

Table 37. Consumer units of two 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 \$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)	25,618	721	1,502	2,269	2,568	4,342	3,220	2,393	3,567	5,036
Consumer unit characteristics:										
Income before taxes ¹	\$46,368	\$1,944	\$7,801	\$12,509	\$17,440	\$24,464	\$34,676	\$44,468	\$58,832	\$112,670
Income after taxes ¹	42,753	1,517	7,788	12,292	16,946	23,522	32,801	41,251	54,284	101,454
Age of reference person	52.9	45.7	55.3	58.2	59.5	56.8	53.3	49.4	48.0	48.9
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	.2	.1	.1	.1	.1	(²)	(²)
Persons 65 and over5	.3	.6	.8	1.0	.8	.6	.4	.3	.2
Earners	1.2	.9	.7	.7	.7	.9	1.2	1.5	1.6	1.8
Vehicles	2.2	1.2	1.4	1.7	1.7	2.0	2.3	2.4	2.6	2.7
Percent distribution:										
Sex of reference person:										
Male	64	44	41	52	63	65	67	65	68	72
Female	36	56	59	48	37	35	33	35	32	28
Housing tenure:										
Homeowner	72	44	49	62	68	72	70	73	76	87
With mortgage	36	17	11	23	16	24	31	40	49	65
Without mortgage	36	27	37	39	51	48	39	32	28	22
Renter	28	56	51	38	32	28	30	27	24	13
Race of reference person:										
Black	9	20	19	15	11	8	8	8	4	5
White and other	91	80	81	85	89	92	92	92	96	95
Education of reference person:										
Elementary (1-8)	6	9	20	17	13	7	4	2	1	(³)
High school (9-12)	40	52	50	51	52	49	43	37	32	20
College	54	39	29	31	35	44	53	61	68	79
Never attended and other	(³)	(³)	2	1	(³)	(³)	(⁴)	(³)	(³)	(⁴)
At least one vehicle owned or leased	93	70	73	85	92	93	97	98	98	98
Average annual expenditures	\$40,246	\$22,991	\$18,406	\$21,985	\$24,945	\$29,516	\$34,672	\$41,136	\$47,338	\$73,206
Food	5,053	3,497	2,991	3,294	3,801	4,378	4,839	5,276	5,679	7,727
Food at home	2,793	2,138	2,127	2,244	2,475	2,616	2,877	3,015	2,995	3,421
Cereals and bakery products	416	321	318	343	381	401	434	444	429	501
Cereals and cereal products	133	119	105	120	138	123	137	138	132	154
Bakery products	283	202	213	223	243	279	297	306	296	348
Meats, poultry, fish, and eggs	704	624	566	574	657	679	744	777	726	797
Beef	205	195	149	168	189	198	216	251	213	223
Pork	151	110	143	125	139	164	173	162	150	148
Other meats	92	74	76	84	86	88	93	106	87	108
Poultry	123	128	105	91	109	115	127	126	133	149
Fish and seafood	101	80	64	76	101	82	104	98	112	138
Eggs	32	37	30	30	32	32	31	34	30	31
Dairy products	305	241	238	259	270	279	306	330	338	364
Fresh milk and cream	107	109	97	108	104	99	113	114	110	111
Other dairy products	197	132	141	151	166	180	194	216	228	253
Fruits and vegetables	499	398	351	415	432	466	504	520	519	649
Fresh fruits	153	149	100	127	124	143	144	173	165	199
Fresh vegetables	156	123	109	129	134	137	165	152	161	216
Processed fruits	106	81	81	87	91	105	109	112	107	133
Processed vegetables	83	45	60	72	82	82	86	83	85	101

See footnotes at end of table.

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Other food at home	\$870	\$554	\$654	\$653	\$735	\$790	\$888	\$944	\$984	\$1,109
Sugar and other sweets	113	90	81	76	98	115	113	118	135	133
Fats and oils	82	74	65	57	84	81	92	97	77	90
Miscellaneous foods	382	220	304	296	305	343	395	411	425	498
Nonalcoholic beverages	237	153	182	201	203	212	243	253	282	284
Food prepared by consumer unit on out-of-town trips	56	⁵ 16	21	23	45	40	46	65	65	103
Food away from home	2,260	1,359	864	1,050	1,326	1,762	1,963	2,261	2,684	4,306
Alcoholic beverages	406	362	123	149	192	263	345	437	525	828
Housing	12,346	8,194	6,964	7,721	8,062	9,137	10,477	11,886	14,024	21,904
Shelter	6,961	4,785	3,702	4,151	4,237	4,884	5,811	6,531	7,830	13,016
Owned dwellings	4,526	2,422	1,475	2,188	2,088	2,841	3,462	3,890	5,162	10,019
Mortgage interest and charges	2,266	924	487	753	573	962	1,500	2,071	2,753	5,893
Property taxes	1,173	661	518	738	823	949	970	998	1,264	2,159
Maintenance, repairs, insurance, other expenses	1,087	836	469	698	692	931	992	821	1,145	1,967
Rented dwellings	1,814	2,080	2,032	1,655	1,839	1,688	1,974	2,155	2,000	1,481
Other lodging	621	283	196	308	309	355	375	486	668	1,516
Utilities, fuels, and public services	2,448	1,755	1,834	2,019	2,106	2,217	2,329	2,545	2,662	3,176
Natural gas	276	171	162	230	239	272	229	286	309	371
Electricity	929	723	754	810	864	864	923	962	976	1,106
Fuel oil and other fuels	100	60	79	109	89	110	109	113	91	99
Telephone services	847	621	640	648	657	699	785	889	971	1,187
Water and other public services	296	179	199	222	258	272	282	295	315	413
Household operations	488	374	287	257	269	392	331	449	484	983
Personal services	107	⁵ 111	114	123	83	153	78	118	123	72
Other household expenses	381	263	173	134	186	239	253	331	361	911
Housekeeping supplies	552	257	278	358	384	482	536	630	639	856
Laundry and cleaning supplies	128	80	79	88	98	119	112	142	158	180
Other household products	263	112	119	181	189	225	218	341	295	421
Postage and stationery	161	65	80	89	97	138	206	148	186	256
Household furnishings and equipment	1,897	1,023	863	936	1,066	1,162	1,471	1,731	2,408	3,873
Household textiles	132	108	61	66	71	120	103	87	172	249
Furniture	440	226	111	178	215	266	393	329	550	955
Floor coverings	76	⁵ 138	⁵ 11	53	38	59	28	67	88	157
Major appliances	204	122	120	189	138	182	181	199	249	288
Small appliances, miscellaneous housewares	124	54	51	54	51	77	115	112	166	259
Miscellaneous household equipment	921	375	509	396	554	460	650	938	1,182	1,966
Apparel and services	1,673	1,457	702	824	1,024	1,280	1,590	1,754	1,837	3,055
Men and boys	379	122	123	150	225	259	315	384	428	813
Men, 16 and over	349	⁵ 89	102	108	201	233	279	346	399	788
Boys, 2 to 15	30	33	21	41	24	26	37	38	29	25
Women and girls	702	981	319	372	486	548	640	778	766	1,182
Women, 16 and over	655	936	292	295	446	498	586	752	723	1,135
Girls, 2 to 15	46	46	27	77	40	50	54	26	44	47
Children under 2	40	⁵ 78	⁵ 17	⁵ 40	⁵ 13	48	57	25	41	51
Footwear	253	⁵ 121	95	146	174	264	299	308	261	357
Other apparel products and services	298	155	148	117	127	162	279	259	341	652
Transportation	7,407	3,451	3,084	4,342	4,896	5,657	6,642	8,485	9,071	12,234
Vehicle purchases (net outlay)	3,338	⁵ 1,508	1,366	2,074	2,293	2,515	2,912	4,186	3,852	5,507
Cars and trucks, new	1,722	⁵ 761	⁵ 592	1,092	1,279	1,046	1,039	2,049	1,942	3,413
Cars and trucks, used	1,592	747	773	981	1,014	1,441	1,827	2,123	1,872	2,056
Other vehicles	25	(⁴)	(⁴)	(⁴)	(⁴)	527	546	515	538	538
Gasoline and motor oil	1,074	585	609	725	749	899	1,080	1,237	1,381	1,456

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, 1998-1999 — Continued

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Other vehicle expenses	\$2,433	\$1,154	\$903	\$1,375	\$1,544	\$1,837	\$2,298	\$2,634	\$3,206	\$3,961
Vehicle finance charges	321	178	83	126	143	194	340	385	529	510
Maintenance and repairs	738	402	360	513	582	628	771	819	912	992
Vehicle insurance	814	432	323	539	593	730	802	888	1,065	1,119
Vehicle rental, leases, licenses, other charges	560	142	138	197	227	286	385	541	700	1,341
Public transportation	562	205	205	168	310	406	352	427	631	1,310
Health care	2,590	1,412	1,582	2,051	3,080	2,774	2,662	2,353	2,381	3,111
Health insurance	1,214	579	819	1,063	1,420	1,453	1,379	1,113	1,090	1,211
Medical services	682	459	366	349	635	541	623	564	677	1,198
Drugs	547	290	337	528	838	648	511	495	464	529
Medical supplies	147	84	60	111	188	132	150	181	150	172
Entertainment	2,098	850	804	1,241	1,038	1,421	1,643	2,037	2,576	4,180
Fees and admissions	538	284	164	171	263	309	390	485	744	1,166
Television, radios, sound equipment	614	320	379	382	440	493	600	590	742	952
Pets, toys, and playground equipment	389	174	149	229	230	293	296	477	483	685
Other entertainment supplies, equipment, and services	557	72	112	459	105	326	357	485	607	1,377
Personal care products and services	477	544	284	266	293	432	450	533	498	766
Reading	202	109	84	101	119	159	181	186	233	377
Education	452	353	263	166	191	301	377	448	506	929
Tobacco products and smoking supplies	298	359	297	275	232	251	309	379	329	306
Miscellaneous	963	680	523	404	504	851	833	993	1,091	1,706
Cash contributions	1,658	775	293	503	700	1,103	1,553	1,743	1,964	3,487
Personal insurance and pensions	4,624	950	411	648	811	1,508	2,770	4,626	6,623	12,596
Life and other personal insurance	503	330	164	255	277	329	439	692	560	919
Pensions and Social Security	4,121	621	247	393	534	1,180	2,331	3,934	6,063	11,677
Sources of income and personal taxes: ¹										
Money income before taxes	46,367	1,944	7,801	12,509	17,440	24,464	34,676	44,468	58,823	112,670
Wages and salaries	32,856	1,120	2,002	3,817	5,537	11,664	21,200	33,036	46,946	89,273
Self-employment income	3,284	-1,160	161	205	499	482	1,386	1,611	2,344	12,750
Social Security, private and government retirement	8,163	1,022	4,172	7,338	10,530	11,103	10,424	8,158	7,247	6,209
Interest, dividends, rental income, other property income	1,332	57	51	98	205	567	1,064	1,073	1,621	3,779
Unemployment and workers' compensation, veterans' benefits	180	559	71	134	165	182	184	245	223	192
Public assistance, supplemental security income, food stamps	230	489	1,028	701	227	149	96	562	5107	68
Regular contributions for support	165	228	134	138	166	200	131	172	204	140
Other income	156	5128	182	79	111	117	190	111	131	259
Personal taxes	3,615	427	13	217	493	942	1,874	3,217	4,547	11,216
Federal income taxes	2,734	348	-79	83	314	602	1,381	2,391	3,513	8,659
State and local income taxes	672	25	33	42	68	170	311	599	841	2,124
Other taxes	209	555	59	92	111	170	182	227	193	433
Income after taxes	42,753	1,517	7,788	12,292	16,946	23,522	32,801	41,251	54,284	101,454

See footnotes at end of table.

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Addenda:										
Net change in total assets and liabilities	-\$1,193	\$11,749	\$428	-\$491	\$1,836	\$745	\$244	-\$3,049	-\$3,034	-\$5,792
Net change in total assets	6,816	12,041	1,412	663	3,496	3,060	4,827	3,606	7,233	17,886
Net change in total liabilities	8,009	292	984	1,154	1,660	2,314	4,583	6,655	10,267	23,678
Other financial information:										
Other money receipts	810	⁵ 2,973	123	62	283	337	525	505	1,809	1,337
Mortgage principal paid on owned property	-1,601	-11,740	-180	-423	-466	-614	-681	-1,145	-1,528	-3,388
Estimated market value of owned home	94,539	51,453	45,277	58,482	66,320	74,236	81,359	83,569	97,862	174,821
Estimated monthly rental value of owned home	652	346	317	421	495	534	584	606	689	1,120
Gifts of goods and services	1,414	555	552	613	565	882	1,128	1,207	1,529	3,306
Food	126	⁵ 11	33	37	24	28	60	93	122	412
Housing	370	199	162	193	153	195	329	336	387	846
Housekeeping supplies	55	⁵ 17	17	33	34	35	58	68	67	100
Household textiles	19	⁵ 8	⁵ 16	⁵ 8	14	9	30	7	15	42
Appliances and miscellaneous housewares	49	⁵ 7	⁵ 21	8	10	29	59	61	60	104
Major appliances	11	(³)	⁵ 1	⁵ 1	⁵ 3	⁵ 2	⁵ 13	46	10	16
Small appliances and miscellaneous housewares	37	⁵ 7	⁵ 20	⁵ 6	7	27	46	15	49	88
Miscellaneous household equipment	100	16	31	45	38	56	64	106	107	247
Other housing	147	150	76	100	58	65	118	94	139	353
Apparel and services	264	132	121	219	111	232	264	241	267	482
Males, 2 and over	76	29	58	39	33	73	73	95	80	125
Females, 2 and over	104	36	22	89	43	79	117	76	89	226
Children under 2	32	⁵ 35	⁵ 11	⁵ 39	⁵ 10	35	22	24	41	51
Other apparel products and services	51	⁵ 32	⁵ 30	52	25	44	51	47	57	80
Jewelry and watches	22	⁵ 18	⁵ 5	⁵ 10	12	19	24	15	28	39
All other apparel products and services	29	⁵ 14	⁵ 25	⁵ 42	⁵ 13	25	⁵ 26	⁵ 32	29	41
Transportation	91	24	56	14	57	88	74	65	83	194
Health care	37	⁵ 1	⁵ 15	⁵ 5	⁵ 14	25	31	⁵ 14	34	106
Entertainment	139	68	54	51	65	79	92	172	171	300
Toys, games, hobbies, and tricycles	50	⁵ 20	19	26	23	44	44	54	78	76
Other entertainment	89	48	35	25	42	34	48	117	93	224
Education	215	⁵ 29	⁵ 61	⁵ 53	⁵ 49	54	102	103	281	661
All other gifts	173	90	50	42	92	182	176	185	183	305

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.