

**Table 39. Consumer units of four 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 \$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) .....	12,114	784	663	745	1,331	1,408	1,326	2,563	3,294
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$55,875	\$5,783	\$12,579	\$17,478	\$25,045	\$35,117	\$44,639	\$58,711	\$108,825
Income after taxes <sup>1</sup> .....	51,797	5,875	13,102	17,231	24,435	33,318	41,635	54,618	99,167
Age of reference person .....	40.4	38.0	38.4	37.0	39.1	38.8	39.8	41.0	43.1
Average number in consumer unit:									
Persons .....	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18 .....	1.7	2.1	2.0	1.9	1.7	1.6	1.7	1.6	1.5
Persons 65 and over .....	.1	2.1	2.1	2.1	.1	( <sup>3</sup> )	.1	.1	.1
Earners .....	2.0	1.1	1.3	1.5	1.9	2.0	2.1	2.2	2.4
Vehicles .....	2.6	1.4	1.4	1.8	2.2	2.6	2.7	3.0	3.1
Percent distribution:									
Sex of reference person:									
Male .....	67	34	38	54	65	71	75	75	75
Female .....	33	66	62	46	35	29	25	25	25
Housing tenure:									
Homeowner .....	75	39	42	46	56	69	81	89	94
With mortgage .....	61	17	28	33	34	56	66	76	84
Without mortgage .....	14	22	14	12	23	13	15	13	10
Renter .....	25	61	58	54	44	31	19	11	6
Race of reference person:									
Black .....	12	29	30	20	16	9	4	9	7
White and other .....	88	71	70	80	84	91	96	91	93
Education of reference person:									
Elementary (1-8) .....	5	14	15	14	10	7	2	2	1
High school (9-12) .....	39	61	56	57	54	53	44	31	19
College .....	55	25	28	28	36	40	55	66	80
Never attended and other .....	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>5</sup> )	2	( <sup>4</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>4</sup> )	( <sup>5</sup> )
At least one vehicle owned or leased .....	94	65	74	88	94	95	98	99	99
Average annual expenditures .....	\$48,062	\$23,759	\$23,680	\$25,671	\$30,231	\$38,683	\$40,656	\$51,455	\$75,824
Food .....	6,808	4,204	4,508	4,603	4,852	6,430	6,307	7,573	9,116
Food at home .....	4,180	2,979	3,431	3,476	3,439	4,219	3,915	4,462	5,022
Cereals and bakery products .....	667	431	514	502	524	676	612	724	840
Cereals and cereal products .....	245	194	225	202	211	263	226	249	287
Bakery products .....	422	237	289	300	313	413	386	474	552
Meats, poultry, fish, and eggs .....	1,044	825	982	1,087	995	1,140	916	1,086	1,113
Beef .....	318	246	274	311	311	396	275	340	319
Pork .....	215	215	312	230	197	210	209	209	211
Other meats .....	133	101	100	112	128	135	140	139	144
Poultry .....	214	146	164	244	198	226	176	239	235
Fish and seafood .....	121	70	84	145	119	118	75	117	164
Eggs .....	44	48	48	45	43	55	41	42	41
Dairy products .....	474	318	361	330	353	485	483	519	581
Fresh milk and cream .....	198	164	179	155	167	219	208	204	214
Other dairy products .....	277	155	182	176	185	266	274	314	366
Fruits and vegetables .....	665	446	542	499	565	606	598	687	868
Fresh fruits .....	205	113	176	132	181	196	189	206	269
Fresh vegetables .....	193	141	166	155	176	179	150	186	261
Processed fruits .....	147	104	104	114	101	118	138	159	204
Processed vegetables .....	120	88	96	98	107	113	120	135	133

See footnotes at end of table.

**Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued**

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Other food at home .....	\$1,330	\$959	\$1,032	\$1,058	\$1,001	\$1,312	\$1,307	\$1,447	\$1,621
Sugar and other sweets .....	166	112	122	115	129	158	163	188	206
Fats and oils .....	109	97	105	127	95	119	98	111	117
Miscellaneous foods .....	628	442	452	501	443	603	657	690	772
Nonalcoholic beverages .....	354	288	336	295	305	390	323	376	395
Food prepared by consumer unit on out-of-town trips .....	72	219	217	220	29	43	66	82	131
Food away from home .....	2,628	1,224	1,077	1,127	1,413	2,211	2,392	3,111	4,094
Alcoholic beverages .....	292	72	74	169	196	212	228	311	510
Housing .....	14,941	9,500	8,147	9,511	9,831	11,171	12,054	14,918	23,783
Shelter .....	8,193	4,751	4,496	5,338	5,305	6,060	6,437	7,763	13,519
Owned dwellings .....	6,131	1,787	1,748	2,441	2,548	3,882	4,725	6,478	11,585
Mortgage interest and charges .....	3,933	997	1,067	1,330	1,338	2,617	3,256	4,214	7,463
Property taxes .....	1,272	460	411	597	636	728	916	1,283	2,415
Maintenance, repairs, insurance, other expenses .....	926	331	270	513	574	537	553	981	1,708
Rented dwellings .....	1,544	2,794	2,694	2,754	2,652	2,020	1,470	887	633
Other lodging .....	517	2170	255	144	106	158	242	399	1,300
Utilities, fuels, and public services .....	3,027	2,245	2,307	2,329	2,552	2,786	2,857	3,117	3,807
Natural gas .....	365	347	250	249	299	303	339	365	481
Electricity .....	1,154	863	930	964	994	1,135	1,132	1,205	1,352
Fuel oil and other fuels .....	127	254	246	284	93	118	133	137	179
Telephone services .....	994	769	849	769	865	903	874	1,005	1,259
Water and other public services .....	386	213	231	262	300	328	379	405	535
Household operations .....	1,028	355	228	440	334	473	632	1,065	2,129
Personal services .....	683	193	144	379	235	318	503	766	1,323
Other household expenses .....	344	162	84	61	100	154	129	298	807
Housekeeping supplies .....	676	352	291	413	389	535	634	807	1,008
Laundry and cleaning supplies .....	179	118	105	176	135	173	189	214	200
Other household products .....	325	104	125	154	181	232	285	402	525
Postage and stationery .....	172	129	61	82	73	130	159	191	282
Household furnishings and equipment .....	2,018	1,797	825	990	1,250	1,317	1,495	2,166	3,320
Household textiles .....	186	180	149	89	78	93	105	212	331
Furniture .....	517	112	201	351	369	336	398	392	996
Floor coverings .....	103	2698	216	28	225	247	2101	50	117
Major appliances .....	215	200	90	206	175	188	150	227	289
Small appliances, miscellaneous housewares .....	129	353	46	56	82	81	67	185	150
Miscellaneous household equipment .....	869	255	323	281	521	572	674	1,101	1,437
Apparel and services .....	2,488	1,046	1,345	1,527	1,769	2,045	1,890	2,872	3,779
Men and boys .....	615	156	265	323	417	518	484	787	915
Men, 16 and over .....	419	256	2122	2198	262	382	286	551	664
Boys, 2 to 15 .....	195	100	142	125	155	136	198	236	251
Women and girls .....	946	514	382	508	591	688	674	1,127	1,536
Women, 16 and over .....	662	301	258	284	395	501	418	791	1,139
Girls, 2 to 15 .....	283	213	124	224	196	187	256	336	397
Children under 2 .....	158	233	251	159	185	173	142	153	159
Footwear .....	456	2174	331	370	413	451	331	542	584
Other apparel products and services .....	314	169	116	168	163	215	258	263	586
Transportation .....	9,265	5,025	4,866	4,790	6,473	8,954	7,192	10,254	13,523
Vehicle purchases (net outlay) .....	4,247	2,832	2,617	1,941	3,306	4,632	2,823	4,781	5,806
Cars and trucks, new .....	1,877	2500	2890	2484	2917	1,115	2850	2,715	3,194
Cars and trucks, used .....	2,319	2,332	1,727	1,438	2,230	3,481	1,927	2,061	2,530
Other vehicles .....	51	(5)	(5)	219	2159	236	246	25	282
Gasoline and motor oil .....	1,455	815	796	1,006	1,132	1,340	1,518	1,646	1,847

See footnotes at end of table.

**Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued**

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Other vehicle expenses .....	\$3,156	\$1,220	\$1,287	\$1,579	\$1,859	\$2,721	\$2,645	\$3,561	\$4,975
Vehicle finance charges .....	462	170	141	278	258	461	535	608	578
Maintenance and repairs .....	956	428	440	441	651	975	655	1,023	1,510
Vehicle insurance .....	1,029	415	465	654	714	939	1,007	1,092	1,498
Vehicle rental, leases, licenses, other charges .....	708	208	242	206	236	347	447	838	1,388
Public transportation .....	407	158	165	264	176	261	206	266	896
Health care .....	2,028	914	731	1,072	1,549	1,632	2,396	2,341	2,738
Health insurance .....	945	441	347	473	718	844	1,135	1,103	1,227
Medical services .....	679	243	151	358	472	461	773	779	1,022
Drugs .....	280	177	193	218	290	232	367	321	278
Medical supplies .....	125	54	41	223	69	95	121	139	212
Entertainment .....	2,549	1,016	1,645	1,010	1,192	1,798	2,328	2,654	4,370
Fees and admissions .....	633	139	96	188	200	362	429	640	1,340
Television, radios, sound equipment .....	776	497	730	438	597	803	732	848	960
Pets, toys, and playground equipment .....	519	224	207	220	249	402	470	512	911
Other entertainment supplies, equipment, and services .....	621	156	612	163	145	230	698	653	1,159
Personal care products and services .....	507	234	329	224	334	421	429	631	737
Reading .....	188	52	52	52	80	133	148	200	354
Education .....	820	158	83	161	302	567	693	821	1,650
Tobacco products and smoking supplies .....	331	309	381	443	408	438	308	340	227
Miscellaneous .....	1,006	477	762	433	508	789	1,101	1,164	1,443
Cash contributions .....	1,047	2199	278	336	532	654	1,162	1,065	1,921
Personal insurance and pensions .....	5,791	553	679	1,340	2,205	3,439	4,420	6,310	11,674
Life and other personal insurance .....	544	125	84	182	293	336	414	547	1,058
Pensions and Social Security .....	5,247	428	595	1,158	1,913	3,103	4,006	5,763	10,616
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	55,875	5,783	12,579	17,478	25,045	35,117	44,639	58,711	108,825
Wages and salaries .....	49,734	3,374	6,817	13,153	21,070	31,042	40,309	53,652	97,983
Self-employment income .....	2,806	21,007	2292	752	1,184	1,637	1,560	1,928	7,021
Social Security, private and government retirement .....	1,555	877	2,233	1,395	1,821	1,180	1,596	1,599	1,617
Interest, dividends, rental income, other property income .....	485	240	267	105	55	184	344	551	1,068
Unemployment and workers' compensation, veterans' benefits .....	254	278	2316	328	275	285	281	288	210
Public assistance, supplemental security income, food stamps .....	445	1,949	2,297	1,314	313	303	2131	110	219
Regular contributions for support .....	308	96	339	319	143	221	307	454	341
Other income .....	287	375	2218	2112	185	264	111	129	565
Personal taxes .....	4,078	-92	-523	247	609	1,799	3,004	4,093	9,658
Federal income taxes .....	3,017	-232	-547	-145	234	1,259	2,150	3,021	7,444
State and local income taxes .....	882	9	2	119	234	463	693	926	1,923
Other taxes .....	179	2131	223	274	141	77	161	146	290
Income after taxes .....	51,797	5,875	13,102	17,231	24,435	33,318	41,635	54,618	99,167

See footnotes at end of table.

**Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued**

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	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
Addenda:									
Net change in total assets and liabilities .....	- \$1,733	- \$592	- \$2,242	\$985	- \$1,182	- \$4,172	- \$859	- \$5,603	\$963
Net change in total assets .....	8,571	933	2,485	4,072	3,996	5,494	6,555	1,951	21,755
Net change in total liabilities .....	10,304	1,525	4,726	3,087	5,178	9,666	7,414	7,554	20,792
Other financial information:									
Other money receipts .....	519	234	2240	2157	42	113	185	1,438	557
Mortgage principal paid on owned property .....	-1,852	-495	-432	-582	-535	-1,004	-1,316	-1,765	-3,925
Estimated market value of owned home .....	99,072	29,286	29,303	35,517	42,684	56,914	75,819	103,839	190,529
Estimated monthly rental value of owned home .....	692	265	241	260	342	457	612	742	1,218
Gifts of goods and services .....	989	330	316	397	417	617	639	1,013	1,957
Food .....	78	213	27	221	30	24	38	91	172
Housing .....	340	158	158	185	129	225	234	380	612
Housekeeping supplies .....	51	223	214	222	223	24	39	81	81
Household textiles .....	26	( 5 )	( 5 )	( 4 )	22	226	220	30	55
Appliances and miscellaneous									
housewares .....	29	27	26	215	210	213	211	53	46
Major appliances .....	6	26	( 5 )	212	( 5 )	23	( 5 )	215	24
Small appliances and miscellaneous									
housewares .....	23	21	26	23	210	210	211	38	41
Miscellaneous household equipment .....	64	26	215	240	15	19	54	49	152
Other housing .....	169	121	124	109	80	142	110	166	278
Apparel and services .....	238	269	291	135	167	159	153	253	426
Males, 2 and over .....	55	22	235	218	44	36	46	53	95
Females, 2 and over .....	97	245	212	79	30	29	63	103	205
Children under 2 .....	48	210	242	216	240	68	231	54	62
Other apparel products and services .....	39	211	21	222	254	225	212	43	63
Jewelry and watches .....	13	23	21	22	25	26	25	21	23
All other apparel products and services .....	26	28	( 5 )	220	249	219	27	222	40
Transportation .....	25	20	23	21	7	19	27	16	51
Health care .....	23	24	23	213	23	218	233	26	55
Entertainment .....	73	29	230	214	21	51	66	77	139
Toys, games, hobbies, and tricycles .....	30	27	222	25	11	26	29	33	52
Other entertainment .....	42	22	28	210	29	25	37	45	87
Education .....	124	238	24	21	29	247	232	108	327
All other gifts .....	89	20	20	27	50	75	57	80	175

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

<sup>2</sup> Data are likely to have large sampling errors.

<sup>3</sup> Value less than 0.05.

<sup>4</sup> Value less than 0.5.

<sup>5</sup> No data reported.

n.a. Not applicable.