

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997

Item	Complete reporting of income ¹									
	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)	84,991	4,178	8,904	9,096	7,424	12,415	10,392	7,949	11,930	12,705
Consumer unit characteristics:										
Income before taxes ²	\$39,926	\$2,050	\$7,708	\$12,411	\$17,393	\$24,599	\$34,583	\$44,396	\$58,249	\$107,170
Income after taxes ²	36,684	2,015	7,668	12,264	17,009	23,538	32,123	40,655	53,145	96,037
Age of reference person	47.8	39.9	54.6	54.6	51.1	48.6	45.1	44.4	44.3	45.5
Average number in consumer unit:										
Persons	2.5	1.8	1.7	2.1	2.3	2.4	2.6	2.8	3.0	3.1
Children under 187	.5	.4	.6	.6	.6	.7	.8	.9	.9
Persons 65 and over3	.2	.5	.6	.5	.4	.2	.2	.2	.1
Earners	1.3	.8	.5	.7	1.0	1.2	1.5	1.7	1.9	2.1
Vehicles	2.0	1.0	.9	1.3	1.7	1.8	2.2	2.4	2.7	3.0
Percent distribution:										
Sex of reference person:										
Male	59	41	34	41	54	59	64	68	72	76
Female	41	59	66	59	46	41	36	32	28	24
Housing tenure:										
Homeowner	64	31	40	53	57	58	62	72	81	88
With mortgage	38	12	10	14	20	26	40	51	64	72
Without mortgage	25	19	30	39	37	31	23	21	17	15
Renter	36	69	60	47	43	42	38	28	19	12
Race of reference person:										
Black	11	18	18	16	12	13	11	8	8	6
White and other	89	82	82	84	88	87	89	92	92	94
Education of reference person:										
Elementary (1-8)	8	9	22	13	12	8	5	3	1	1
High school (9-12)	39	41	46	52	49	44	40	37	32	19
College	53	49	31	34	39	48	55	60	67	80
Never attended and other	(³)	1	1	(³)	(³)	(³)	(³)	(³)	(³)	(⁴)
At least one vehicle owned or leased	88	57	62	78	88	92	94	97	98	98
Average annual expenditures	\$36,146	\$16,545	\$15,154	\$18,737	\$23,940	\$27,836	\$34,376	\$40,779	\$48,417	\$71,656
Food										
Food at home	4,902	2,711	2,601	3,006	3,764	4,109	4,888	5,429	6,220	8,279
Cereals and bakery products	2,970	1,714	1,853	2,155	2,634	2,701	3,062	3,221	3,556	4,315
Cereals and cereal products	465	277	275	322	412	421	489	506	549	691
Bakery products	166	96	99	127	159	142	184	168	196	237
Meats, poultry, fish, and eggs	299	181	175	195	253	278	305	338	353	453
Beef	756	452	498	604	726	728	774	774	880	1,024
Pork	226	120	134	178	212	219	238	238	291	292
Other meats	161	76	121	155	165	161	164	160	171	203
Poultry	99	60	64	71	94	92	100	115	114	135
Fish and seafood	146	90	96	120	133	132	147	152	169	207
Eggs	91	82	57	52	88	88	88	76	99	150
Dairy products	34	24	25	29	35	36	37	33	36	38
Fruits and vegetables	329	190	195	242	281	295	332	374	395	487
Fresh milk and cream	134	81	85	107	122	132	143	153	154	173
Other dairy products	195	109	109	135	159	163	189	221	242	314
Fresh fruits	485	289	317	361	433	444	479	496	565	735
Fresh vegetables	154	94	94	112	126	147	154	153	197	226
Processed fruits	145	79	98	106	137	139	138	135	159	231
Processed vegetables	105	65	70	74	100	83	103	112	122	164
Eggs	82	51	55	69	71	74	84	96	88	113

See footnotes at end of table.

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Other food at home	\$935	\$506	\$569	\$626	\$782	\$813	\$987	\$1,072	\$1,167	\$1,378
Sugar and other sweets	118	62	84	77	101	100	127	127	152	170
Fats and oils	83	51	59	66	89	76	92	84	96	105
Miscellaneous foods	425	222	242	264	357	373	451	501	532	633
Nonalcoholic beverages	254	139	168	193	199	232	267	302	310	347
Food prepared by consumer unit on out-of-town trips	55	33	17	26	36	32	50	59	77	123
Food away from home	1,932	997	748	851	1,129	1,408	1,826	2,208	2,664	3,964
Alcoholic beverages	330	180	145	128	190	256	319	363	417	699
Housing	11,348	5,993	5,587	6,878	8,047	8,782	10,653	12,359	14,380	21,816
Shelter	6,339	3,446	2,980	3,765	4,376	4,832	6,004	6,969	7,827	12,590
Owned dwellings	3,933	1,255	976	1,591	1,878	2,253	3,243	4,454	5,793	9,898
Mortgage interest and charges	2,235	578	320	529	686	1,059	1,770	2,657	3,643	6,193
Property taxes	947	390	321	512	674	640	734	990	1,251	2,199
Maintenance, repairs, insurance, other expenses	751	286	336	550	519	554	739	808	899	1,506
Rented dwellings	1,980	2,003	1,910	2,048	2,292	2,371	2,536	2,137	1,540	1,266
Other lodging	426	189	94	126	206	208	225	378	494	1,425
Utilities, fuels, and public services	2,408	1,386	1,568	1,835	2,136	2,218	2,403	2,599	2,933	3,478
Natural gas	298	150	194	222	270	279	300	337	348	437
Electricity	900	544	601	732	830	842	891	973	1,080	1,235
Fuel oil and other fuels	109	49	89	86	96	98	107	111	126	163
Telephone services	809	511	516	594	696	742	834	859	1,001	1,168
Water and other public services	292	132	168	202	245	258	271	319	378	475
Household operations	562	206	187	315	304	354	359	500	754	1,496
Personal services	273	74	79	135	141	174	179	271	433	674
Other household expenses	289	132	108	179	163	180	180	228	320	822
Housekeeping supplies	485	240	250	301	347	394	482	524	651	833
Laundry and cleaning supplies	125	63	78	86	104	109	128	145	162	179
Other household products	222	111	110	142	148	160	207	238	326	399
Postage and stationery	138	67	63	74	94	125	146	141	164	254
Household furnishings and equipment	1,554	713	602	662	885	985	1,405	1,767	2,214	3,420
Household textiles	82	41	29	40	49	54	64	80	113	196
Furniture	380	144	135	151	224	203	310	373	580	935
Floor coverings	83	521	521	16	24	26	129	137	96	190
Major appliances	174	76	94	103	132	136	220	167	225	292
Small appliances, miscellaneous housewares	100	160	40	48	69	69	95	77	137	197
Miscellaneous household equipment	735	271	283	305	386	497	588	932	1,064	1,610
Apparel and services	1,786	948	769	771	1,184	1,363	1,772	1,778	2,614	3,442
Men and boys	423	187	153	184	238	294	414	471	616	874
Men, 16 and over	338	142	126	131	179	214	343	359	506	724
Boys, 2 to 15	85	45	27	54	59	80	72	112	111	150
Women and girls	699	311	318	289	467	558	682	672	1,051	1,336
Women, 16 and over	591	252	290	245	390	485	560	528	903	1,134
Girls, 2 to 15	108	59	28	45	77	73	122	144	148	202
Children under 2	84	24	42	37	67	78	92	93	120	129
Footwear	326	263	179	168	297	261	339	343	450	494
Other apparel products and services	255	164	77	92	114	173	246	199	377	609
Transportation	6,669	2,540	2,218	3,146	4,234	5,249	7,139	8,444	9,436	12,387
Vehicle purchases (net outlay)	2,856	944	872	1,260	1,728	2,276	3,382	4,074	4,085	4,900
Cars and trucks, new	1,310	560	524	544	408	976	1,579	1,682	1,915	2,865
Cars and trucks, used	1,500	884	637	717	1,296	1,256	1,779	2,328	2,115	1,901
Other vehicles	47	(⁶)	511	(⁴)	524	544	525	564	55	134
Gasoline and motor oil	1,110	546	490	646	841	963	1,181	1,331	1,547	1,758

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997 — Continued

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Other vehicle expenses	\$2,312	\$857	\$711	\$1,090	\$1,448	\$1,753	\$2,288	\$2,681	\$3,319	\$4,683
Vehicle finance charges	305	96	55	90	161	234	360	447	510	530
Maintenance and repairs	720	316	253	452	514	600	699	739	981	1,369
Vehicle insurance	779	256	260	400	553	666	849	915	1,114	1,374
Vehicle rental, leases, licenses, other charges	508	188	143	148	220	253	381	581	714	1,410
Public transportation	390	193	145	150	217	257	288	358	485	1,046
Health care	1,898	842	1,219	1,563	1,830	1,918	1,820	2,052	2,214	2,642
Health insurance	900	351	594	799	858	918	859	981	1,133	1,137
Medical services	544	256	253	282	520	494	496	625	650	981
Drugs	342	186	303	391	373	400	346	322	309	342
Medical supplies	113	50	69	90	80	106	118	125	123	183
Entertainment	1,868	752	648	832	1,062	1,274	1,514	2,054	2,654	4,300
Fees and admissions	490	208	126	145	226	274	366	496	668	1,382
Television, radios, sound equipment	596	300	298	397	457	512	591	681	768	996
Pets, toys, and playground equipment	339	142	132	164	191	257	309	360	539	654
Other entertainment supplies, equipment, and services	442	102	93	126	187	231	248	517	678	1,268
Personal care products and services	551	216	255	329	402	497	594	571	708	957
Reading	171	74	70	93	113	141	159	170	233	346
Education	548	676	385	293	287	354	398	499	722	1,131
Tobacco products and smoking supplies	271	210	215	248	272	263	321	286	316	262
Miscellaneous	888	532	479	441	662	705	881	1,207	1,170	1,456
Cash contributions	1,085	568	232	381	828	999	841	1,176	1,188	2,635
Personal insurance and pensions	3,830	303	331	629	1,066	1,926	3,077	4,390	6,145	11,304
Life and other personal insurance	387	96	123	169	214	295	306	360	571	921
Pensions and Social Security	3,444	207	208	460	852	1,630	2,770	4,030	5,574	10,382
Sources of income and personal taxes: ²										
Money income before taxes	39,926	2,050	7,708	12,411	17,393	24,599	34,583	44,396	58,249	107,170
Wages and salaries	31,506	1,810	1,923	4,601	9,007	15,951	26,776	36,400	50,263	92,804
Self-employment income	1,969	-1,175	87	258	392	1,148	1,363	1,899	2,174	7,618
Social Security, private and government retirement	4,531	535	4,000	5,797	6,521	5,944	4,783	4,320	3,618	3,547
Interest, dividends, rental income, other property income	822	69	88	167	307	487	640	1,049	1,299	2,240
Unemployment and workers' compensation, veterans' benefits	206	60	115	174	179	260	182	243	250	261
Public assistance, supplemental security income, food stamps	382	442	1,136	944	438	278	226	102	127	⁵ 45
Regular contributions for support	293	109	166	265	284	361	363	235	317	358
Other income	217	200	194	205	265	170	249	147	201	297
Personal taxes	3,241	35	40	147	384	1,061	2,460	3,741	5,104	11,133
Federal income taxes	2,468	-21	-22	25	177	728	1,837	2,820	3,963	8,710
State and local income taxes	645	8	15	51	120	233	511	762	978	2,153
Other taxes	129	48	47	71	86	100	112	159	163	270
Income after taxes	36,684	2,015	7,668	12,264	17,009	23,538	32,123	40,655	53,145	96,037

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997 — Continued

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Addenda:										
Net change in total assets and liabilities	\$489	\$2,099	\$-511	\$75	\$1,099	\$-604	\$-2,776	\$-854	\$-1,093	\$6,665
Net change in total assets	5,405	2,803	657	658	1,369	2,780	2,436	4,593	6,924	19,422
Net change in total liabilities	4,916	704	1,168	583	271	3,384	5,212	5,447	8,018	12,757
Other financial information:										
Other money receipts	526	342	115	235	269	286	485	475	950	1,138
Mortgage principal paid on owned property	-1,048	-227	-229	-265	-351	-460	-778	-1,122	-1,579	-3,113
Estimated market value of owned home	75,617	31,752	29,125	41,527	50,613	54,246	60,653	75,991	99,082	172,497
Estimated monthly rental value of owned home	533	211	218	317	367	397	447	570	718	1,118
Gifts of goods and services	1,069	645	529	546	655	764	1,007	907	1,536	2,198
Food	65	34	19	20	47	44	49	60	99	152
Housing	277	189	164	159	185	181	224	258	343	609
Housekeeping supplies	40	17	21	23	23	31	39	42	46	83
Household textiles	9	7	6	4	4	6	6	10	13	19
Appliances and miscellaneous housewares	30	⁵ 19	12	11	21	21	27	23	40	72
Major appliances	7	⁵ 2	⁵ 2	⁵ 3	10	2	7	6	12	13
Small appliances and miscellaneous housewares	23	⁵ 17	11	8	12	19	20	17	28	59
Miscellaneous household equipment	69	32	34	25	33	52	54	59	111	154
Other housing	129	114	91	95	104	72	99	123	133	281
Apparel and services	258	146	94	116	143	199	279	229	425	474
Males, 2 and over	61	30	25	24	46	52	58	63	61	135
Females, 2 and over	82	70	38	34	48	64	94	83	123	141
Children under 2	33	⁵ 15	14	16	29	27	38	40	45	53
Other apparel products and services	81	⁵ 31	⁵ 18	⁵ 43	⁵ 19	56	88	42	196	145
Jewelry and watches	50	⁵ 21	⁵ 7	⁵ 3	⁵ 4	⁵ 20	⁵ 60	⁵ 22	⁵ 154	97
All other apparel products and services	31	⁵ 10	⁵ 10	⁵ 40	⁵ 15	36	28	⁵ 20	43	48
Transportation	62	26	15	57	20	93	28	40	138	76
Health care	31	⁵ 9	⁵ 20	⁵ 6	61	17	22	40	26	68
Entertainment	102	38	55	35	77	78	133	89	136	190
Toys, games, hobbies, and tricycles	42	⁵ 11	⁵ 17	⁵ 19	⁵ 22	32	50	39	78	65
Other entertainment	60	26	38	16	55	46	83	50	58	125
Education	141	⁵ 142	83	88	⁵ 55	47	49	94	224	388
All other gifts	133	60	78	65	66	104	223	99	147	241

¹ See "Quintiles of income before taxes" table for expenditures and income of all consumer units and incomplete income reporters.

² Components of income and taxes are derived from "complete income reporters" only; see glossary.

³ Value less than 0.5.

⁴ Value less than 0.05.

⁵ Data are likely to have large sampling errors.

⁶ No data reported.