

Table 31. Northeastern region 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)	15,590	888	1,344	1,510	1,372	1,994	1,716	1,390	2,178	3,197
Consumer unit characteristics:										
Income before taxes ¹	\$46,809	\$2,134	\$7,760	\$12,421	\$17,371	\$24,422	\$34,374	\$44,203	\$58,614	\$118,241
Income after taxes ¹	43,242	1,515	7,831	12,277	16,845	23,115	32,453	41,033	54,641	107,215
Age of reference person	49.2	38.7	56.5	59.9	56.8	51.5	46.7	44.2	44.7	45.7
Average number in consumer unit:										
Persons	2.4	1.9	1.7	1.8	2.0	2.2	2.4	2.4	2.9	3.1
Children under 186	.5	.4	.4	.4	.4	.6	.6	.8	.8
Persons 65 and over3	.2	.5	.6	.7	.6	.3	.2	.1	.1
Earners	1.3	.9	.5	.6	.8	1.0	1.4	1.5	1.9	2.1
Vehicles	1.7	.7	.8	1.0	1.2	1.5	1.8	2.0	2.3	2.5
Percent distribution:										
Sex of reference person:										
Male	57	47	33	36	49	56	58	60	68	74
Female	43	53	67	64	51	44	42	40	32	26
Housing tenure:										
Homeowner	61	22	31	48	54	61	61	66	76	84
With mortgage	36	10	6	14	12	20	33	44	59	67
Without mortgage	26	12	25	34	42	41	28	21	17	17
Renter	39	78	69	52	46	39	39	34	24	16
Race of reference person:										
Black	11	18	16	12	13	11	11	9	8	7
White and other	89	82	84	88	87	89	89	91	92	93
Education of reference person:										
Elementary (1-8)	6	7	17	14	11	5	5	2	2	(²)
High school (9-12)	40	50	52	52	51	48	42	35	35	22
College	54	43	30	33	38	46	53	63	63	77
Never attended and other	(²)	(³)	(²)	(³)	(³)	1	(²)	(³)	(²)	(³)
At least one vehicle owned or leased	81	43	45	67	75	84	88	91	95	95
Average annual expenditures	\$39,881	\$18,212	\$15,581	\$21,074	\$23,632	\$27,784	\$34,544	\$40,948	\$49,373	\$75,318
Food										
Food at home	3,204	1,817	2,043	2,115	2,395	2,795	2,869	3,683	4,170	4,407
Cereals and bakery products	503	279	332	336	412	440	443	613	627	679
Cereals and cereal products	175	122	118	121	128	154	153	238	219	221
Bakery products	328	157	213	216	283	287	290	375	408	458
Meats, poultry, fish, and eggs	851	634	543	546	627	744	743	943	1,156	1,141
Beef	245	148	147	150	169	209	202	259	379	329
Pork	155	76	125	103	124	140	141	167	215	191
Other meats	113	52	80	75	87	103	97	118	159	150
Poultry	170	171	89	104	106	170	156	206	202	231
Fish and seafood	133	151	76	85	109	88	114	155	158	198
Eggs	36	36	26	30	32	35	33	38	43	42
Dairy products	367	175	243	253	305	311	369	416	461	484
Fresh milk and cream	137	79	95	96	128	118	149	151	162	170
Other dairy products	230	97	148	157	177	192	220	265	299	315
Fruits and vegetables	578	350	333	400	413	518	516	637	715	840
Fresh fruits	181	121	108	123	131	160	221	211	211	259
Fresh vegetables	177	113	101	127	124	153	168	184	223	253
Processed fruits	134	63	76	91	95	126	120	135	160	208
Processed vegetables	86	52	48	59	64	78	67	97	121	119

See footnotes at end of table.

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Other food at home	\$905	\$379	\$592	\$580	\$638	\$783	\$799	\$1,075	\$1,212	\$1,263
Sugar and other sweets	123	57	71	80	79	96	106	173	192	149
Fats and oils	85	53	57	61	75	73	78	105	109	106
Miscellaneous foods	403	141	263	244	269	376	360	487	520	574
Nonalcoholic beverages	242	97	188	178	185	209	216	245	326	328
Food prepared by consumer unit on out-of-town trips	52	31	14	16	31	28	38	65	65	107
Food away from home	2,450	1,297	835	1,115	1,383	1,477	2,165	2,715	2,787	4,936
Alcoholic beverages	411	379	135	192	311	285	304	408	422	832
Housing	13,360	6,891	5,986	8,551	9,118	9,867	11,548	12,844	15,610	24,170
Shelter	8,124	4,438	3,696	5,136	5,500	5,860	7,097	7,724	9,500	14,748
Owned dwellings	5,176	1,571	1,081	2,253	2,356	3,064	3,891	4,653	6,790	11,625
Mortgage interest and charges	2,597	745	289	510	594	963	1,755	2,501	3,848	6,589
Property taxes	1,734	556	586	1,054	1,236	1,329	1,448	1,490	2,056	3,372
Maintenance, repairs, insurance, other expenses	845	270	206	690	526	772	688	662	886	1,664
Rented dwellings	2,414	2,717	2,447	2,577	2,901	2,492	2,919	2,666	2,108	1,808
Other lodging	534	150	168	306	243	304	287	405	603	1,314
Utilities, fuels, and public services	2,439	1,304	1,371	1,806	1,964	2,254	2,362	2,541	2,832	3,550
Natural gas	358	149	199	311	339	369	369	385	361	488
Electricity	820	433	437	608	650	756	755	840	1,004	1,202
Fuel oil and other fuels	219	83	113	162	219	218	207	224	255	308
Telephone services	825	556	534	601	592	702	804	876	951	1,207
Water and other public services	217	83	87	124	165	208	227	215	262	344
Household operations	591	226	176	294	338	318	330	490	597	1,467
Personal services	281	⁴ 99	⁴ 69	⁴ 120	145	143	136	305	345	665
Other household expenses	310	127	106	174	193	175	195	184	251	802
Housekeeping supplies	544	182	219	326	308	439	463	548	745	938
Laundry and cleaning supplies	115	38	58	83	83	108	95	131	174	150
Other household products	271	96	98	160	133	194	200	242	385	522
Postage and stationery	158	49	63	82	92	138	167	176	186	266
Household furnishings and equipment	1,663	741	524	988	1,008	996	1,297	1,542	1,936	3,468
Household textiles	127	101	71	61	127	65	104	106	157	229
Furniture	404	240	56	236	124	234	378	317	431	933
Floor coverings	59	⁴ 52	⁴ 13	⁴ 59	16	67	24	35	30	144
Major appliances	210	⁴ 58	101	232	175	194	154	233	163	364
Small appliances, miscellaneous housewares	107	31	21	33	62	46	51	96	225	205
Miscellaneous household equipment	756	260	261	366	505	390	586	753	930	1,592
Apparel and services	2,012	1,092	765	902	1,410	1,124	1,872	1,880	2,426	3,965
Men and boys	493	199	135	110	144	248	490	479	629	1,113
Men, 16 and over	390	⁴ 154	107	73	96	182	376	341	516	919
Boys, 2 to 15	103	46	28	37	48	67	114	139	113	195
Women and girls	765	508	324	446	852	349	577	713	980	1,378
Women, 16 and over	660	457	300	385	769	295	460	626	822	1,202
Girls, 2 to 15	105	50	24	61	83	54	117	87	158	176
Children under 2	71	⁴ 63	⁴ 35	⁴ 48	⁴ 55	⁴ 41	33	80	72	146
Footwear	342	⁴ 115	152	154	220	212	424	290	437	606
Other apparel products and services	341	206	119	144	139	274	348	317	309	722
Transportation	6,506	2,628	2,156	3,025	3,477	4,446	6,270	7,469	8,866	11,740
Vehicle purchases (net outlay)	2,733	⁴ 1,121	⁴ 934	1,220	1,149	1,646	2,655	3,499	4,040	4,828
Cars and trucks, new	1,380	⁴ 441	⁴ 406	⁴ 384	⁴ 657	⁴ 589	1,360	1,653	1,761	2,956
Cars and trucks, used	1,350	680	528	829	492	1,056	1,295	1,844	2,279	1,864
Other vehicles	⁴ 3	(³)	(³)	⁴ 7	(³)	⁴ 1	(³)	⁴ 1	(³)	⁴ 8
Gasoline and motor oil	908	433	328	450	533	681	905	1,045	1,274	1,493

See footnotes at end of table.

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Other vehicle expenses	\$2,295	\$726	\$707	\$1,028	\$1,425	\$1,729	\$2,148	\$2,347	\$3,054	\$4,264
Vehicle finance charges	249	89	38	67	95	149	264	354	423	426
Maintenance and repairs	648	222	240	325	585	587	616	639	827	1,056
Vehicle insurance	839	278	272	432	522	638	849	873	1,099	1,489
Vehicle rental, leases, licenses, other charges	558	137	157	205	223	355	419	482	705	1,293
Public transportation	570	349	187	327	370	391	562	578	498	1,155
Health care	1,839	822	992	1,421	1,915	2,075	1,743	1,611	1,982	2,546
Health insurance	883	390	634	786	997	1,084	842	726	901	1,075
Medical services	521	254	129	182	349	473	493	482	649	967
Drugs	325	149	168	358	456	413	317	302	304	342
Medical supplies	110	429	60	95	113	105	92	101	128	163
Entertainment	1,867	813	695	896	1,029	1,246	1,636	1,784	2,339	3,702
Fees and admissions	524	203	172	168	214	254	406	493	626	1,240
Television, radios, sound equipment	677	359	330	416	503	536	547	716	829	1,148
Pets, toys, and playground equipment	349	105	123	155	248	277	288	346	512	609
Other entertainment supplies, equipment, and services	318	147	70	156	64	179	396	229	373	705
Personal care products and services	452	225	200	340	323	360	394	445	542	755
Reading	210	103	72	113	127	154	174	222	245	405
Education	782	992	502	406	164	555	531	423	727	1,752
Tobacco products and smoking supplies	328	249	211	242	267	266	359	435	445	360
Miscellaneous	893	398	436	386	510	634	1,023	874	1,044	1,624
Cash contributions	1,164	94	266	809	362	834	736	1,239	1,658	2,419
Personal insurance and pensions	4,403	412	288	564	840	1,665	2,922	4,916	6,108	11,703
Life and other personal insurance	447	102	71	186	190	212	269	788	549	958
Pensions and Social Security	3,956	309	217	378	650	1,453	2,652	4,129	5,559	10,744
Sources of income and personal taxes: ¹										
Money income before taxes	46,809	2,134	7,760	12,421	17,371	24,422	34,374	44,203	58,614	118,241
Wages and salaries	37,715	1,435	1,692	3,644	6,851	14,166	26,548	38,018	51,877	103,179
Self-employment income	2,437	4,616	4,184	4,201	526	737	752	1,212	2,068	8,857
Social Security, private and government retirement	4,790	570	4,214	7,014	8,202	8,002	5,695	3,939	3,185	2,662
Interest, dividends, rental income, other property income	877	19	71	257	665	675	457	412	752	2,476
Unemployment and workers' compensation, veterans' benefits	222	420	154	152	214	267	328	260	248	222
Public assistance, supplemental security income, food stamps	346	458	1,106	837	484	235	207	47	170	114
Regular contributions for support	215	469	138	103	296	170	251	119	220	354
Other income	208	4,178	202	214	134	171	136	236	94	376
Personal taxes	3,567	620	-71	145	526	1,308	1,921	3,170	3,972	11,026
Federal income taxes	2,606	533	-149	12	268	754	1,213	2,150	2,838	8,513
State and local income taxes	694	-8	4	1	93	258	449	775	876	2,006
Other taxes	267	495	73	132	165	296	259	245	259	506
Income after taxes	43,242	1,515	7,831	12,277	16,845	23,115	32,453	41,033	54,641	107,215

See footnotes at end of table.

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Addenda:										
Net change in total assets and liabilities	-\$2,276	-\$2,582	\$1,579	\$3,693	-\$2,119	-\$351	-\$3,395	-\$2,529	-\$4,415	-\$5,731
Net change in total assets	6,012	-2,103	2,093	4,936	-2,543	1,413	2,535	6,137	7,187	17,973
Net change in total liabilities	8,288	480	514	1,243	-424	1,764	5,930	8,666	11,603	23,704
Other financial information:										
Other money receipts	643	478	133	28	199	536	905	694	215	1,693
Mortgage principal paid on owned property	-1,250	-315	-172	-336	-512	-561	-789	-1,042	-1,612	-3,232
Estimated market value of owned home ...	90,653	31,576	36,997	51,901	58,750	75,029	64,251	77,137	100,030	185,021
Estimated monthly rental value of owned home	644	217	246	403	475	544	502	586	770	1,194
Gifts of goods and services	1,309	601	443	696	536	715	1,038	1,118	1,374	3,033
Food	128	⁴ 30	⁴ 15	40	14	30	123	102	80	398
Housing	362	238	120	251	192	203	228	325	403	779
Housekeeping supplies	49	⁴ 5	⁴ 13	22	29	38	43	60	76	80
Household textiles	21	⁴ 2	⁴ 17	⁴ 6	⁴ 14	⁴ 4	⁴ 22	⁴ 19	⁴ 6	58
Appliances and miscellaneous housewares	50	⁴ 2	⁴ 1	⁴ 38	⁴ 51	39	⁴ 22	⁴ 51	106	71
Major appliances	19	⁽³⁾	⁴ 1	⁴ 37	⁴ 46	⁴ 24	⁴ 14	⁴ 37	⁴ 7	10
Small appliances and miscellaneous housewares	32	⁴ 2	⁽²⁾	⁴ 2	⁴ 5	15	⁴ 8	⁴ 14	99	61
Miscellaneous household equipment	82	⁴ 7	14	28	28	34	⁴ 6	113	101	192
Other housing	161	181	74	157	70	88	95	83	114	379
Apparel and services	278	91	135	122	117	206	181	304	340	575
Males, 2 and over	69	⁴ 29	37	28	21	30	40	90	114	130
Females, 2 and over	107	11	⁴ 29	26	52	73	56	98	111	281
Children under 2	34	⁴ 6	⁴ 19	⁴ 42	⁴ 15	⁴ 17	⁴ 17	52	21	75
Other apparel products and services	68	⁴ 45	⁴ 50	⁴ 26	⁴ 30	85	68	63	93	88
Jewelry and watches	35	⁴ 32	⁴ 13	⁴ 11	⁴ 9	80	27	38	34	44
All other apparel products and services	32	⁴ 12	⁴ 37	⁴ 15	⁴ 21	⁴ 5	⁴ 41	⁴ 26	⁴ 59	44
Transportation	57	⁴ 8	6	23	30	31	61	45	36	140
Health care	19	⁴ 11	⁴ 3	⁴ 13	⁴ 5	⁴ 49	⁴ 31	⁴ 4	13	24
Entertainment	114	⁴ 46	35	100	75	79	89	113	138	207
Toys, games, hobbies, and tricycles	39	⁴ 8	13	15	23	32	42	53	67	54
Other entertainment	75	38	22	85	52	47	47	60	71	154
Education	217	⁴ 89	⁴ 90	⁴ 73	⁴ 21	⁴ 77	⁴ 93	⁴ 53	241	664
All other gifts	134	39	39	74	83	39	232	173	123	247

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.