 14	⁴ 1	⁴ 23	⁴ 1
Entertainment	81	⁴ 35	⁴ 23	⁴ 26	⁴ 2	⁵ 1	⁴ 2	⁹ 2	¹ 69
Toys, games, hobbies, and tricycles	21	⁴ 7	⁴ 8	⁴ 3	⁴ 8	¹ 1	⁴ 15	⁴ 0	³ 4
Other entertainment	60	⁴ 28	⁴ 14	² 3	³ 4	⁴ 0	² 7	⁵ 2	¹ 35
Education	75	⁴ 7	⁴ 3	⁴ 13	⁴ 17	⁴ 13	⁴ 70	⁷ 0	² 06
All other gifts	89	⁵ 9	⁷ 8	³ 2	³ 1	⁶ 6	⁷ 7	¹ 04	¹ 54

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.