

Table 36. Consumer units of two or more 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)	58,327	1,648	2,859	4,211	4,662	8,660	7,146	5,782	9,700	13,660
Consumer unit characteristics:										
Income before taxes ¹	\$50,640	\$1,437	\$7,822	\$12,566	\$17,446	\$24,597	\$34,563	\$44,520	\$58,717	\$110,382
Income after taxes ¹	46,873	1,130	7,911	12,516	17,185	23,922	32,860	41,758	54,527	99,882
Age of reference person	46.6	41.0	49.1	50.4	51.1	49.0	46.1	44.4	43.8	45.6
Average number in consumer unit:										
Persons	3.1	3.1	2.9	2.9	2.9	3.0	3.1	3.2	3.3	3.2
Children under 189	1.2	1.0	.9	.9	.9	.9	1.0	1.0	.9
Persons 65 and over3	.2	.4	.5	.6	.5	.3	.2	.2	.1
Earners	1.6	1.1	.9	1.0	1.0	1.3	1.6	1.8	2.0	2.2
Vehicles	2.4	1.4	1.3	1.6	1.7	2.1	2.4	2.6	2.7	3.0
Percent distribution:										
Sex of reference person:										
Male	62	40	35	47	56	61	65	66	69	71
Female	38	60	65	53	44	39	35	34	31	29
Housing tenure:										
Homeowner	71	43	43	50	57	65	68	73	80	91
With mortgage	47	21	14	21	21	30	41	51	62	75
Without mortgage	24	22	29	29	36	35	27	22	19	15
Renter	29	57	57	50	43	35	32	27	20	9
Race of reference person:										
Black	11	21	26	20	16	12	10	10	7	6
White and other	89	79	74	80	84	88	90	90	93	94
Education of reference person:										
Elementary (1-8)	6	10	18	16	14	9	6	3	2	1
High school (9-12)	40	55	55	56	53	51	45	39	34	21
College	54	35	26	28	32	39	49	58	65	78
Never attended and other	(²)	(²)	1	1	1	(²)	(²)	(²)	(²)	(³)
At least one vehicle owned or leased	93	71	69	81	89	92	97	98	98	99
Average annual expenditures	\$44,405	\$25,338	\$19,109	\$22,191	\$25,620	\$30,209	\$36,290	\$41,929	\$50,451	\$75,572
Food	6,076	4,260	3,628	3,591	4,193	4,715	5,560	6,130	6,850	8,909
Food at home	3,539	2,806	2,534	2,556	2,819	3,036	3,422	3,621	3,966	4,483
Cereals and bakery products	541	418	401	382	427	461	517	559	605	693
Cereals and cereal products	191	164	170	148	161	161	189	199	207	230
Bakery products	350	254	231	234	267	300	328	360	398	463
Meats, poultry, fish, and eggs	913	828	742	708	786	814	907	913	1,015	1,069
Beef	273	237	207	201	220	236	273	284	329	312
Pork	189	171	181	156	175	183	197	193	198	201
Other meats	117	111	84	99	95	108	115	117	129	135
Poultry	171	158	127	134	139	152	165	167	189	211
Fish and seafood	124	104	104	80	118	96	114	110	132	171
Eggs	40	47	39	38	39	39	43	40	38	39
Dairy products	394	316	275	288	300	329	383	400	452	501
Fresh milk and cream	153	154	113	128	127	130	162	155	173	176
Other dairy products	240	162	162	160	173	199	221	246	279	325
Fruits and vegetables	596	494	384	438	484	521	575	593	631	786
Fresh fruits	183	166	108	135	146	161	175	181	191	248
Fresh vegetables	182	155	119	136	155	157	184	171	189	239
Processed fruits	130	101	85	92	99	111	118	135	140	178
Processed vegetables	100	72	73	75	85	93	98	105	112	120

See footnotes at end of table.

Table 36. Consumer units of two or more 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 food at home	\$1,096	\$750	\$732	\$740	\$823	\$910	\$1,040	\$1,156	\$1,263	\$1,434
Sugar and other sweets	138	110	99	92	117	121	128	136	166	171
Fats and oils	98	87	74	71	92	92	97	107	104	111
Miscellaneous foods	504	314	321	325	355	407	481	547	587	677
Nonalcoholic beverages	297	219	220	230	228	250	289	310	343	365
Food prepared by consumer unit on out-of-town trips	59	20	19	21	32	40	45	57	62	111
Food away from home	2,537	1,454	1,094	1,035	1,374	1,680	2,138	2,508	2,884	4,425
Alcoholic beverages	352	335	125	138	176	232	258	310	407	650
Housing	13,632	8,983	7,135	7,769	8,569	9,579	11,124	12,427	14,785	22,707
Shelter	7,667	5,302	3,813	4,272	4,670	5,163	6,149	6,845	8,145	13,220
Owned dwellings	5,288	2,529	1,415	1,784	2,025	2,788	3,713	4,388	6,011	10,902
Mortgage interest and charges	3,117	1,343	578	733	750	1,247	2,073	2,718	3,750	6,855
Property taxes	1,208	593	459	542	712	786	866	950	1,272	2,323
Maintenance, repairs, insurance, other expenses	963	593	378	510	563	755	774	719	989	1,724
Rented dwellings	1,851	2,539	2,264	2,283	2,417	2,131	2,152	2,105	1,619	1,075
Other lodging	529	233	134	205	228	244	284	352	515	1,244
Utilities, fuels, and public services	2,715	2,009	1,984	2,079	2,169	2,387	2,540	2,704	2,908	3,504
Natural gas	308	208	230	222	259	278	261	302	322	416
Electricity	1,032	820	802	857	876	938	998	1,039	1,089	1,246
Fuel oil and other fuels	96	73	65	83	77	95	98	93	100	115
Telephone services	938	713	682	691	705	786	875	933	1,023	1,247
Water and other public services	341	195	205	225	251	290	308	337	374	481
Household operations	737	393	255	239	313	384	450	607	775	1,579
Personal services	381	219	125	130	164	203	241	361	466	741
Other household expenses	355	174	130	109	149	181	209	247	309	838
Housekeeping supplies	619	315	325	350	368	448	560	628	770	931
Laundry and cleaning supplies	154	116	94	114	121	133	142	164	184	193
Other household products	300	129	162	161	165	206	265	303	379	469
Postage and stationery	164	70	69	76	81	110	152	161	207	269
Household furnishings and equipment	1,893	964	758	829	1,049	1,197	1,426	1,642	2,186	3,472
Household textiles	139	126	51	54	90	101	87	106	175	248
Furniture	462	239	100	190	258	313	372	351	482	895
Floor coverings	62	75	14	31	26	36	40	48	60	126
Major appliances	208	150	121	160	158	171	170	189	226	303
Small appliances, miscellaneous housewares	115	51	42	44	53	71	91	101	137	219
Miscellaneous household equipment	907	321	429	349	464	505	666	847	1,106	1,682
Apparel and services	2,131	1,616	992	1,182	1,328	1,538	1,983	1,920	2,222	3,538
Men and boys	522	291	203	189	280	355	469	461	573	947
Men, 16 and over	397	155	127	115	183	252	347	344	432	777
Boys, 2 to 15	125	136	76	74	97	103	122	117	141	170
Women and girls	818	801	390	521	533	568	713	769	863	1,332
Women, 16 and over	668	670	310	411	427	435	591	632	706	1,106
Girls, 2 to 15	150	131	80	110	106	133	122	137	157	226
Children under 2	105	108	74	89	49	86	117	117	107	136
Footwear	373	215	185	239	313	352	447	349	380	480
Other apparel products and services	313	202	141	144	153	177	238	224	298	642
Transportation	8,445	4,485	3,120	4,479	4,992	6,068	7,077	8,624	10,107	13,406
Vehicle purchases (net outlay)	3,954	2,140	1,370	2,217	2,343	2,889	3,085	4,153	4,815	6,234
Cars and trucks, new	1,842	4 ⁶²⁵	476	787	888	996	981	1,575	2,156	3,803
Cars and trucks, used	2,068	1,515	894	1,418	1,414	1,869	2,066	2,501	2,608	2,362
Other vehicles	44	(³)	(³)	4 ¹²	4 ¹	4 ²⁴	4 ³⁸	77	50	68
Gasoline and motor oil	1,256	782	631	763	841	1,006	1,197	1,370	1,509	1,700

See footnotes at end of table.

Table 36. Consumer units of two or more 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	\$2,758	\$1,376	\$939	\$1,322	\$1,560	\$1,878	\$2,474	\$2,752	\$3,338	\$4,459
Vehicle finance charges	415	252	96	133	202	247	422	460	598	613
Maintenance and repairs	809	411	343	526	540	595	799	812	923	1,196
Vehicle insurance	917	513	334	484	596	718	847	962	1,091	1,350
Vehicle rental, leases, licenses, other charges	618	199	166	178	222	320	406	517	725	1,300
Public transportation	476	187	179	177	247	295	320	349	446	1,013
Health care	2,286	1,381	1,189	1,550	2,268	2,184	2,167	2,229	2,379	2,941
Health insurance	1,075	574	590	772	1,059	1,127	1,103	1,110	1,090	1,263
Medical services	656	454	284	294	491	499	546	572	758	1,049
Drugs	422	276	267	391	590	461	399	409	387	440
Medical supplies	132	77	47	94	127	98	120	138	144	190
Entertainment	2,263	1,151	822	1,097	1,054	1,340	1,665	2,002	2,729	4,166
Fees and admissions	553	255	170	148	219	259	329	443	630	1,206
Television, radios, sound equipment	702	440	365	436	474	533	626	662	823	1,045
Pets, toys, and playground equipment	430	225	175	216	242	285	323	443	511	729
Other entertainment supplies, equipment, and services	577	231	111	297	119	263	386	453	765	1,186
Personal care products and services	513	519	265	277	281	390	446	510	570	811
Reading	186	95	67	81	98	125	146	157	210	340
Education	655	364	234	201	264	337	436	461	690	1,429
Tobacco products and smoking supplies	343	364	323	323	314	322	362	395	392	306
Miscellaneous	1,015	591	479	390	563	753	900	1,021	1,156	1,657
Cash contributions	1,364	427	311	383	501	831	1,136	1,243	1,537	2,679
Personal insurance and pensions	5,145	765	418	728	1,018	1,793	3,030	4,500	6,416	12,033
Life and other personal insurance	515	369	155	213	233	293	380	501	547	992
Pensions and Social Security	4,629	395	263	516	785	1,500	2,650	3,999	5,869	11,040
Sources of income and personal taxes: ¹										
Money income before taxes	50,639	1,437	7,822	12,566	17,446	24,597	34,563	44,520	58,713	110,382
Wages and salaries	40,990	1,594	2,483	5,557	8,511	15,473	25,619	36,730	50,878	94,811
Self-employment income	2,991	-1,798	158	282	565	845	1,494	1,876	2,402	8,859
Social Security, private and government retirement	4,717	591	3,057	5,032	6,891	7,004	5,927	4,478	3,760	3,422
Interest, dividends, rental income, other property income	855	29	47	75	139	320	559	554	819	2,254
Unemployment and workers' compensation, veterans' benefits	209	51	80	114	232	196	288	260	225	208
Public assistance, supplemental security income, food stamps	387	634	1,578	1,201	729	375	251	201	152	65
Regular contributions for support	271	157	212	187	249	257	268	268	337	295
Other income	220	178	208	120	130	127	156	153	140	466
Personal taxes	3,767	307	-89	50	261	675	1,703	2,762	4,190	10,500
Federal income taxes	2,862	218	-155	-66	69	385	1,203	2,047	3,141	8,254
State and local income taxes	713	10	14	38	68	165	354	552	862	1,870
Other taxes	192	79	52	78	124	125	145	163	187	375
Income after taxes	46,873	1,130	7,911	12,516	17,185	23,922	32,860	41,758	54,527	99,882

See footnotes at end of table.

Table 36. Consumer units of two or more 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
Addenda:										
Net change in total assets and liabilities	-\$2,115	\$4,063	\$874	-\$1,052	\$1,952	\$665	-\$850	-\$3,176	-\$4,179	-\$5,710
Net change in total assets	7,467	7,042	2,057	1,080	3,244	3,870	4,911	5,161	6,603	17,267
Net change in total liabilities	9,582	2,980	1,183	2,132	1,292	3,205	5,761	8,337	10,783	22,977
Other financial information:										
Other money receipts	614	1,883	101	51	224	233	343	371	1,031	1,064
Mortgage principal paid on owned property	-1,619	-5,464	-271	-385	-521	-608	-854	-1,165	-1,641	-3,411
Estimated market value of owned home ...	94,876	47,939	38,381	45,140	52,349	62,708	70,366	77,872	97,931	180,455
Estimated monthly rental value of owned home	661	331	272	331	398	454	522	578	713	1,174
Gifts of goods and services	1,227	574	475	523	511	713	863	955	1,272	2,549
Food	102	17	26	28	18	27	48	75	94	276
Housing	351	196	138	162	151	190	253	318	378	696
Housekeeping supplies	54	21	17	25	27	35	42	55	68	93
Household textiles	20	43	49	6	11	6	20	15	22	43
Appliances and miscellaneous housewares	39	44	413	6	9	21	33	40	53	74
Major appliances	8	(2)	41	41	44	4	8	21	9	12
Small appliances and miscellaneous housewares	30	44	412	5	5	17	25	18	44	62
Miscellaneous household equipment	82	15	24	37	28	44	44	94	82	176
Other housing	156	153	75	87	76	84	114	114	153	310
Apparel and services	253	170	145	176	125	185	220	216	255	440
Males, 2 and over	68	45	47	37	28	55	53	58	63	124
Females, 2 and over	92	43	45	63	46	56	76	83	84	176
Children under 2	45	423	33	38	17	36	48	37	47	71
Other apparel products and services	49	459	19	38	34	38	44	38	62	69
Jewelry and watches	18	419	44	8	9	11	13	11	26	29
All other apparel products and services	31	440	416	430	25	27	30	27	36	39
Transportation	66	18	32	28	36	57	42	43	74	124
Health care	30	42	411	48	49	31	30	13	25	62
Entertainment	109	43	39	43	61	63	74	99	126	208
Toys, games, hobbies, and tricycles	37	12	15	21	16	30	32	36	50	54
Other entertainment	72	31	24	22	45	33	42	64	76	154
Education	177	446	434	429	37	41	65	64	184	503
All other gifts	139	81	50	49	75	119	130	127	137	240

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.