

Table 38. Consumer units of three 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)	13,075	438	684	852	868	1,794	1,590	1,344	2,343	3,161
Consumer unit characteristics:										
Income before taxes ¹	\$51,118	\$1,302	\$7,778	\$12,627	\$17,428	\$24,619	\$34,301	\$44,398	\$58,620	\$107,833
Income after taxes ¹	47,076	879	7,977	12,712	17,353	24,251	32,647	41,520	54,226	96,650
Age of reference person	43.2	37.9	42.8	42.0	43.2	43.7	42.5	42.6	42.3	45.4
Average number in consumer unit:										
Persons	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 188	1.2	1.2	1.1	.9	.8	.8	.8	.7	.6
Persons 65 and over2	2.1	.2	.2	.3	.3	.2	.1	.1	.1
Earners	1.8	1.1	.9	1.2	1.4	1.5	1.7	1.9	2.1	2.2
Vehicles	2.4	1.5	1.1	1.5	1.7	2.0	2.4	2.6	2.7	3.1
Percent distribution:										
Sex of reference person:										
Male	58	32	24	40	43	52	59	66	67	72
Female	42	68	76	60	57	48	41	34	33	28
Housing tenure:										
Homeowner	68	38	34	38	47	55	68	71	80	91
With mortgage	50	22	15	20	23	28	42	54	67	78
Without mortgage	18	15	18	18	23	27	25	17	13	13
Renter	32	62	66	62	53	45	32	29	20	9
Race of reference person:										
Black	13	22	34	27	23	17	10	9	9	6
White and other	87	78	66	73	77	83	90	91	91	94
Education of reference person:										
Elementary (1-8)	5	10	12	10	14	9	5	4	2	(³)
High school (9-12)	40	56	60	62	53	52	45	36	31	22
College	55	33	28	28	33	38	49	60	67	78
Never attended and other	(³)	1	1	(³)	0	1	(³)	(⁴)	(⁴)	(⁴)
At least one vehicle owned or leased	92	66	65	76	87	91	97	98	98	99
Average annual expenditures	\$44,909	\$24,631	\$19,274	\$20,185	\$26,383	\$29,920	\$34,942	\$42,312	\$51,206	\$75,072
Food										
Food at home	3,499	3,205	2,711	2,308	3,008	3,191	3,059	3,624	3,658	4,400
Cereals and bakery products	530	487	467	332	432	478	480	574	553	643
Cereals and cereal products	181	185	177	124	149	170	174	197	171	215
Bakery products	349	302	290	208	283	308	306	376	382	428
Meats, poultry, fish, and eggs	898	1,063	750	657	787	850	810	917	910	1,061
Beef	271	249	213	195	233	255	228	275	288	334
Pork	185	214	196	158	199	189	169	180	191	189
Other meats	110	149	84	96	95	125	102	115	102	118
Poultry	170	222	132	108	139	144	157	179	171	213
Fish and seafood	126	183	85	68	84	101	121	126	123	172
Eggs	36	45	39	33	38	36	33	43	35	35
Dairy products	389	323	281	276	351	337	336	378	409	510
Fresh milk and cream	151	147	116	138	127	131	134	157	158	181
Other dairy products	238	176	165	137	224	206	201	222	251	330
Fruits and vegetables	583	554	424	347	518	514	525	574	584	779
Fresh fruits	177	194	113	102	173	152	172	152	171	243
Fresh vegetables	179	166	132	118	179	149	147	169	185	244
Processed fruits	130	108	99	74	103	112	121	135	125	179
Processed vegetables	97	86	80	53	63	102	85	118	103	113

See footnotes at end of table.

Table 38. Consumer units of three 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 \$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
Other vehicle expenses	\$2,958	\$1,220	\$1,122	\$1,295	\$1,677	\$2,021	\$2,572	\$2,817	\$3,347	\$4,903
Vehicle finance charges	460	251	94	146	284	278	495	504	614	655
Maintenance and repairs	823	279	410	598	530	610	682	849	873	1,278
Vehicle insurance	983	527	401	400	632	735	911	997	1,115	1,499
Vehicle rental, leases, licenses, other charges	692	162	218	151	231	397	484	467	746	1,470
Public transportation	401	179	94	98	161	224	289	385	381	823
Health care	2,038	1,563	918	1,126	1,570	1,782	1,927	2,048	2,302	2,724
Health insurance	961	655	372	513	772	932	964	1,132	1,017	1,203
Medical services	619	584	272	289	388	450	490	492	811	923
Drugs	350	245	238	268	346	330	382	335	330	426
Medical supplies	110	279	36	56	64	71	91	89	144	172
Entertainment	2,171	1,380	741	733	966	1,275	1,850	1,634	2,884	3,689
Fees and admissions	495	289	107	92	171	200	296	398	534	1,086
Television, radios, sound equipment	705	548	332	407	466	542	630	681	820	1,012
Pets, toys, and playground equipment	419	294	178	147	202	265	310	363	572	675
Other entertainment supplies, equipment, and services	551	249	125	86	128	269	614	192	958	915
Personal care products and services	499	445	224	230	276	364	438	537	494	798
Reading	175	94	50	52	86	100	122	160	213	319
Education	767	469	266	166	545	427	402	352	802	1,672
Tobacco products and smoking supplies	367	419	404	333	394	342	389	370	405	328
Miscellaneous	1,082	644	321	273	813	693	1,117	1,119	1,070	1,813
Cash contributions	1,185	2199	338	287	283	651	698	1,101	1,378	2,437
Personal insurance and pensions	5,345	738	461	817	1,297	1,906	3,205	4,348	6,234	12,166
Life and other personal insurance	475	495	160	157	203	267	342	368	445	953
Pensions and Social Security	4,870	243	300	660	1,094	1,639	2,863	3,979	5,789	11,213
Sources of income and personal taxes: ¹										
Money income before taxes	51,118	1,302	7,778	12,627	17,428	24,619	34,301	44,398	58,620	107,833
Wages and salaries	44,103	2,126	3,010	7,562	11,955	17,911	28,289	39,258	53,397	95,491
Self-employment income	2,535	² 2,391	² 162	469	540	1,070	1,070	1,319	2,064	7,269
Social Security, private and government retirement	2,656	332	1,889	2,734	3,478	4,273	3,593	2,806	1,885	2,016
Interest, dividends, rental income, other property income	633	² 8	² 51	62	98	161	158	238	485	1,931
Unemployment and workers' compensation, veterans' benefits	193	² 26	² 133	² 58	154	170	301	162	177	259
Public assistance, supplemental security income, food stamps	381	761	1,954	1,337	666	428	288	² 138	244	² 25
Regular contributions for support	389	156	384	253	368	481	512	308	414	365
Other income	229	² 283	195	² 152	170	123	89	169	154	477
Personal taxes	4,042	423	-199	-85	76	368	1,654	2,878	4,395	11,183
Federal income taxes	3,119	292	-236	-174	-63	159	1,139	2,158	3,297	8,952
State and local income taxes	748	-17	-9	62	101	149	418	583	892	1,848
Other taxes	175	² 149	245	27	38	61	96	137	206	382
Income after taxes	47,076	879	7,977	12,712	17,353	24,251	32,647	41,520	54,226	96,650

See footnotes at end of table.

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued

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Addenda:										
Net change in total assets and liabilities	-\$3,785	\$2,272	\$1,272	-\$1,127	\$2,554	\$803	-\$296	-\$4,321	-\$8,974	-\$8,461
Net change in total assets	7,730	10,497	2,870	1,137	3,961	5,298	6,279	7,001	4,541	15,995
Net change in total liabilities	11,514	8,224	1,599	2,264	1,407	4,495	6,575	11,322	13,516	24,455
Other financial information:										
Other money receipts	699	2,061	119	261	124	253	329	336	1,198	1,188
Mortgage principal paid on owned property	-1,371	-541	-248	-374	-415	-489	-945	-1,085	-1,408	-3,068
Estimated market value of owned home	89,977	41,610	30,875	33,472	41,269	48,361	63,355	77,438	93,652	177,712
Estimated monthly rental value of owned home	635	276	235	245	322	384	467	561	707	1,169
Gifts of goods and services	1,245	655	435	363	428	699	782	1,008	1,320	2,555
Food	105	231	216	211	211	36	32	102	80	280
Housing	386	272	125	101	151	244	209	427	432	717
Housekeeping supplies	54	29	210	211	211	58	29	59	51	104
Household textiles	22	(4)	(3)	(3)	(3)	23	23	23	24	60
Appliances and miscellaneous housewares	42	(4)	23	22	212	19	217	32	91	67
Major appliances	9	(4)	21	(4)	210	27	22	29	217	12
Small appliances and miscellaneous housewares	33	(4)	22	22	22	212	215	23	75	55
Miscellaneous household equipment	80	210	222	218	17	45	34	136	78	151
Other housing	189	253	90	69	111	118	126	176	188	335
Apparel and services	249	2140	207	76	106	134	248	228	265	421
Males, 2 and over	57	211	36	27	233	26	41	39	40	139
Females, 2 and over	78	240	48	219	222	60	58	104	82	127
Children under 2	62	215	219	233	226	35	80	57	47	92
Other apparel products and services	52	274	25	218	225	213	68	28	97	64
Jewelry and watches	17	210	25	25	27	23	26	212	47	22
All other apparel products and services	34	265	(3)	212	218	210	263	216	250	42
Transportation	60	10	4	88	8	37	21	42	79	112
Health care	38	21	214	224	25	280	252	212	26	49
Entertainment	86	219	233	226	48	63	65	51	117	150
Toys, games, hobbies, and tricycles	29	24	220	215	26	24	30	25	33	44
Other entertainment	57	215	214	11	42	39	34	26	85	105
Education	197	282	27	22	242	239	237	236	198	586
All other gifts	125	100	29	35	57	65	118	111	122	240

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

² Data are likely to have large sampling errors.

³ Value less than 0.5.

⁴ No data reported.

n.a. Not applicable.