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## Section 14

# Income, Expenditures, and Wealth

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This section presents data on gross domestic product (GDP), gross national product (GNP), national and personal income, saving and investment, money income, poverty, and national and personal wealth. The data on income and expenditures measure two aspects of the U.S. economy. One aspect relates to the national income and product accounts (NIPAs), a summation reflecting the entire complex of the Nation's economic income and output and the interaction of its major components; the other relates to the distribution of money income to families and individuals or consumer income.

The primary source for data on GDP, GNP, national and personal income, gross saving and investment, and fixed reproducible tangible wealth is the *Survey of Current Business*, published monthly by the Bureau of Economic Analysis (BEA). A comprehensive revision to the NIPAs was completed in January 1996. Discussions of the revision appeared in the July, September, and October 1995 the January/February 1996, and the May 1997 issues of the *Survey of Current Business*. Summary historical estimates appeared in the August 1997 issue of the *Survey of Current Business*. Detailed historical data appear in the *National Income and Product Accounts of the United States, 1929-94*.

Sources of income distribution data are the decennial censuses of population and the Current Population Survey (CPS), both products of the U.S. Census Bureau (see text, Section 1). Annual data on income of families, individuals, and households are presented in *Current Population Reports, Consumer Income*, P60 series.

Data on individuals' saving and assets are published by the Board of Governors of the Federal Reserve System in the quarterly

*Flow of Funds Accounts*; and detailed information on personal wealth is published periodically by the Internal Revenue Service (IRS) in *SOI Bulletin*.

**National income and product**—Gross domestic product is the total output of goods and services produced by labor and property located in the United States, valued at market prices. GDP can be viewed in terms of the expenditure categories that comprise its major components—purchases of goods and services by consumers and government, gross private domestic investment, and net exports of goods and services. The goods and services included are largely those bought for final use (excluding illegal transactions) in the market economy. A number of inclusions, however, represent imputed values, the most important of which is rental value of owner-occupied housing. GDP, in this broad context, measures the output attributable to the factors of production located in the United States. Gross state product (GSP) is the gross market value of the goods and services attributable to labor and property located in a state. It is the state counterpart of the Nation's gross domestic product.

As part of the comprehensive revision released in January 1996, BEA replaced its fixed-weighted (1987 dollars) index as the featured measure of real GDP with an index based on chain-type annual weights. Changes in the new featured measures of real output and prices are calculated as the average of changes based on weights for the current and preceding years. (Components of real output are weighted by price, and components of prices are weighted by output.) These annual changes are "chained" (multiplied) together to form a time series that allows for the effects of changes in relative prices and

changes in the composition of output over time. Quarterly and monthly changes are also based on annual weights. The new output indexes are expressed as 1992=100, and for recent years, in 1992 dollars; the new price indexes are based to 1992=100.

Chained (1992) dollar estimates of most components of GDP are not published for periods prior to 1982, because during periods far from the base period, the levels of the components may provide misleading information about their contributions to an aggregate. Values are published in index form (1992=100) for 1929 to the present to allow users to calculate the percent changes for all components, changes which are accurate for all periods. In addition, the Bureau of Economic Analysis publishes estimates of the contribution of major components to the percent change in GDP for all periods.

*Gross national product* measures the output attributable to all labor and property supplied by United States residents. GNP differs from "national income" mainly in that GNP includes allowances for depreciation and for indirect business taxes (sales and property taxes); see Table 727.

In December 1991, the Bureau of Economic Analysis began featuring gross domestic product rather than gross national product as the primary measure of U.S. production. GDP is now the standard measure of growth because it is the appropriate measure for much of the short-term monitoring and analysis of the economy. In addition, the use of GDP facilitates comparisons of economic activity in the United States with that in other countries.

*National income* is the aggregate of labor and property earnings which arises in the current production of goods and services. It is the sum of employee compensation, proprietors' income, rental income of persons, corporate profits, and net interest. It measures the total factor costs of the goods and services produced by the economy. Income is measured before deduction of taxes.

*Capital consumption adjustment* for corporations and for nonfarm sole proprietorships and partnerships is the difference between capital consumption based on income tax returns and capital consumption measured using empirical evidence on prices of used equipment and structures in resale markets, which have shown that depreciation for most types of assets approximates a geometric pattern. The tax return data are valued at historical costs and reflect changes over time in service lives and depreciation patterns as permitted by tax regulations. *Inventory valuation adjustment* represents the difference between the book value of inventories used up in production and the cost of replacing them.

*Personal income* is the current income received by persons from all sources minus their personal contributions for social insurance. Classified as "persons" are individuals (including owners of unincorporated firms), nonprofit institutions that primarily serve individuals, private trust funds, and private noninsured welfare funds. Personal income includes transfers (payments not resulting from current production) from government and business such as social security benefits, public assistance, etc., but excludes transfers among persons. Also included are certain nonmonetary types of income—chiefly estimated net rental value to owner-occupants of their homes and the value of services furnished without payment by financial intermediaries. Capital gains (net losses) are excluded.

*Disposable personal income* is personal income less personal tax and nontax payments. It is the income available to persons for spending or saving. Personal tax and nontax payments are tax payments (net of refunds) by persons (except personal contributions for social insurance) that are not chargeable to business expense and certain personal payments to general government that are treated like taxes. Personal taxes include income, estate and gift, and personal property taxes and motor vehicle licenses. Nontax payments include passport fees, fines and forfeitures, and donations.

**Consumer Expenditure Survey**—The Consumer Expenditure Survey program was begun in late 1979. The principal objective of the survey is to collect current consumer expenditure data which provide a continuous flow of data on the buying habits of American consumers. The data are necessary for future revisions of the Consumer Price Index.

The survey conducted by the Census Bureau for the Bureau of Labor Statistics consists of two components: (1) An interview panel survey in which the expenditures of consumer units are obtained in five interviews conducted every 3 months, and (2) a diary or recordkeeping survey completed by participating households for two consecutive 1-week periods.

Each component of the survey queries an independent sample of consumer units representative of the U.S. total population.

Over 52 weeks of the year, 5,000 consumer units are sampled for the diary survey. Each consumer unit keeps a diary for two 1-week periods yielding approximately 10,000 diaries a year. The interview sample is selected on a rotating panel basis, targeted at 5,000 consumer units per quarter. Data are collected in 88 urban and 16 rural areas of the country that are representative of the U.S. total population. The survey includes students in student housing. Data from the two surveys are combined; integration is necessary to permit analysis of total family expenditures because neither the diary nor quarterly interview survey was designed to collect a complete account of consumer spending.

**Distribution of money income to families and individuals**—Money income statistics are based on data collected in various field surveys of income conducted since 1936. Since 1947, the Census Bureau has collected the data on an annual basis and published them in *Current Population Reports*, P60 series. In each of the surveys, field representatives interview samples of the population with respect to income received during the previous year. Money income as defined by the Bureau of the

Census differs from the BEA concept of "personal income."

Data on consumer income collected in the CPS by the Census Bureau cover money income received (exclusive of certain money receipts such as capital gains) before payments for personal income taxes, social security, union dues, medicare deductions, etc. Therefore, money income does not reflect the fact that some families receive part of their income in the form of noncash benefits (see Section 12) such as food stamps, health benefits, and subsidized housing; that some farm families receive noncash benefits in the form of rent-free housing and goods produced and consumed on the farm; or that noncash benefits are also received by some nonfarm residents which often take the form of the use of business transportation and facilities, full or partial payments by business for retirement programs, medical and educational expenses, etc. These elements should be considered when comparing income levels. For data on noncash benefits, see Section 12. None of the aggregate income concepts (GDP, national income, or personal income) is exactly comparable with money income, although personal income is the closest.

In October 1983, the Census Bureau began to collect data under the new Survey of Income and Program Participation (SIPP). The information supplied by this survey is expected to provide better measures of the status and changes in income distribution and poverty of households and persons in the United States. The data collected in SIPP will be used to study Federal and state aid programs (such as food stamps, welfare, medicaid, and subsidized housing), to estimate program costs and coverage, and to assess the effects of proposed changes in program eligibility rules or benefit levels. The core questions are repeated at each interview and cover labor force activity, the types and amounts of income received, and participation status in various programs. The core also contains questions covering attendance in post-secondary schools and private health insurance

coverage. Various supplements or topical modules covering areas such as educational attainment, assets and liabilities, and pension plan coverage are periodically included.

**Poverty**—Families and unrelated individuals are classified as being above or below the poverty level using the poverty index originated at the Social Security Administration in 1964 and revised by Federal Interagency Committees in 1969 and 1980.

The poverty index is based solely on money income and does not reflect the fact that many low-income persons receive noncash benefits such as food stamps, medicaid, and public housing. The index is based on the Department of Agriculture's 1961 Economy Food Plan and reflects the different consumption requirements of families based on their size and composition. The poverty thresholds are updated every year to reflect changes in the Consumer Price Index. The following technical changes to the thresholds were made in 1981: (1) distinctions based on sex of householder have been eliminated; (2) separate thresholds for farm families have been dropped; and (3) the matrix has been expanded to families of nine or more persons from the old cutoff of seven or more persons. These changes have been incorporated in the calculation of poverty data beginning with 1981. In the recent past, the Census Bureau has published a number

of technical papers that presented experimental poverty estimates (see Table 770) based on income definitions that counted the value of selected government noncash benefits. The Census Bureau has also published annual reports on after-tax income (see Tables 745 and 746). The *Current Population Reports*, Series P60-186RD brings together the benefit and tax data that previously appeared in the separate reports. This report shows the distribution of income among households and the prevalence of poverty under the official definition of money income and under definitions that add or subtract income components.

The poverty statistics presented by the Census Bureau and Congressional Budget Office reflect alternative adjustments for inflation. The study used a variation of the Consumer Price Index to adjust poverty thresholds for the effects of changing prices since 1967. The alternative measure of inflation uses estimates of the cost of renting equivalent housing to assess homeownership costs; this methodology has been used in the official Consumer Price Index since 1983. See text, Section 15, and source for more details.

**Statistical reliability**—For a discussion of statistical collection and estimation, sampling procedures, and measures of statistical reliability pertaining to Census Bureau data, see Appendix III.

## No. 721. GDP in Current and Real (1992) Dollars: 1960 to 1998

[In billions of dollars (526.6 represents \$526,600,000,000). For explanation of gross domestic product and chained dollars, see text, this section]

Item	1960	1970	1980	1984	1985	1986	1987	1988	1989
CURRENT DOLLARS									
<b>Gross domestic product (GDP)...</b>									
Personal consumption expenditures . . .	<b>526.6</b>	<b>1,035.6</b>	<b>2,784.2</b>	<b>3,902.4</b>	<b>4,180.7</b>	<b>4,422.2</b>	<b>4,692.3</b>	<b>5,049.6</b>	<b>5,438.7</b>
Durable goods . . . . .	332.2	648.1	1,760.4	2,492.3	2,704.8	2,892.7	3,094.5	3,349.7	3,594.8
Durable goods . . . . .	43.3	85.0	213.5	325.1	361.1	398.7	416.7	451.0	472.8
Non durable goods . . . . .	152.9	272.0	695.5	883.6	927.6	957.2	1,014.0	1,081.1	1,163.8
Services . . . . .	136.0	291.1	851.4	1,283.6	1,416.1	1,536.8	1,663.8	1,817.6	1,958.1
Gross private domestic investment . . . .	78.8	150.2	465.9	715.6	715.1	722.5	747.2	773.9	829.2
Fixed investment . . . . .	75.5	148.1	473.5	648.1	688.9	712.9	722.9	763.1	797.5
Change in business inventories . . . . .	3.2	2.2	-7.6	67.5	26.2	9.6	24.2	10.9	31.7
Net exports of goods and services . . . .	2.4	1.2	-14.9	-102.0	-114.2	-131.5	-142.1	-106.1	-80.4
Exports . . . . .	25.3	57.0	278.9	303.1	303.0	320.7	365.7	447.2	509.3
Imports . . . . .	22.8	55.8	293.8	405.1	417.2	452.2	507.9	553.2	589.7
Government consumption expenditures and gross investment . . . .	113.2	236.1	572.8	796.6	875.0	938.5	992.8	1,032.0	1,095.1
Federal . . . . .	65.6	115.9	248.4	372.6	410.1	435.2	455.7	457.3	477.2
National defense . . . . .	54.9	90.6	174.2	282.7	312.4	332.4	350.4	354.0	360.6
State and local . . . . .	47.6	120.2	324.4	424.0	464.9	503.3	537.2	574.7	617.9
CHAINED (1992) DOLLARS									
<b>Gross domestic product (GDP)...</b>									
Personal consumption expenditures . . .	<b>2,262.9</b>	<b>3,397.6</b>	<b>4,615.0</b>	<b>5,140.1</b>	<b>5,323.5</b>	<b>5,487.7</b>	<b>5,649.5</b>	<b>5,865.2</b>	<b>6,062.0</b>
Durable goods . . . . .	1,432.6	2,197.8	3,009.7	3,407.6	3,566.5	3,708.7	3,822.3	3,972.7	4,064.6
Durable goods . . . . .	(NA)	(NA)	(NA)	374.9	411.4	448.4	454.9	483.5	496.2
Non durable goods . . . . .	(NA)	(NA)	(NA)	1,151.8	1,178.3	1,215.9	1,239.3	1,274.4	1,303.5
Services . . . . .	(NA)	(NA)	(NA)	1,883.0	1,977.3	2,041.4	2,126.9	2,212.4	2,262.3
Gross private domestic investment . . . .	270.5	426.1	628.3	833.4	823.8	811.8	821.5	828.2	863.5
Fixed investment . . . . .	(NA)	(NA)	(NA)	762.4	799.3	805.0	799.4	818.3	832.0
Change in business inventories . . . . .	(NA)	(NA)	(NA)	75.3	30.2	11.1	26.4	11.7	33.3
Net exports of goods and services . . . .	(NA)	(NA)	(NA)	-127.3	-147.9	-163.9	-156.2	-114.4	-82.7
Exports . . . . .	86.8	158.1	331.4	328.4	337.3	362.2	402.0	465.8	520.2
Imports . . . . .	108.1	223.1	321.3	455.7	485.2	526.1	558.2	580.2	603.0
Government consumption expenditures and gross investment . . . .	617.2	866.8	941.4	1,018.4	1,080.1	1,135.0	1,165.9	1,180.9	1,213.9
Federal . . . . .	(NA)	(NA)	(NA)	463.7	495.6	518.4	534.4	524.6	531.5
National defense . . . . .	(NA)	(NA)	(NA)	348.1	374.1	393.4	409.2	405.5	401.6
State and local . . . . .	(NA)	(NA)	(NA)	555.0	584.7	616.9	631.8	656.6	682.6
1990 1991 1992 1993 1994 1995 1996 1997 1998									
CURRENT DOLLARS									
<b>Gross domestic product (GDP)...</b>									
Personal consumption expenditures . . .	<b>5,743.8</b>	<b>5,916.7</b>	<b>6,244.4</b>	<b>6,558.1</b>	<b>6,947.0</b>	<b>7,269.6</b>	<b>7,661.6</b>	<b>8,110.9</b>	<b>8,511.0</b>
Durable goods . . . . .	3,839.3	3,975.1	4,219.8	4,459.2	4,717.0	4,953.9	5,215.7	5,493.7	5,807.9
Durable goods . . . . .	476.5	455.2	488.5	530.2	579.5	611.0	643.3	673.0	724.7
Non durable goods . . . . .	1,245.3	1,277.6	1,321.8	1,370.7	1,428.4	1,473.6	1,539.2	1,600.6	1,662.4
Services . . . . .	2,117.5	2,242.3	2,409.4	2,558.4	2,709.1	2,869.2	3,033.2	3,220.1	3,420.8
Gross private domestic investment . . . .	799.7	736.2	790.4	876.2	1,007.9	1,043.2	1,131.9	1,256.0	1,367.1
Fixed investment . . . . .	791.6	738.5	783.4	855.7	946.6	1,012.5	1,099.8	1,188.6	1,307.8
Change in business inventories . . . . .	8.0	-2.3	7.0	20.5	61.2	30.7	32.1	67.4	59.3
Net exports of goods and services . . . .	-71.3	-20.5	-29.5	-60.7	-90.9	-83.9	-91.2	-93.4	-151.2
Exports . . . . .	557.3	601.8	639.4	658.6	721.2	819.4	873.8	965.4	959.0
Imports . . . . .	628.6	622.3	669.0	719.3	812.1	903.3	965.0	1,058.8	1,110.2
Government consumption expenditures and gross investment . . . .	1,176.1	1,225.9	1,263.8	1,283.4	1,313.0	1,356.4	1,405.2	1,454.6	1,487.1
Federal . . . . .	503.6	522.6	528.0	518.3	510.2	509.1	518.4	520.2	520.6
National defense . . . . .	373.1	383.5	375.8	360.7	349.2	344.4	351.0	346.0	340.4
State and local . . . . .	672.6	703.4	735.8	765.0	802.8	847.3	886.8	934.4	966.5
CHAINED (1992) DOLLARS									
<b>Gross domestic product (GDP)...</b>									
Personal consumption expenditures . . .	<b>6,136.3</b>	<b>6,079.4</b>	<b>6,244.4</b>	<b>6,389.6</b>	<b>6,610.7</b>	<b>6,761.7</b>	<b>6,994.8</b>	<b>7,269.8</b>	<b>7,551.9</b>
Durable goods . . . . .	4,132.2	4,105.8	4,219.8	4,343.6	4,486.0	4,605.6	4,752.4	4,913.5	5,153.3
Durable goods . . . . .	493.3	462.0	488.5	523.8	561.2	589.1	626.1	668.6	737.1
Non durable goods . . . . .	1,316.1	1,302.9	1,321.8	1,351.0	1,389.9	1,417.6	1,450.9	1,486.3	1,544.1
Services . . . . .	2,321.3	2,341.0	2,409.4	2,468.9	2,535.5	2,599.6	2,676.7	2,761.5	2,879.5
Gross private domestic investment . . . .	815.0	738.1	790.4	863.6	975.7	996.1	1,084.1	1,206.4	1,330.1
Fixed investment . . . . .	805.8	741.3	783.4	842.8	915.5	966.0	1,050.6	1,138.0	1,267.8
Change in business inventories . . . . .	10.4	-3.0	7.0	22.1	60.6	27.7	30.0	63.2	57.4
Net exports of goods and services . . . .	-61.9	-22.3	-29.5	-70.2	-104.6	-96.5	-111.2	-136.1	-238.2
Exports . . . . .	564.4	599.9	639.4	658.2	712.4	792.6	860.0	970.0	984.7
Imports . . . . .	626.3	622.2	669.0	728.4	817.0	889.0	971.2	1,106.1	1,222.9
Government consumption expenditures and gross investment . . . .	1,250.4	1,258.0	1,263.8	1,252.1	1,252.3	1,254.5	1,268.2	1,285.0	1,296.9
Federal . . . . .	541.9	539.4	528.0	505.7	486.6	470.6	465.6	458.0	453.3
National defense . . . . .	401.5	397.5	375.8	354.4	336.9	323.5	319.1	308.9	300.4
State and local . . . . .	708.6	718.7	735.8	746.4	765.7	783.9	802.7	827.1	843.8

NA Not available.

Source: U.S. Bureau of Economic Analysis, *National Income and Product Accounts of the United States, 1929-94*, Vol. 1; and *Survey of Current Business*, May 1999.

## No. 722. Gross Domestic Product in Current and Real (1992) Dollars, by Industry: 1990 to 1997

[In billions of dollars (\$5,743.8 represents \$5,743,800,000,000). Data are based on the 1987 SIC. Data include nonfactor charges (capital consumption allowances, indirect business taxes, etc.) as well as factor charges against gross product; corporate profits and capital consumption allowances have been shifted from a company to an establishment basis]

Industry	Current dollars				Chained (1992) dollars			
	1990	1995	1996	1997	1990	1995	1996	1997
<b>Gross domestic product</b> . . . . .	<b>5,743.8</b>	<b>7,269.6</b>	<b>7,661.6</b>	<b>8,110.9</b>	<b>6,136.3</b>	<b>6,761.7</b>	<b>6,994.8</b>	<b>7,269.8</b>
Private industries	4,951.4	6,306.9	6,667.9	7,083.3	5,246.0	5,896.5	6,119.9	6,395.3
Agriculture, forestry, and fishing	108.7	109.5	130.4	131.7	99.3	106.2	114.2	127.6
Farms	79.5	72.3	91.6	90.2	70.7	72.0	78.6	90.3
Agricultural services	29.1	37.2	38.8	41.5	28.6	34.7	36.2	38.0
Mining <sup>1</sup>	112.3	98.7	113.8	120.5	96.9	107.4	103.0	109.9
Construction	245.2	286.4	311.9	328.8	247.5	254.2	268.5	274.4
Manufacturing	1,031.4	1,282.2	1,309.1	1,378.9	1,090.0	1,271.6	1,293.8	1,369.9
Durable goods	572.8	716.8	737.3	784.0	600.4	727.0	769.0	838.6
Lumber and wood products	31.8	40.9	39.1	42.8	37.0	31.7	31.4	33.1
Furniture and fixtures	15.4	19.4	20.5	22.1	15.8	18.7	18.6	19.7
Stone, clay, and glass products	24.8	30.2	31.3	33.7	25.5	27.2	27.6	29.3
Primary metal industries	42.6	51.7	51.5	53.2	39.0	44.1	46.9	48.0
Fabricated metal products	69.4	87.6	93.1	99.3	72.6	87.8	88.6	93.0
Industrial machinery	114.8	141.5	148.8	158.9	113.2	162.9	183.2	215.2
Electronic & other electric equipment	94.9	136.7	141.6	157.3	92.5	178.7	213.2	261.2
Motor vehicles and equipment	46.1	85.2	82.4	85.4	56.8	77.7	73.2	77.8
Other transportation equipment	60.5	46.1	49.0	50.7	69.1	43.3	43.9	44.1
Instruments and related products	52.2	49.1	55.5	55.9	58.7	42.0	40.2	36.3
Misc. manufacturing industries	20.2	23.3	24.6	24.8	22.2	22.8	23.3	23.1
Nondurable goods	458.6	570.5	571.8	594.9	489.4	545.1	527.8	537.6
Food and kindred products	94.2	123.2	116.0	118.5	103.2	125.8	105.7	106.7
Tobacco manufactures	16.4	17.3	17.0	18.4	24.9	23.8	22.5	21.3
Textile mill products	21.7	24.5	24.7	25.5	22.6	26.4	25.6	25.7
Apparel and other textile products	25.2	27.4	26.7	28.4	26.5	28.6	27.0	28.2
Paper and allied products	45.3	58.9	56.6	55.0	44.1	44.4	46.4	48.9
Printing and publishing	73.9	84.7	92.4	98.4	84.5	77.1	76.1	76.7
Chemicals and allied products	110.3	156.1	155.8	158.8	117.3	139.6	140.3	141.2
Petroleum and coal products	33.0	28.3	29.6	35.2	28.4	30.4	32.3	32.4
Rubber and misc. plastic products	34.0	44.9	48.6	52.0	34.4	47.1	49.5	53.7
Leather and leather products	4.6	5.2	4.4	4.8	4.8	4.7	4.1	4.3
Transportation and public utilities	482.1	616.4	649.3	676.3	491.7	592.2	626.4	644.3
Transportation	176.4	226.1	237.0	255.5	176.7	216.1	229.7	241.5
Railroad transportation	19.6	22.9	23.4	24.1	18.7	26.1	28.2	28.2
Local & interurban passenger transit	9.0	12.2	13.0	13.8	10.3	11.4	11.3	11.3
Trucking and warehousing	75.8	98.0	92.9	97.9	73.7	89.1	86.5	87.3
Water transportation	9.7	10.9	11.7	12.8	10.7	11.0	10.7	11.0
Transportation by air	39.4	53.9	65.2	74.4	39.5	50.6	63.5	72.6
Pipelines, except natural gas	5.0	4.9	5.2	5.6	4.8	4.9	6.3	6.8
Transportation services	17.8	23.2	25.5	26.8	19.2	23.2	24.0	25.1
Communications	146.6	193.3	207.5	211.6	149.2	180.7	191.5	196.4
Telephone and telegraph	119.1	145.2	157.0	158.6	120.6	138.6	152.4	160.6
Radio and television broadcasting	27.6	48.1	50.4	53.1	28.6	41.8	39.5	37.3
Electric, gas, and sanitary services	159.1	197.0	204.9	209.2	168.4	195.5	205.3	206.3
Wholesale trade	367.2	491.4	519.8	562.8	360.5	455.8	486.6	532.0
Retail trade	503.5	641.0	673.0	712.9	546.4	626.4	665.9	713.5
Finance, insurance, and real estate <sup>2</sup>	1,024.1	1,362.3	1,448.6	1,570.3	1,109.0	1,206.2	1,246.0	1,286.0
Depository institutions	169.2	229.1	240.6	266.4	214.9	193.4	192.0	191.9
Nondepository institutions	21.5	39.7	44.3	56.3	25.6	32.6	35.4	39.3
Security and commodity brokers	39.7	73.4	96.5	106.6	41.2	78.4	104.1	120.5
Insurance carriers	69.3	118.5	122.0	146.0	70.2	91.2	87.6	93.5
Insurance agents, brokers & services	37.1	46.7	48.0	50.7	40.8	42.1	41.7	43.1
Real estate	671.9	843.8	892.2	935.0	706.8	776.6	799.5	814.8
Services	1,059.4	1,445.4	1,544.2	1,656.8	1,181.7	1,305.3	1,349.1	1,398.6
Hotels and other lodging places	46.1	61.3	65.6	69.0	49.2	56.2	57.5	56.8
Personal services	38.2	47.4	47.8	51.5	41.7	43.2	42.4	44.1
Business services	199.0	284.9	322.1	364.7	216.5	271.3	295.7	323.1
Auto repair, services, and garages	48.9	63.6	68.3	73.3	54.0	56.5	60.2	64.4
Motion pictures	20.4	26.3	28.4	30.5	22.1	24.4	25.2	26.6
Amusement and recreation services	39.1	56.6	61.3	66.7	42.8	50.5	52.7	56.2
Health services	307.9	0.0	445.5	460.1	356.9	373.3	377.3	379.0
Legal services	80.7	96.6	100.7	106.6	91.5	85.7	86.0	87.0
Educational services	39.8	55.3	58.1	61.5	44.3	49.0	49.4	50.4
Social services & membership organizations	29.6	46.4	49.0	52.2	32.5	43.4	44.6	46.3
Other services	147.8	198.8	214.6	234.6	160.4	183.7	192.8	201.3
Government	792.5	962.7	993.7	1,027.6	867.0	876.5	877.8	884.0
Federal	293.5	327.7	334.8	338.1	327.7	296.8	290.2	286.9
State and local	499.0	635.0	658.9	689.6	539.4	579.7	587.6	597.4

<sup>1</sup> For additional natural resource industries, see Table 1147. <sup>2</sup> For additional finance, insurance, and real estate data, see Table 794.

Source: U.S. Bureau of Economic Analysis, Survey of Current Business, November 1998.

## No. 723. Gross Domestic Product in Current and Real (1992) Dollars, by Type of Product and Sector: 1990 to 1998

[In billions of dollars (5,743.8 represents \$5,743,800,000,000). For explanation of chained dollars, see text, this section]

Item	1990	1992	1993	1994	1995	1996	1997	1998
CURRENT DOLLARS								
Gross domestic product.....	5,743.8	6,244.4	6,558.1	6,947.0	7,269.6	7,661.6	8,110.9	8,511.0
PRODUCT								
Goods .....	2,203.8	2,321.0	2,422.1	2,581.4	2,675.6	2,812.4	2,978.5	3,104.0
Durable goods .....	938.2	955.0	1,028.8	1,106.1	1,175.7	1,249.5	1,343.8	1,416.2
Nondurable goods.....	1,265.7	1,366.0	1,393.3	1,475.3	1,499.9	1,562.9	1,634.8	1,687.8
Services.....	3,016.9	3,411.1	3,589.5	3,772.3	3,974.9	4,179.5	4,414.1	4,641.0
Structures.....	523.1	512.3	546.5	593.2	619.1	669.7	718.3	765.9
SECTOR								
Business .....	4,796.9	5,184.4	5,453.1	5,801.6	6,080.6	6,432.9	6,836.5	7,189.7
Nonfarm .....	4,717.3	5,103.8	5,380.1	5,718.1	6,008.3	6,341.3	6,746.3	7,105.4
Farm .....	79.6	80.6	73.0	83.5	72.3	91.6	90.2	84.3
Households and institutions .....	237.9	279.1	296.5	312.7	331.4	345.0	361.4	380.6
General government .....	709.0	781.0	808.5	832.7	857.6	883.6	912.9	940.7
Federal .....	252.7	274.4	276.9	275.2	275.4	279.2	281.3	281.9
State and local.....	456.3	506.6	531.6	557.5	582.2	604.4	631.7	658.8
CHAINED (1992) DOLLARS								
Gross domestic product.....	6,136.3	6,244.4	6,389.6	6,610.7	6,761.7	6,994.8	7,269.8	7,551.9
PRODUCT								
Goods .....	2,304.8	2,321.0	2,391.5	2,514.2	2,591.0	2,708.8	2,867.9	3,011.6
Durable goods .....	966.5	955.0	1,023.1	1,089.7	1,167.0	1,247.7	1,364.8	1,476.1
Nondurable goods.....	1,337.9	1,366.0	1,368.5	1,424.9	1,425.8	1,464.2	1,509.6	1,546.9
Services.....	3,295.4	3,411.1	3,469.5	3,542.9	3,615.7	3,701.7	3,798.7	3,916.5
Structures.....	533.3	512.3	528.7	554.9	557.3	588.5	612.5	637.1
SECTOR								
Business .....	5,097.0	5,184.4	5,317.2	5,530.6	5,677.4	5,903.5	6,164.9	6,433.8
Nonfarm .....	5,026.5	5,103.8	5,246.2	5,446.0	5,604.9	5,824.3	6,074.3	6,340.6
Farm .....	70.8	80.6	71.0	85.0	72.0	78.6	90.3	92.4
Households and institutions .....	264.1	279.1	290.1	297.9	304.8	311.8	321.5	328.8
General government .....	774.7	781.0	782.3	782.6	780.2	781.2	786.2	793.6
Federal .....	280.3	274.4	267.7	258.4	248.2	240.7	235.4	231.9
State and local.....	494.5	506.6	514.5	524.2	532.1	540.8	551.3	562.5

Source: U.S. Bureau of Economic Analysis, *National Income and Product Accounts of the United States, 1929-94*, Vol. 1; and *Survey of Current Business*, May 1999.

## No. 724. GDP Components in Current Dollars—Annual Percent Change: 1989 to 1998

[Change from previous year; for 1989, change from 1988. For explanation of chained dollars, see text, this section. Minus sign (-) indicates decrease]

Item	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Gross domestic product (GDP) ..	7.7	5.6	3.0	5.5	5.0	5.9	4.6	5.4	5.9	4.9
Personal consumption expenditures.....	7.3	6.8	3.5	6.2	5.7	5.8	5.0	5.3	5.3	5.7
Durable goods .....	4.8	0.8	-4.5	7.3	8.5	9.3	5.4	5.3	4.6	7.7
Nondurable goods.....	7.7	7.0	2.6	3.5	3.7	4.2	3.2	4.4	4.0	3.9
Services .....	7.7	8.1	5.9	7.5	6.2	5.9	5.9	5.7	6.2	6.2
Gross private domestic investment .....	7.1	-3.6	-7.9	7.4	10.8	15.0	3.5	8.5	11.0	8.8
Fixed investment .....	4.5	-0.7	-6.7	6.1	9.2	10.6	7.0	8.6	8.1	10.0
Nonresidential .....	6.7	1.7	-5.0	1.9	8.3	9.1	10.1	8.3	9.2	9.0
Structures .....	6.1	4.4	-9.5	-6.9	4.2	4.6	9.1	7.8	10.7	2.8
Producers' durable equipment .....	7.0	0.3	-2.5	6.3	10.0	11.3	10.6	8.5	8.7	11.4
Residential .....	-0.5	-6.7	-11.4	18.0	11.5	13.7	-0.4	9.5	5.2	12.7
Exports of goods and services .....	13.9	9.4	8.0	6.3	3.0	9.5	13.6	6.6	10.5	-0.7
Exports of goods .....	14.1	7.2	7.0	5.2	2.5	10.8	14.6	5.9	11.3	-1.1
Exports of services .....	13.4	15.3	10.5	8.7	4.3	6.4	11.3	8.4	8.4	0.4
Imports of goods and services .....	6.6	6.6	-1.0	7.5	7.5	12.9	11.2	6.8	9.7	4.9
Imports of goods .....	7.2	4.9	-1.4	8.8	8.8	14.2	11.9	6.8	9.8	5.0
Imports of services .....	4.1	14.6	0.8	2.1	1.9	6.9	7.7	7.1	9.3	4.3
Govt. consumption expenditures and gross investment .....	6.1	7.4	4.2	3.1	1.6	2.3	3.3	3.6	3.5	2.2
Federal .....	4.4	5.5	3.8	1.0	-1.8	-1.6	-0.2	1.8	0.3	0.1
National defense .....	1.9	3.5	2.8	-2.0	-4.0	-3.2	-1.4	1.9	-1.4	-1.6
Nondefense .....	12.9	11.8	6.6	9.5	3.6	2.1	2.3	1.7	4.1	3.4
State and local .....	7.5	8.9	4.6	4.6	4.0	4.9	5.6	4.7	5.4	3.4

Source: U.S. Bureau of Economic Analysis, *National Income and Product Accounts of the United States, 1929-94*, Vol. 1; and *Survey of Current Business*, August 1997 and May 1998.

## No. 725. Gross State Product in Current and Real (1992) Dollars: 1990 to 1996

[In billions of dollars (5,659.8 represents \$5,659,800,000,000). For definition of gross state product or chained dollars, see text, this section]

State	Current dollars					Chained (1992) dollars <sup>1</sup>				
	1990	1993	1994	1995	1996	1990	1993	1994	1995	1996
United States <sup>1</sup> . . .	5,659.8	6,440.0	6,868.0	7,228.3	7,631.0	6,046.5	6,274.5	6,535.6	6,707.6	6,923.8
Alabama . . . . .	71.1	83.0	89.3	95.0	99.2	75.5	80.9	85.5	88.4	90.7
Alaska . . . . .	25.4	22.5	21.9	23.7	24.2	25.2	22.1	21.5	22.7	21.4
Arizona . . . . .	68.5	85.0	95.4	104.0	111.5	72.9	82.8	91.2	97.3	102.6
Arkansas . . . . .	37.9	46.5	50.4	53.4	56.4	40.0	45.3	48.2	49.9	51.5
California . . . . .	792.7	843.1	876.0	913.5	962.7	845.2	819.1	835.5	855.1	880.1
Colorado . . . . .	74.4	92.9	100.7	107.9	116.2	79.0	90.8	96.8	101.6	106.8
Connecticut . . . . .	98.5	107.5	112.6	118.6	124.0	105.2	103.9	107.0	110.2	113.0
Delaware . . . . .	21.0	23.7	24.1	26.9	28.3	23.2	26.0	26.2	27.1	28.9
District of Columbia . . . . .	40.7	47.0	48.1	49.7	51.2	45.3	46.8	46.6	46.7	47.8
Florida . . . . .	255.2	300.7	321.7	339.0	360.5	273.0	291.6	305.7	314.3	326.1
Georgia . . . . .	140.5	170.9	186.0	200.8	216.0	150.0	166.4	178.2	187.4	197.1
Hawaii . . . . .	32.4	35.2	35.2	36.0	36.3	34.9	36.3	35.6	34.9	34.9
Idaho . . . . .	17.5	22.4	24.5	26.9	27.9	18.5	21.8	23.5	25.5	25.9
Illinois . . . . .	273.4	312.3	336.9	352.9	370.8	290.8	306.8	325.6	333.8	345.5
Indiana . . . . .	109.6	129.7	141.4	148.8	155.8	116.3	126.5	135.1	139.6	144.1
Iowa . . . . .	55.0	62.0	68.7	71.4	76.3	58.0	60.4	66.0	67.5	70.3
Kansas . . . . .	51.3	58.2	61.9	64.1	68.0	54.3	56.7	59.4	60.3	62.0
Kentucky . . . . .	67.7	79.9	86.1	90.6	95.4	72.3	78.2	83.4	86.4	89.3
Louisiana . . . . .	91.1	94.7	103.9	112.9	121.1	93.7	92.3	100.7	107.5	109.6
Maine . . . . .	23.2	25.1	26.2	27.7	28.9	24.8	24.4	24.9	25.4	26.0
Maryland . . . . .	113.7	124.6	132.9	137.4	143.2	122.3	121.4	126.5	127.6	130.2
Massachusetts . . . . .	158.9	174.0	186.0	195.9	208.6	169.9	168.9	177.3	183.0	191.0
Michigan . . . . .	188.0	217.3	240.6	251.8	263.3	202.1	211.2	228.9	234.9	241.0
Minnesota . . . . .	99.5	114.6	124.6	131.4	141.6	105.1	110.9	118.4	122.0	128.7
Mississippi . . . . .	38.7	46.6	50.8	53.6	56.4	40.8	45.2	48.4	50.2	51.7
Missouri . . . . .	104.1	118.3	129.1	137.5	145.1	111.3	115.5	123.4	128.5	132.8
Montana . . . . .	13.3	16.1	16.9	17.7	18.5	13.9	15.7	16.2	16.6	16.9
Nebraska . . . . .	33.2	38.4	42.1	43.7	47.2	34.9	37.4	40.4	41.3	43.2
Nevada . . . . .	31.3	39.5	44.5	48.7	53.7	33.1	38.6	42.3	44.8	48.3
New Hampshire . . . . .	23.7	27.2	29.3	31.8	34.1	25.2	26.4	28.0	30.0	31.7
New Jersey . . . . .	214.1	243.9	255.8	266.1	276.4	227.7	236.4	242.8	246.9	251.1
New Mexico . . . . .	26.7	36.3	40.9	40.8	42.7	27.9	35.6	39.8	39.6	40.4
New York . . . . .	498.3	541.1	565.2	587.7	613.3	535.6	527.6	543.7	549.6	563.3
North Carolina . . . . .	142.5	168.6	182.3	192.2	204.2	154.5	165.2	177.9	183.9	190.9
North Dakota . . . . .	11.4	12.7	13.7	14.5	15.7	11.9	12.4	13.2	13.7	14.3
Ohio . . . . .	227.1	256.6	276.7	292.1	304.4	241.6	250.2	264.7	273.6	280.7
Oklahoma . . . . .	56.9	64.0	66.0	68.6	72.8	59.5	62.3	63.6	65.0	66.7
Oregon . . . . .	57.0	68.9	74.7	80.8	87.0	60.8	66.5	70.6	75.0	79.4
Pennsylvania . . . . .	245.8	283.1	296.8	313.3	328.5	261.9	273.6	281.6	290.6	298.7
Rhode Island . . . . .	21.5	23.3	23.9	25.0	25.6	23.1	22.6	22.8	23.3	23.3
South Carolina . . . . .	65.4	75.2	80.7	85.3	89.5	69.5	73.6	77.7	80.1	82.7
South Dakota . . . . .	12.9	16.3	17.5	18.7	20.3	13.7	15.9	16.8	17.5	18.4
Tennessee . . . . .	94.2	116.7	127.9	134.9	140.8	100.5	113.4	121.9	125.8	128.7
Texas . . . . .	388.9	453.0	484.1	514.2	551.8	404.1	438.9	465.5	486.1	502.9
Utah . . . . .	31.1	38.1	42.0	45.6	50.4	32.9	37.1	40.2	42.4	45.9
Vermont . . . . .	11.6	13.0	13.6	13.9	14.6	12.3	12.6	13.0	13.0	13.5
Virginia . . . . .	148.1	170.0	178.8	187.0	197.8	160.6	167.1	173.4	177.0	183.2
Washington . . . . .	114.1	136.4	144.7	150.0	159.6	122.2	132.1	137.2	138.7	143.8
West Virginia . . . . .	28.0	31.9	34.5	36.0	37.2	29.3	31.5	33.5	34.3	35.0
Wisconsin . . . . .	99.2	117.7	125.8	132.7	139.2	105.0	115.1	120.8	124.6	128.7
Wyoming . . . . .	13.5	14.6	14.9	15.8	16.8	13.4	14.6	15.1	15.7	15.8

<sup>1</sup> For chained (1992) dollar estimates, states will not add to U.S. total.

Source: U.S. Bureau of Economic Analysis, Survey of Current Business, June 1998.

## No. 726. Gross State Product in Chained (1992) Dollars, by Industry: 1996

[In billions of dollars (\$6,923.8 represents \$6,923,800,000,000). For definition of gross state product or chained dollars, see text, this section. Industries based on 1987 Standard Industrial Classification]

State	Farms, forestry, fisher- ies <sup>2</sup>	Con- struc- tion	Manu- facturing	Trans- porta- tion, public utilities	Whole- sale trade	Retail trade	Finance, insur- ance, real estate	Services	Govern- ment <sup>3</sup>	
	Total <sup>1</sup>									
United States <sup>4</sup> . . .	6,923.8	111.7	264.3	1,323.7	611.7	493.3	648.5	1,255.9	1,342.9	839.6
Alabama . . . . .	90.7	1.8	3.6	21.0	8.8	6.0	9.5	10.6	13.9	14.0
Alaska . . . . .	21.4	0.3	0.8	1.1	3.5	0.7	1.5	2.3	2.5	4.3
Arizona . . . . .	102.6	1.7	5.6	16.8	8.2	6.7	11.4	18.3	19.6	13.0
Arkansas . . . . .	51.5	2.5	1.9	13.2	5.9	3.3	5.6	5.5	7.2	6.0
California . . . . .	880.1	18.1	27.3	138.7	62.8	62.9	83.0	189.7	194.8	99.6
Colorado . . . . .	106.8	1.8	5.4	14.4	12.1	7.0	10.9	17.7	22.1	13.8
Connecticut . . . . .	113.0	0.8	3.5	20.8	7.2	7.9	8.9	30.3	23.6	9.9
Delaware . . . . .	28.9	0.3	0.8	5.6	1.4	1.1	1.6	13.0	3.5	2.4
District of Columbia . . . . .	47.8	0.0	0.4	1.1	2.6	0.6	1.3	8.7	14.6	18.6
Florida . . . . .	326.1	5.8	14.7	28.8	30.4	25.2	39.2	67.8	73.4	40.1
Georgia . . . . .	197.1	3.3	7.2	37.9	22.7	18.1	18.8	29.9	34.0	24.4
Hawaii . . . . .	34.9	0.4	1.5	1.0	3.5	1.4	4.1	9.3	7.0	7.0
Idaho . . . . .	25.9	1.5	1.4	5.8	2.4	1.6	2.7	3.0	4.0	3.3
Illinois . . . . .	345.5	4.4	13.4	71.9	32.3	27.2	29.0	65.3	67.2	33.4
Indiana . . . . .	144.1	2.4	6.2	48.3	11.9	9.0	13.8	17.4	20.7	13.7
Iowa . . . . .	70.3	4.9	2.7	18.4	5.8	5.0	6.1	9.3	10.1	7.8
Kansas . . . . .	62.0	2.6	2.5	11.8	7.1	5.1	6.4	7.4	9.9	8.6
Kentucky . . . . .	89.3	2.1	3.2	26.6	7.6	5.3	8.2	9.1	12.4	11.7
Louisiana . . . . .	109.6	1.3	4.4	21.9	10.2	6.2	9.2	13.4	16.5	11.8
Maine . . . . .	26.0	0.5	1.1	4.9	2.0	1.6	3.1	4.6	4.7	3.5
Maryland . . . . .	130.2	1.2	6.2	12.0	10.6	8.6	12.2	26.5	29.1	23.6
Massachusetts . . . . .	191.0	1.1	5.7	33.5	12.4	14.2	15.9	43.9	47.2	17.3
Michigan . . . . .	241.0	2.2	8.7	68.6	16.5	18.0	22.7	36.0	42.5	24.6
Minnesota . . . . .	128.7	3.6	5.3	26.7	10.3	11.2	11.9	21.2	24.0	13.8
Mississippi . . . . .	51.7	1.5	1.9	12.8	5.7	3.0	5.5	5.4	7.8	7.6
Missouri . . . . .	132.8	2.3	5.8	29.6	14.1	10.2	12.8	18.8	24.1	14.7
Montana . . . . .	16.9	0.8	0.8	1.3	2.3	1.1	1.8	2.2	3.1	2.7
Nebraska . . . . .	43.2	3.7	1.8	6.6	4.9	3.3	3.8	5.9	7.0	6.0
Nevada . . . . .	48.3	0.4	3.9	2.5	3.9	2.4	4.9	8.6	15.1	4.8
New Hampshire . . . . .	31.7	0.2	1.0	8.1	2.5	2.0	3.0	6.5	5.8	2.8
New Jersey . . . . .	251.1	1.4	8.4	36.8	25.6	24.0	19.6	55.8	52.8	26.6
New Mexico . . . . .	40.4	0.7	1.7	8.2	3.2	1.7	3.7	5.1	6.6	6.8
New York . . . . .	563.3	2.5	15.2	71.7	46.3	36.0	40.8	167.2	122.6	60.9
North Carolina . . . . .	190.9	4.1	7.4	56.8	15.2	12.5	17.7	25.2	27.4	24.1
North Dakota . . . . .	14.3	1.4	0.7	1.2	1.7	1.3	1.4	1.7	2.4	2.1
Ohio . . . . .	280.7	2.9	10.1	80.7	22.3	20.6	27.2	40.3	46.9	28.6
Oklahoma . . . . .	66.7	1.3	2.0	12.7	6.9	4.2	7.1	7.7	11.0	10.6
Oregon . . . . .	79.4	2.3	4.1	17.4	6.3	6.6	7.4	12.1	13.9	9.3
Pennsylvania . . . . .	298.7	2.9	10.8	66.7	27.5	18.4	27.5	51.8	60.5	31.0
Rhode Island . . . . .	23.3	0.2	0.8	4.3	1.7	1.4	2.2	5.0	5.1	2.8
South Carolina . . . . .	82.7	1.1	3.6	23.4	6.7	4.9	8.9	10.3	11.7	11.9
South Dakota . . . . .	18.4	1.7	0.6	3.1	1.5	1.2	1.7	3.4	2.7	2.2
Tennessee . . . . .	128.7	1.4	4.8	31.1	10.3	9.9	14.9	16.4	24.0	15.4
Texas . . . . .	502.9	6.4	20.8	90.8	55.4	38.4	46.6	66.6	86.7	57.9
Utah . . . . .	45.9	0.5	2.5	6.8	4.2	3.0	5.0	7.1	8.6	6.7
Vermont . . . . .	13.5	0.3	0.5	2.7	1.2	0.9	1.4	2.3	2.6	1.6
Virginia . . . . .	183.2	1.7	7.5	30.3	16.1	10.6	15.7	31.2	34.7	34.3
Washington . . . . .	143.8	4.0	6.6	19.4	12.0	11.3	15.0	25.0	28.8	21.5
West Virginia . . . . .	35.0	0.2	1.5	6.2	4.8	1.9	3.2	3.6	5.3	4.6
Wisconsin . . . . .	128.7	2.6	5.2	38.3	9.2	8.4	11.7	19.7	20.0	13.5
Wyoming . . . . .	15.8	0.3	0.5	0.9	2.5	0.5	1.1	1.6	1.4	2.0

<sup>1</sup> Includes mining not shown separately. <sup>2</sup> Includes agricultural services. <sup>3</sup> Includes Federal civilian and military and state and local government. <sup>4</sup> States will not add to U.S. total as chained-dollar estimates are usually not additive.

Source: U.S. Bureau of Economic Analysis, *Survey of Current Business*, June 1998.

## No. 727. Relation of GDP, GNP, Net National Product, National Income, Personal Income, Disposable Personal Income, and Personal Saving: 1990 to 1998

[In billions of dollars (\$5,743.8 represents \$5,743,800,000,000). For definitions, see text, this section]

Item	1990	1992	1993	1994	1995	1996	1997	1998
<b>Gross domestic product</b> . . . . .	<b>5,743.8</b>	<b>6,244.4</b>	<b>6,558.1</b>	<b>6,947.0</b>	<b>7,269.6</b>	<b>7,661.6</b>	<b>8,110.9</b>	<b>8,511.0</b>
Plus: Receipts of factor income from the rest of the world	177.5	137.9	150.8	176.5	225.2	235.5	265.5	269.2
Less: Payments of factor income to the rest of the world <sup>2</sup>	156.4	126.8	132.1	168.3	207.6	223.1	273.5	289.6
<b>Equals: Gross national product</b> . . . . .	<b>5,764.9</b>	<b>6,255.5</b>	<b>6,576.8</b>	<b>6,955.2</b>	<b>7,287.1</b>	<b>7,674.0</b>	<b>8,102.9</b>	<b>8,490.5</b>
Less: Consumption of fixed capital	651.5	713.5	727.9	777.5	808.0	832.0	871.8	908.0
<b>Equals: Net national product<sup>3</sup></b> . . . . .	<b>5,113.4</b>	<b>5,542.0</b>	<b>5,848.9</b>	<b>6,177.7</b>	<b>6,486.3</b>	<b>6,842.0</b>	<b>7,231.1</b>	<b>7,582.5</b>
Less: Indirect business tax and nontax liability	442.6	505.6	532.5	568.5	581.2	606.4	627.2	655.3
Plus: Subsidies <sup>4</sup>	25.3	27.1	31.1	26.6	25.1	22.0	21.9	27.1
<b>Equals: National income<sup>3</sup></b> . . . . .	<b>4,652.1</b>	<b>4,990.4</b>	<b>5,266.8</b>	<b>5,590.7</b>	<b>5,923.7</b>	<b>6,256.0</b>	<b>6,646.5</b>	<b>6,994.7</b>
Less: Corporate profits <sup>5</sup>	397.1	428.0	492.8	570.5	672.4	750.4	817.9	824.6
Net interest	467.3	414.3	402.5	412.3	420.6	418.6	432.0	449.3
Contributions for social insurance	518.5	571.4	596.0	630.5	658.9	688.0	727.0	767.5
Wage accruals less disbursements	0.1	-15.8	4.4	13.3	13.4	9.3	3.7	4.0
Plus: Personal interest income	704.4	667.2	651.0	668.1	704.9	719.4	747.3	764.8
Personal dividend income	142.9	159.4	185.3	171.0	192.8	248.2	260.3	263.1
Government transfer payments to persons	666.5	835.7	889.8	930.9	990.1	1,041.5	1,083.3	1,120.8
Business transfer payments to persons	21.3	22.5	22.1	23.7	25.8	26.4	27.2	28.2
<b>Equals: Personal income</b> . . . . .	<b>4,804.2</b>	<b>5,277.2</b>	<b>5,519.2</b>	<b>5,757.9</b>	<b>6,072.1</b>	<b>6,425.2</b>	<b>6,784.0</b>	<b>7,126.1</b>
Less: Personal tax and nontax payments	624.8	650.5	690.0	739.1	795.0	890.5	989.0	1,098.3
<b>Equals: Disposable personal income</b> . . . . .	<b>4,179.4</b>	<b>4,626.7</b>	<b>4,829.2</b>	<b>5,018.9</b>	<b>5,277.0</b>	<b>5,534.7</b>	<b>5,795.1</b>	<b>6,027.9</b>
Less: Personal outlays	3,958.1	4,341.0	4,580.7	4,842.1	5,097.2	5,376.2	5,674.1	6,000.2
<b>Equals: Personal saving</b> . . . . .	<b>221.3</b>	<b>285.6</b>	<b>248.5</b>	<b>176.8</b>	<b>179.8</b>	<b>158.5</b>	<b>121.0</b>	<b>27.7</b>

<sup>1</sup> Consists largely of receipts by U.S. residents of interest and dividends and reinvested earnings of foreign affiliates of U.S. corporations.

<sup>2</sup> Consists largely of payments to foreign residents of interest and dividends and reinvested earnings of U.S. affiliates of foreign corporations.

<sup>3</sup> Includes items not shown separately.

<sup>4</sup> Less current surplus of government enterprises.

<sup>5</sup> With inventory valuation and capital consumption adjustments.

Source: U.S. Bureau of Economic Analysis, *National Income and Product Accounts of the United States, 1929-94*, Vol. 1; and Survey of Current Business, May 1999.

## No. 728. Selected Per Capita Income and Product Items in Current and Real (1992) Dollars: 1960 to 1998

[In dollars. Based on U.S. Census Bureau estimated population including Armed Forces abroad; based on quarterly averages. For explanation of chained dollars, see text, this section]

Year	Current dollars				Chained (1992) dollars				
	Gross domestic product	Gross national product	Personal income	Disposable personal income	Personal consumption expenditures	Gross domestic product	Gross national product	Disposable personal income	Personal consumption expenditures
1960 . . . . .	2,913	2,931	2,277	2,008	1,838	12,512	12,585	8,660	7,926
1970 . . . . .	5,050	5,081	4,077	3,545	3,160	16,520	16,616	12,022	10,717
1971 . . . . .	5,419	5,456	4,328	3,805	3,383	16,853	16,959	12,345	10,975
1972 . . . . .	5,894	5,935	4,703	4,074	3,671	17,579	17,694	12,770	11,508
1973 . . . . .	6,524	6,584	5,217	4,553	4,018	18,412	18,572	13,539	11,950
1974 . . . . .	6,998	7,071	5,672	4,928	4,353	18,178	18,360	13,310	11,756
1975 . . . . .	7,550	7,611	6,091	5,367	4,765	17,896	18,032	13,404	11,899
1976 . . . . .	8,341	8,419	6,673	5,837	5,268	18,713	18,878	13,793	12,446
1977 . . . . .	9,201	9,295	7,315	6,362	5,797	19,426	19,611	14,095	12,846
1978 . . . . .	10,292	10,392	8,176	7,097	6,418	20,185	20,367	14,662	13,258
1979 . . . . .	11,361	11,507	9,105	7,861	7,079	20,541	20,794	14,899	13,417
1980 . . . . .	12,226	12,381	10,037	8,665	7,730	20,252	20,497	14,813	13,216
1981 . . . . .	13,547	13,698	11,132	9,566	8,440	20,542	20,756	15,009	13,245
1982 . . . . .	13,961	14,095	11,744	10,145	8,943	19,896	20,076	15,053	13,270
1983 . . . . .	14,998	15,135	12,379	10,803	9,744	20,499	20,675	15,332	13,829
1984 . . . . .	16,508	16,640	13,602	11,929	10,543	21,744	21,904	16,309	14,415
1985 . . . . .	17,529	17,614	14,464	12,629	11,341	22,320	22,418	16,654	14,954
1986 . . . . .	18,374	18,427	15,200	13,289	12,019	22,801	22,857	17,039	15,409
1987 . . . . .	19,323	19,359	16,013	13,896	12,743	23,264	23,300	17,164	15,740
1988 . . . . .	20,605	20,659	17,076	14,905	13,669	23,934	23,988	17,678	16,211
1989 . . . . .	21,984	22,042	18,194	15,790	14,531	24,504	24,559	17,854	16,430
1990 . . . . .	22,979	23,064	19,220	16,721	15,360	24,549	24,632	17,996	16,532
1991 . . . . .	23,416	23,478	19,715	17,242	15,732	24,060	24,121	17,809	16,249
1992 . . . . .	24,447	24,490	20,660	18,113	16,520	24,447	24,490	18,113	16,520
1993 . . . . .	25,403	25,476	21,379	18,706	17,273	24,750	24,822	18,221	16,825
1994 . . . . .	26,647	26,678	22,086	19,251	18,093	25,357	25,389	18,308	17,207
1995 . . . . .	27,621	27,687	23,071	20,050	18,822	25,691	25,758	18,640	17,499
1996 . . . . .	28,849	28,895	24,193	20,840	19,639	26,338	26,389	18,999	17,894
1997 . . . . .	30,278	30,248	25,325	21,633	20,508	27,138	27,125	19,349	18,342
1998 . . . . .	31,492	31,416	26,368	22,304	21,490	27,943	27,891	19,790	19,068

Source: U.S. Bureau of Economic Analysis, *National Income and Product Accounts of the United States, 1929-94*, Vol. 2; and Survey of Current Business, May 1999.

## No. 729. Personal Consumption Expenditures in Current and Real (1992) Dollars, by Type: 1990 to 1997

[In billions of dollars (3,839.3 represents \$3,893,300,000,000). For definition of "chained" dollars, see text, this section]

Expenditure	Current dollars				Chained (1992) dollars			
	1990	1995	1996	1997	1990	1995	1996	1997
Total expenditures <sup>1</sup> . . . . .	3,839.3	4,953.9	5,215.7	5,493.7	4,132.2	4,605.6	4,752.4	4,913.5
Food and tobacco <sup>1</sup> . . . . .	672.5	780.4	805.2	832.3	713.5	736.8	740.0	745.7
Food purchased for off-premise consumption . . . . .	404.8	461.9	477.0	494.2	423.3	434.9	436.6	442.3
Purchased meals and beverages <sup>2</sup> . . . . .	218.0	261.0	268.8	277.2	231.6	246.1	247.4	248.4
Tobacco products . . . . .	42.0	48.6	50.2	51.4	50.9	47.4	47.5	46.4
Clothing, accessories, and jewelry <sup>1</sup> . . . . .	262.7	321.8	338.0	353.3	279.4	324.2	345.7	361.8
Shoes . . . . .	31.9	36.9	38.5	39.8	34.0	37.2	39.0	40.4
Clothing . . . . .	173.8	216.8	226.9	237.9	183.7	222.7	236.9	247.7
Jewelry and watches . . . . .	31.2	39.4	41.4	43.1	34.0	37.7	41.2	44.5
Personal care . . . . .	57.3	71.8	75.0	79.4	60.6	68.1	70.1	73.0
Housing <sup>1</sup> . . . . .	586.3	750.4	787.4	829.8	627.2	688.6	700.9	717.4
Owner-occupied nonfarm dwellings-space rent . . . . .	410.7	532.4	559.1	590.3	437.6	487.4	496.0	508.9
Tenant-occupied nonfarm dwellings-space rent . . . . .	150.1	184.8	193.2	203.2	160.0	171.4	174.7	178.7
Household operation <sup>1</sup> . . . . .	436.2	559.4	592.8	620.7	457.0	533.0	555.6	578.4
Furniture . . . . .	39.0	47.7	50.6	54.8	40.6	44.3	46.4	50.4
Semidurable house furnishings <sup>4</sup> . . . . .	21.2	28.7	30.7	32.8	22.0	26.8	28.7	30.6
Cleaning and polishing preparations . . . . .	41.9	52.3	54.6	56.5	43.7	50.3	51.2	52.5
Household utilities . . . . .	138.3	168.0	176.6	178.5	146.7	159.0	161.9	160.1
Electricity . . . . .	71.9	87.9	90.3	90.2	76.1	84.3	85.1	84.6
Gas . . . . .	26.8	31.3	35.2	36.0	27.7	30.5	32.9	31.5
Water and other sanitary services . . . . .	27.5	37.9	38.9	41.1	31.9	33.1	32.8	33.8
Fuel oil and coal . . . . .	12.0	10.9	12.2	11.2	11.2	11.2	11.2	10.3
Telephone and telegraph . . . . .	60.4	87.7	97.1	104.2	61.3	85.5	94.7	105.0
Medical care . . . . .	615.6	875.0	912.4	957.3	691.1	766.9	782.6	803.6
Drug preparations and sundries <sup>5</sup> . . . . .	65.1	85.5	91.1	98.1	74.5	79.6	83.0	88.2
Physicians . . . . .	140.8	191.5	198.2	205.2	158.5	166.2	170.8	174.5
Dentists . . . . .	32.9	47.6	49.5	52.6	37.7	41.1	40.8	41.5
Hospitals and nursing homes <sup>6</sup> . . . . .	265.7	374.3	389.8	408.1	299.0	336.9	341.1	350.2
Health insurance . . . . .	37.4	57.9	57.4	58.0	41.3	37.1	36.2	35.8
Medical care <sup>7</sup> . . . . .	31.3	45.6	45.0	46.1	35.3	34.8	34.0	33.6
Personal business <sup>1</sup> . . . . .	290.1	388.8	416.2	459.1	331.3	354.3	364.6	377.2
Expense of handling life insurance <sup>8</sup> . . . . .	56.4	75.7	77.4	80.2	61.2	68.8	66.2	65.2
Legal services . . . . .	41.8	49.4	53.0	55.9	46.4	44.4	46.1	46.7
Funeral and burial expenses . . . . .	9.0	12.2	13.3	13.8	10.1	10.5	10.9	10.7
Transportation . . . . .	463.3	574.1	611.6	636.4	491.3	531.5	551.7	569.7
User-operated transportation <sup>1</sup> . . . . .	426.9	531.9	567.3	588.3	454.2	491.1	509.0	525.3
New autos . . . . .	92.4	86.6	85.8	86.2	98.1	80.2	78.2	78.5
Net purchases of used autos . . . . .	31.6	53.0	55.8	57.3	35.0	41.4	42.4	44.1
Tires, tubes, accessories, etc. . . . .	29.4	36.2	38.5	38.8	30.0	36.7	39.1	39.7
Repair, greasing, washing, parking, storage, rental, and leasing . . . . .	84.1	128.7	143.6	154.9	94.7	117.5	128.6	137.0
Gasoline and oil . . . . .	96.6	115.6	124.5	126.5	108.1	114.3	116.0	117.9
Purchased local transportation . . . . .	7.8	9.1	10.0	10.4	8.6	8.5	8.4	8.6
Mass transit systems . . . . .	5.2	6.0	6.5	6.8	5.7	5.5	5.5	5.7
Taxicab . . . . .	2.6	3.2	3.5	3.6	2.9	3.0	3.0	3.0
Purchased intercity transportation <sup>1</sup> . . . . .	28.5	33.0	34.3	37.7	28.6	31.9	34.4	35.9
Railway (commutation) . . . . .	0.8	0.8	0.8	0.8	0.8	0.7	0.7	0.7
Bus . . . . .	1.0	1.1	1.1	1.2	1.1	1.2	1.2	1.2
Airline . . . . .	23.9	27.9	28.5	31.5	23.7	27.2	29.2	30.4
Recreation <sup>1</sup> . . . . .	281.6	404.2	432.3	462.9	291.8	399.1	429.9	466.9
Magazines, newspapers, and sheet music . . . . .	21.5	25.7	27.6	29.1	23.8	23.1	23.9	25.0
Nondurable toys and sport supplies . . . . .	31.6	42.3	45.1	47.8	32.6	41.9	44.5	47.6
Video and audio products, computing equipment, musical instruments . . . . .	53.8	86.4	92.0	96.5	47.9	103.6	123.8	146.8
Education and research . . . . .	80.7	112.0	119.7	129.4	89.3	98.7	102.0	106.8
Higher education . . . . .	44.0	62.4	65.7	69.6	50.2	53.7	54.0	54.8
Religious and welfare activities . . . . .	100.4	138.6	151.1	157.6	106.6	127.8	137.0	140.4
Foreign travel and other, net . . . . .	-7.4	-22.7	-26.1	-24.4	-24.4	-20.1	-21.4	-17.1
Foreign travel by U.S. residents . . . . .	41.2	51.2	54.7	59.9	46.1	48.3	50.5	54.5
Less: Expenditures in the United States by nonresidents . . . . .	51.6	75.2	82.0	86.0	57.7	69.6	73.0	74.1

<sup>1</sup> Includes other expenditures not shown separately. <sup>2</sup> Consists of purchases (including tips) of meals and beverages from retail, service, and amusement establishments; hotels; dining and buffet cars; schools; school fraternities; institutions; clubs; and industrial lunch rooms. Includes meals and beverages consumed both on and off-premise. <sup>3</sup> Includes mattresses and bedsprings. <sup>4</sup> Consists largely of textile house furnishings including piece goods allocated to house furnishing use. Also includes lamp shades, brooms, and brushes. <sup>5</sup> Excludes drug preparations and related products dispensed by physicians, hospitals, and other medical services. <sup>6</sup> Consists of (1) current expenditures (including consumption of fixed capital) of nonprofit hospitals and nursing homes and (2) payments by patients to proprietary and government hospitals and nursing homes. <sup>7</sup> Consists of (1) premiums, less benefits and dividends, for health hospitalization and accidental death and dismemberment insurance provided by commercial insurance carriers and (2) administrative expenses (including consumption of fixed capital) of Blue Cross and Blue Shield plans and of other independent prepaid and self-insured health plans. <sup>8</sup> Consists of (1) operating expenses of life insurance carriers and private noninsured pension plans and (2) premiums less benefits and dividends of fraternal benefit societies. Excludes expenses allocated by commercial carriers to accident and health insurance. <sup>9</sup> For additional details, see Table 430.

Source: U.S. Bureau of Economic Analysis, *National Income and Product Accounts of the United States, 1929-94*, Vol. 1; and *Survey of Current Business*, August 1998.

## No. 730. Personal Income and Its Disposition: 1990 to 1998

[In billions of dollars (4,804.2 represents \$4,804,200,000,000), except as indicated. For definition of personal income and chained dollars, see text, this section]

Item	1990	1992	1993	1994	1995	1996	1997	1998
<b>Personal income . . . . .</b>	<b>4,804.2</b>	<b>5,277.2</b>	<b>5,519.2</b>	<b>5,757.9</b>	<b>6,072.1</b>	<b>6,425.2</b>	<b>6,784.0</b>	<b>7,126.1</b>
Wage and salary disbursements . . . . .	2,757.5	2,986.4	3,089.6	3,240.7	3,428.5	3,631.1	3,889.8	4,149.9
Commodity-producing industries <sup>1</sup> . . . . .	754.2	765.7	781.2	824.4	863.9	909.0	975.0	1,026.9
Manufacturing . . . . .	561.2	583.5	592.9	620.8	647.9	674.6	719.5	751.5
Distributive industries <sup>2</sup> . . . . .	634.1	680.3	699.4	741.4	782.9	823.3	879.8	939.6
Service industries <sup>3</sup> . . . . .	852.1	972.6	1,024.7	1,072.7	1,158.9	1,257.9	1,370.8	1,494.0
Government . . . . .	517.2	567.8	584.3	602.2	622.7	640.9	664.2	689.3
Other labor income <sup>4</sup> . . . . .	300.6	351.3	385.1	405.0	401.6	387.0	392.9	406.9
Proprietors' income <sup>4</sup> . . . . .	374.0	423.8	450.8	471.6	488.1	527.7	551.2	577.2
Rental income of persons <sup>5</sup> . . . . .	61.0	79.4	105.7	124.4	133.7	150.2	158.2	162.6
Personal dividend income . . . . .	142.9	159.4	185.3	171.0	192.8	248.2	260.3	263.1
Personal interest income . . . . .	704.4	667.2	651.0	668.1	704.9	719.4	747.3	764.8
Transfer payments to persons . . . . .	687.8	858.2	912.0	954.7	1,015.9	1,068.0	1,110.4	1,149.0
Less: Personal contributions for social insurance . . . . .	223.9	248.4	260.3	277.5	293.6	306.3	326.2	347.4
Less: Personal tax and nontax payments . . . . .	624.8	656.0	690.0	739.1	795.0	890.5	989.0	1,098.3
<b>Equals: Disposable person . . . . .</b>	<b>4,179.4</b>	<b>4,626.7</b>	<b>4,829.2</b>	<b>5,018.9</b>	<b>5,277.0</b>	<b>5,534.7</b>	<b>5,795.1</b>	<b>6,027.9</b>
Less: Personal outlays . . . . .	3,958.1	4,341.0	4,580.7	4,842.1	5,097.2	5,376.2	5,674.1	6,000.2
Personal consumption expenditures . . . . .	3,839.3	4,219.8	4,459.2	4,717.0	4,953.9	5,215.7	5,493.7	5,807.9
Interest paid by persons . . . . .	108.9	111.7	108.2	110.9	127.6	143.6	161.5	172.4
Personal transfer payments to the rest of the world (net) . . . . .	9.9	9.6	13.3	14.2	15.7	16.9	18.9	19.9
<b>Equals: Personal saving . . . . .</b>	<b>221.3</b>	<b>285.7</b>	<b>248.5</b>	<b>176.8</b>	<b>179.8</b>	<b>158.5</b>	<b>121.0</b>	<b>27.7</b>
<i>Addenda:</i>								
Disposable personal income:								
Total, billions of chained (1992) dollars . . . . .	4,498.2	4,626.7	4,703.9	4,772.9	4,906.0	5,043.0	5,183.1	5,348.5
Per capita (dollars):								
Current dollars . . . . .	16,721.0	18,113.0	18,706.0	19,251	20,050	20,840	21,633	22,304
Chained (1992) dollars . . . . .	17,996.0	18,113.0	18,221.0	18,308	18,640	18,989	19,349	19,790
Personal saving as percentage of disposable personal income . . . . .	5.3	6.2	5.1	3.5	3.4	2.9	2.1	0.5

<sup>1</sup> Comprises agriculture, forestry, fishing, mining, construction, and manufacturing. <sup>2</sup> Comprises transportation, communication, public utilities, and trade. <sup>3</sup> Comprises finance, insurance, real estate, services, and rest of world. <sup>4</sup> With capital consumption and inventory valuation adjustments. <sup>5</sup> With capital consumption adjustment.

Source: U.S. Bureau of Economic Analysis, *National Income and Product Accounts of the United States, 1929-94*, Vol. 1; and *Survey of Current Business*, May 1999.

## No. 731. Gross Saving and Investment: 1990 to 1998

[In billions of dollars (903.1 represents \$903,100,000,000)]

Item	1990	1992	1993	1994	1995	1996	1997	1998
<b>Gross saving . . . . .</b>	<b>903.1</b>	<b>904.3</b>	<b>949.5</b>	<b>1,079.2</b>	<b>1,187.4</b>	<b>1,274.5</b>	<b>1,406.3</b>	<b>1,468.0</b>
Gross private saving . . . . .	860.3	970.7	979.3	1,030.2	1,106.2	1,114.5	1,141.6	1,090.4
Personal saving . . . . .	221.3	285.6	248.5	176.8	179.8	158.5	121.0	27.7
Undistributed corporate profits <sup>1</sup> . . . . .	104.7	115.5	131.9	201.4	256.1	262.4	296.7	305.4
Undistributed profits . . . . .	79.4	93.9	104.5	166.1	219.3	192.3	213.2	198.5
Inventory valuation adjustment . . . . .	-13.5	-7.5	-8.5	-16.1	-22.6	-1.2	6.9	14.5
Capital consumption adjustment . . . . .	38.9	29.1	36.0	51.4	59.4	71.4	76.6	92.3
Corporate consumption of fixed capital . . . . .	350.3	376.4	388.4	412.3	431.1	452.0	477.3	500.6
Noncorporate consumption of fixed capital . . . . .	184.0	209.0	206.1	226.3	225.9	232.3	242.8	252.7
Wage accruals less disbursements . . . . .	-	-15.8	4.4	13.3	13.4	9.3	3.7	4.0
Gross government saving . . . . .	42.7	-66.5	-29.8	49.0	81.2	160.0	264.7	377.6
Federal . . . . .	-94.0	-215.0	-182.7	-117.2	-103.7	-39.6	49.5	142.5
State and local . . . . .	136.7	148.6	152.9	166.2	184.8	199.6	215.2	235.1
Capital grants received by the U.S. (net) . . . . .	-	-	-	-	-	-	-	-
<b>Gross investment . . . . .</b>	<b>920.5</b>	<b>949.1</b>	<b>1,002.1</b>	<b>1,093.8</b>	<b>1,160.9</b>	<b>1,242.3</b>	<b>1,350.5</b>	<b>1,391.5</b>
Gross private domestic investment . . . . .	799.7	790.4	876.2	1,007.9	1,043.2	1,131.9	1,256.0	1,367.1
Gross government investment . . . . .	199.4	209.1	204.5	205.9	218.3	229.7	235.4	237.0
Net foreign investment . . . . .	-78.6	-50.5	-78.6	-120.0	-100.6	-119.2	-140.9	-212.6
<b>Statistical discrepancy . . . . .</b>	<b>17.4</b>	<b>44.8</b>	<b>52.6</b>	<b>14.6</b>	<b>-26.5</b>	<b>-32.2</b>	<b>-55.8</b>	<b>-76.5</b>

- Represents or rounds to zero. <sup>1</sup> With inventory valuation and capital consumption adjustments.

Source: U.S. Bureau of Economic Analysis, *National Income and Product Accounts of the United States, 1929-94*, Vol. 1; and *Survey of Current Business*, May 1999.

## No. 732. Personal Income, by State: 1990 to 1998

[In billions of dollars (4,778.3 represents \$4,778,300,000,000), except percent. 1998 preliminary. Represents a measure of income received from all sources during the calendar year by residents of each state. Data exclude federal employees overseas and U.S. residents employed by private U.S. firms on temporary foreign assignment. Totals may differ from those in Tables 727, 728, and 730. For definition of average annual percent change, see Guide to Tabular Presentation.]

State	Current dollars				Constant (1992) dollars <sup>1</sup>					Average annual percent change	Percent distribution	
	1990	1995	1997	1998	1990	1995	1997	1998	1990-97	1997-98	1990	1998
United States ..	4,778.3	6,059.1	6,770.7	7,139.1	5,142.9	5,633.2	6,055.5	6,334.6	2.8	4.6	100.0	100.0
Alabama .....	61.6	81.3	89.3	93.3	66.3	75.6	79.9	82.8	3.2	3.6	1.3	1.3
Alaska .....	11.7	14.4	15.2	15.8	12.5	13.4	13.6	14.0	1.4	2.9	0.2	0.2
Arizona .....	61.1	86.5	100.2	107.7	65.8	80.4	89.6	95.5	5.3	6.6	1.3	1.5
Arkansas .....	33.0	44.5	49.4	51.6	35.5	41.4	44.2	45.8	3.7	3.6	0.7	0.7
California .....	639.3	754.8	846.8	898.4	688.1	701.7	757.4	797.2	1.6	5.3	13.4	12.6
Colorado .....	63.7	90.9	105.1	113.8	68.6	84.5	94.0	101.0	5.4	7.4	1.3	1.6
Connecticut .....	87.0	104.6	117.2	123.1	93.6	97.3	104.8	109.2	1.9	4.2	1.8	1.7
Delaware .....	14.4	18.4	20.9	22.2	15.5	17.1	18.7	19.7	3.2	5.3	0.3	0.3
District of Columbia .....	15.5	17.9	18.9	19.5	16.7	16.6	16.9	17.3	0.2	2.4	0.3	0.3
Florida .....	249.0	321.5	364.0	385.6	268.0	298.9	325.5	342.1	3.3	5.1	5.2	5.4
Georgia .....	113.1	156.0	178.9	191.2	121.7	145.0	160.0	169.7	4.7	6.1	2.4	2.7
Hawaii .....	24.0	29.4	30.5	31.2	25.8	27.3	27.3	27.7	0.9	1.5	0.5	0.4
Idaho .....	15.5	22.1	24.7	25.9	16.7	20.5	22.0	23.0	4.7	4.5	0.3	0.4
Illinois .....	234.6	298.2	332.0	347.8	252.5	277.3	296.9	308.6	2.7	3.9	4.9	4.9
Indiana .....	95.4	124.0	136.1	142.9	102.6	115.3	121.7	126.8	2.9	4.2	2.0	2.0
Iowa .....	46.9	58.0	66.0	68.5	50.5	53.9	59.0	60.8	2.6	3.1	1.0	1.0
Kansas .....	44.5	55.3	62.4	65.7	47.9	51.4	55.8	58.3	2.6	4.5	0.9	0.9
Kentucky .....	55.7	71.7	80.4	84.7	60.0	66.7	71.9	75.1	3.1	4.5	1.2	1.2
Louisiana .....	62.3	81.5	89.1	93.3	67.1	75.8	79.7	82.8	2.9	3.9	1.3	1.3
Maine .....	21.1	24.7	27.2	28.6	22.7	22.9	24.4	25.3	1.2	3.7	0.4	0.4
Maryland .....	107.9	131.3	146.1	153.8	116.1	122.1	130.7	136.4	2.0	4.4	2.3	2.2
Massachusetts .....	139.7	170.2	191.0	201.6	150.3	158.2	170.8	178.9	2.2	4.7	2.9	2.8
Michigan .....	174.1	226.2	244.1	253.8	187.4	210.3	218.3	225.2	2.6	3.2	3.6	3.6
Minnesota .....	84.9	109.3	123.0	130.0	91.4	101.6	110.0	115.3	3.1	4.8	1.8	1.8
Mississippi .....	32.7	44.6	49.4	52.2	35.2	41.5	44.2	46.3	3.9	4.8	0.7	0.7
Missouri .....	90.4	115.0	127.8	132.8	97.3	106.9	114.3	117.9	2.7	3.1	1.9	1.9
Montana .....	12.0	15.9	17.3	17.8	12.9	14.8	15.5	15.8	3.1	1.9	0.3	0.2
Nebraska .....	27.7	34.4	39.1	41.2	29.8	32.0	35.0	36.5	2.7	4.3	0.6	0.6
Nevada .....	24.6	37.5	44.5	47.5	26.5	34.9	39.8	42.2	7.0	6.0	0.5	0.7
New Hampshire .....	23.0	29.0	32.5	34.4	24.8	27.0	29.1	30.5	2.7	4.8	0.5	0.5
New Jersey .....	193.0	235.4	260.7	275.4	207.8	218.9	232.2	244.4	1.9	4.8	4.0	3.9
New Mexico .....	22.0	30.4	33.3	34.6	23.7	28.2	29.8	30.7	3.9	3.0	0.5	0.5
New York .....	416.0	500.6	548.9	576.8	447.7	465.4	490.9	511.8	1.5	4.3	8.7	8.1
North Carolina .....	110.8	150.9	172.2	181.4	119.3	140.3	154.0	160.9	4.3	4.5	2.3	2.5
North Dakota .....	9.7	11.6	12.9	13.8	10.5	10.8	11.5	12.3	1.5	7.0	0.2	0.2
Ohio .....	196.8	247.4	270.5	281.7	211.8	230.1	241.9	250.0	2.2	3.3	4.1	3.9
Oklahoma .....	49.1	60.7	67.4	70.5	52.9	56.4	60.3	62.6	2.2	3.8	1.0	1.0
Oregon .....	49.8	67.9	77.6	81.3	53.6	63.1	69.4	72.1	4.4	3.9	1.0	1.1
Pennsylvania .....	230.4	280.1	308.3	321.5	248.0	260.5	275.8	285.3	1.8	3.4	4.8	4.5
Rhode Island .....	19.8	23.3	25.3	26.5	21.3	21.6	22.7	23.5	1.1	3.5	0.4	0.4
South Carolina .....	54.0	69.5	77.7	81.7	58.1	64.6	69.5	72.5	3.0	4.3	1.1	1.1
South Dakota .....	10.8	13.8	15.5	16.3	11.6	12.8	13.9	14.5	3.1	4.3	0.2	0.2
Tennessee .....	79.8	110.5	121.9	127.9	85.8	102.7	109.1	113.5	4.1	4.0	1.7	1.8
Texas .....	294.7	398.6	459.6	493.1	317.2	370.5	411.0	437.6	4.4	6.5	6.2	6.9
Utah .....	24.6	36.0	41.7	44.1	26.5	33.4	37.3	39.2	5.9	5.1	0.5	0.6
Vermont .....	10.0	12.4	13.5	14.3	10.7	11.5	12.1	12.7	2.1	5.0	0.2	0.2
Virginia .....	124.4	158.1	175.9	186.0	133.9	147.0	157.3	165.0	2.7	4.9	2.6	2.6
Washington .....	96.1	128.6	148.5	159.1	103.4	119.6	132.8	141.2	4.3	6.3	2.0	2.2
West Virginia .....	25.4	31.8	34.0	35.1	27.3	29.5	30.4	31.1	1.8	2.3	0.5	0.5
Wisconsin .....	86.7	112.8	125.1	131.0	93.3	104.9	111.9	116.2	3.1	3.8	1.8	1.8
Wyoming .....	7.8	9.9	10.8	11.1	8.4	9.2	9.7	9.9	2.4	2.1	0.2	0.2

<sup>1</sup> Implicit price deflator for personal consumption expenditures is used as a deflator.

Source: U.S. Bureau of Economic Analysis, Survey of Current Business, May 1999, and unpublished data.

**No. 733. Personal Income Per Capita in Current and Constant (1992) Dollars, by State: 1990 to 1998**

[1998 preliminary. See headnote, Table 732]

State	Current dollars				Constant (1992) dollars <sup>1</sup>					Income rank	
	1990	1995	1997	1998	1990	1995	1997	1998	1990	1998	
	19,156	23,059	25,288	26,412	20,618	21,438	22,617	23,436	(X)	(X)	
United States . . . . .	19,156	23,059	25,288	26,412	20,618	21,438	22,617	23,436	(X)	(X)	
Alabama . . . . .	15,213	19,041	20,672	21,442	16,374	17,703	18,489	19,026	42	40	
Alaska . . . . .	21,073	23,971	24,969	25,675	22,681	22,286	22,332	22,782	9	20	
Arizona . . . . .	16,608	20,078	21,998	23,060	17,875	18,667	19,674	20,461	35	35	
Arkansas . . . . .	14,025	17,934	19,595	20,346	15,098	16,673	17,525	18,053	49	46	
California . . . . .	21,363	23,983	26,314	27,503	22,993	22,297	23,535	24,404	8	12	
Colorado . . . . .	19,290	24,304	27,015	28,657	20,762	22,596	24,162	25,428	18	9	
Connecticut . . . . .	26,453	32,073	35,863	37,598	28,472	29,819	32,075	33,361	1	1	
Delaware . . . . .	21,590	25,603	28,493	29,814	23,238	23,803	25,483	26,454	6	6	
District of Columbia . . . . .	25,646	32,398	35,704	37,278	27,603	30,121	31,933	33,077	(X)	(X)	
Florida . . . . .	19,127	22,676	24,799	25,852	20,587	21,082	22,180	22,939	19	19	
Georgia . . . . .	17,385	21,696	23,882	25,020	18,712	20,171	21,359	22,201	28	23	
Hawaii . . . . .	21,529	24,848	25,598	26,137	23,172	23,102	22,894	23,192	7	17	
Idaho . . . . .	15,346	18,961	20,392	21,081	16,517	17,628	18,238	18,705	41	43	
Illinois . . . . .	20,494	25,135	27,688	28,873	22,058	23,368	24,763	25,619	11	8	
Indiana . . . . .	17,167	21,427	23,202	24,219	18,477	19,921	20,751	21,490	30	29	
Iowa . . . . .	16,885	20,412	23,120	23,925	18,174	18,977	20,678	21,229	33	32	
Kansas . . . . .	17,940	21,481	23,972	24,981	19,309	19,971	21,440	22,166	22	24	
Kentucky . . . . .	15,085	18,601	20,570	21,506	16,236	17,294	18,397	19,083	43	39	
Louisiana . . . . .	14,773	18,826	20,458	21,346	15,900	17,503	18,297	18,941	45	41	
Maine . . . . .	17,159	19,995	21,937	22,952	18,468	18,590	19,620	20,366	31	36	
Maryland . . . . .	22,482	26,141	28,674	29,943	24,198	24,304	25,645	26,569	5	5	
Massachusetts . . . . .	23,210	28,097	31,239	32,797	24,981	26,122	27,939	29,101	3	3	
Michigan . . . . .	18,699	23,407	24,956	25,857	20,126	21,762	22,320	22,943	20	18	
Minnesota . . . . .	19,348	23,736	26,243	27,510	20,824	22,068	23,471	24,410	16	11	
Mississippi . . . . .	12,706	16,574	18,098	18,958	13,676	15,409	16,186	16,822	50	50	
Missouri . . . . .	17,639	21,540	23,629	24,427	18,985	20,026	21,133	21,674	25	28	
Montana . . . . .	15,038	18,286	19,660	20,172	16,186	17,001	17,583	17,899	44	47	
Nebraska . . . . .	17,536	21,029	23,618	24,754	18,874	19,551	21,123	21,965	26	27	
Nevada . . . . .	20,209	24,541	26,514	27,200	21,751	22,816	23,713	24,135	12	14	
New Hampshire . . . . .	20,728	25,313	27,766	29,022	22,310	23,534	24,833	25,752	10	7	
New Jersey . . . . .	24,883	29,568	32,356	33,937	26,782	27,490	28,938	30,113	2	2	
New Mexico . . . . .	14,480	18,029	19,298	19,936	15,585	16,762	17,260	17,689	46	48	
New York . . . . .	23,106	27,587	30,250	31,734	24,869	25,648	27,055	28,158	4	4	
North Carolina . . . . .	16,649	20,996	23,168	24,036	17,919	19,520	20,721	21,327	34	31	
North Dakota . . . . .	15,264	18,149	20,103	21,675	16,429	18,873	19,780	19,232	40	38	
Ohio . . . . .	18,116	22,217	24,163	25,134	19,498	20,655	21,611	22,302	21	21	
Oklahoma . . . . .	15,613	18,544	20,305	21,072	16,804	17,241	18,160	18,697	37	44	
Oregon . . . . .	17,423	21,618	23,920	24,766	18,753	20,099	21,393	21,975	27	26	
Pennsylvania . . . . .	19,371	23,268	25,670	26,792	20,849	21,633	22,959	23,773	17	16	
Rhode Island . . . . .	19,698	23,520	25,667	26,797	21,201	21,867	22,956	23,777	14	15	
South Carolina . . . . .	15,427	18,789	20,508	21,309	16,604	17,468	18,342	18,908	39	42	
South Dakota . . . . .	15,488	18,724	21,076	22,114	16,670	17,408	18,850	19,622	38	37	
Tennessee . . . . .	16,309	21,109	22,699	23,559	17,554	19,625	20,301	20,904	36	33	
Texas . . . . .	17,290	21,320	23,707	24,957	18,609	19,821	21,203	22,145	29	25	
Utah . . . . .	14,214	18,054	20,185	21,019	15,299	16,785	18,053	18,650	47	45	
Vermont . . . . .	17,677	21,246	23,017	24,175	19,026	19,753	20,586	21,451	24	30	
Virginia . . . . .	20,021	23,943	26,109	27,385	21,549	22,260	23,351	24,299	13	13	
Washington . . . . .	19,605	23,677	26,451	27,961	21,101	22,013	23,657	24,810	15	10	
West Virginia . . . . .	14,176	17,441	18,724	19,362	15,258	16,215	16,746	17,180	48	49	
Wisconsin . . . . .	17,692	21,960	24,048	25,079	19,042	20,417	21,508	22,253	23	22	
Wyoming . . . . .	17,174	20,685	22,596	23,167	18,485	19,231	20,209	20,556	32	34	

X Not applicable. <sup>1</sup> Implicit price deflator for personal consumption expenditures is used as a deflator.

Source: U.S. Bureau of Economic Analysis, Survey of Current Business, May 1999, and unpublished data.

## No. 734. Disposable Personal Income Per Capita in Current and Constant (1992) Dollars, by State: 1990 and 1998

[In dollars. 1998 preliminary]

State	Current dollars		Constant <sup>1</sup> (1992) dollars		State	Current dollars		Constant <sup>1</sup> (1992) dollars	
	1990	1998	1990	1998		1990	1998	1990	1998
<b>United States</b>	<b>16,657</b>	<b>22,353</b>	<b>17,928</b>	<b>19,834</b>	Missouri . . . . .	15,444	20,932	16,623	18,573
Alabama . . . . .	13,554	18,818	14,588	16,697	Montana . . . . .	13,136	17,455	14,138	15,488
Alaska . . . . .	18,124	21,645	19,507	19,206	Nebraska . . . . .	15,401	21,286	16,576	18,887
Arizona . . . . .	14,632	19,686	15,749	17,468	Nevada . . . . .	17,527	22,799	18,864	20,230
Arkansas . . . . .	12,542	17,837	13,499	15,827	New Hampshire . . . . .	18,455	24,991	19,863	22,175
California . . . . .	18,391	23,044	19,794	20,447	New Jersey . . . . .	21,500	28,313	23,141	25,122
Colorado . . . . .	16,758	23,963	18,037	21,263	New Mexico . . . . .	12,938	17,502	13,925	15,530
Connecticut . . . . .	22,792	30,215	24,531	26,810	New York . . . . .	19,568	26,061	21,061	23,124
Delaware . . . . .	18,485	24,959	19,896	22,146	North Carolina . . . . .	14,553	20,491	15,664	18,182
District of Columbia .	21,752	30,729	23,412	27,266	North Dakota . . . . .	13,580	19,130	14,616	16,974
Florida . . . . .	16,901	22,064	18,191	19,578	Ohio . . . . .	15,786	21,224	16,991	18,832
Georgia . . . . .	15,214	21,273	16,375	18,876	Oklahoma . . . . .	13,601	18,308	14,639	16,245
Hawaii . . . . .	18,340	22,428	19,740	19,901	Oregon . . . . .	15,099	20,670	16,251	18,341
Idaho . . . . .	13,470	18,130	14,498	16,087	Pennsylvania . . . . .	16,886	22,786	18,175	20,218
Illinois . . . . .	17,688	24,173	19,038	21,449	Rhode Island . . . . .	17,285	23,017	18,604	20,423
Indiana . . . . .	14,962	20,577	16,104	18,258	South Carolina . . . . .	13,650	18,520	14,692	16,433
Iowa . . . . .	14,682	20,607	15,802	18,285	South Dakota . . . . .	13,930	19,779	14,993	17,550
Kansas . . . . .	15,652	21,254	16,846	18,859	Tennessee . . . . .	14,693	20,689	15,814	18,358
Kentucky . . . . .	13,226	18,542	14,235	16,453	Texas . . . . .	15,379	21,928	16,553	19,457
Louisiana . . . . .	13,272	18,771	14,285	16,656	Utah . . . . .	12,405	17,842	13,352	15,831
Maine . . . . .	15,059	19,762	16,208	17,535	Vermont . . . . .	15,434	20,773	16,612	18,432
Maryland . . . . .	19,149	24,903	20,610	22,097	Virginia . . . . .	17,330	23,002	18,652	20,410
Massachusetts . . . . .	19,813	26,719	21,325	23,708	Washington . . . . .	17,201	24,015	18,514	21,309
Michigan . . . . .	16,266	21,710	17,507	19,264	West Virginia . . . . .	12,652	17,120	13,617	15,191
Minnesota . . . . .	16,542	22,563	17,804	20,020	Wisconsin . . . . .	15,275	20,925	16,441	18,567
Mississippi . . . . .	11,575	17,067	12,458	15,144	Wyoming . . . . .	15,168	19,619	16,325	17,408

<sup>1</sup> Constant dollars based on the implicit price deflator for personal consumption expenditures.

Source: U.S. Bureau of Economic Analysis, *Survey of Current Business*, May 1999, unpublished data.

## No. 735. Personal Income, by Selected Large Metropolitan Area: 1995 to 1997

[As defined June 30, 1994. CMSA=Consolidated Metropolitan Statistical Area; MSA=Metropolitan Statistical Area. See Appendix II]

Metropolitan area ranked by 1997 population	Personal income				Per capita personal income				Percent of national average, 1997
	1995 (mil. dol.)	1996 (mil. dol.)	1997 (mil. dol.)	Annual percent change, 1996-97	1995 (dol.)	1996 (dol.)	1997 (dol.)		
					1995 (dol.)	1996 (dol.)	1997 (dol.)		
<b>United States</b> . . . . .	<b>6,059,091</b>	<b>6,408,103</b>	<b>6,770,650</b>	<b>5.7</b>	<b>23,059</b>	<b>24,164</b>	<b>25,288</b>	<b>100.0</b>	
New York-No. New Jersey-Long Island, NY-NJ-CT-PA CMSA . . . . .	619,350	654,862	688,267	5.1	31,352	33,031	34,560	136.7	
Los Angeles-Riverside-Orange County, CA CMSA . . . . .	355,870	373,755	393,604	5.3	23,321	24,318	25,313	100.1	
Chicago-Gary-Kenosha, IL-IN-WI CMSA . . . . .	235,526	248,253	262,357	5.7	27,296	28,555	29,981	118.6	
Washington-Baltimore, DC-MD-VA-WV CMSA . . . . .	202,626	213,221	225,524	5.8	28,601	29,838	31,265	123.6	
San Francisco-Oakland-San Jose, CA CMSA . . . . .	200,245	215,695	232,660	7.9	30,562	32,571	34,634	137.0	
Philadelphia-Wilmington-Atlantic City, PA-NJ-DE-MD CMSA . . . . .	158,253	166,947	175,008	4.8	26,493	27,936	29,292	115.8	
Boston-Worcester-Lawrence-Lowell-Brockton, MA-NH (NECMA) . . . . .	164,632	174,335	185,340	6.3	28,612	30,124	31,808	125.8	
Detroit-Ann Arbor-Flint, MI CMSA . . . . .	139,276	143,074	149,232	4.3	25,889	26,374	27,419	108.4	
Dallas-Fort Worth, TX CMSA . . . . .	113,904	123,121	134,293	9.1	25,612	27,023	28,709	113.5	
Houston-Galveston-Brazoria, TX CMSA . . . . .	105,523	112,366	121,775	8.4	25,408	26,566	28,225	111.6	
Atlanta, GA . . . . .	87,823	95,356	102,678	7.7	25,603	26,993	28,253	111.7	
Miami-Fort Lauderdale, FL CMSA . . . . .	78,661	83,186	86,917	4.5	22,619	23,459	24,131	95.4	
Seattle-Tacoma-Bremerton, WA CMSA . . . . .	86,045	92,306	100,810	9.2	26,363	27,855	29,839	118.0	
Cleveland-Akron, OH CMSA . . . . .	71,327	74,337	77,920	4.8	24,499	25,495	26,733	105.7	
Phoenix-Mesa, AZ CMSA . . . . .	58,249	63,395	68,597	8.2	21,887	23,025	24,137	95.4	
Minneapolis-St. Paul, MN-WI CMSA . . . . .	74,448	79,350	84,193	6.1	27,315	28,739	30,123	119.1	
San Diego, CA . . . . .	60,432	63,908	67,998	6.4	22,882	23,903	24,965	98.7	
St. Louis, MO-IL . . . . .	63,014	65,847	69,547	5.6	24,785	25,824	27,177	107.5	
Pittsburgh, PA . . . . .	56,561	59,485	61,928	4.1	23,703	25,054	26,243	103.8	
Denver-Boulder-Greeley, CO CMSA . . . . .	60,179	64,674	69,800	7.9	27,024	28,483	30,099	119.0	
Tampa-St. Petersburg-Clearwater, FL . . . . .	48,799	51,926	55,356	6.6	22,440	23,654	24,879	98.4	
Portland-Salem, OR-WA CMSA . . . . .	47,988	52,031	55,815	7.3	23,697	25,100	26,396	104.4	
Cincinnati-Hamilton, OH-KY-IN CMSA . . . . .	44,660	47,149	50,006	6.1	23,427	24,574	25,855	102.2	
Kansas City, MO-KS . . . . .	40,847	43,133	45,714	6.0	24,233	25,450	26,627	105.3	
Sacramento-Yolo, CA . . . . .	37,445	39,292	41,621	5.9	23,326	24,099	25,138	99.4	
Milwaukee-Racine, WI CMSA . . . . .	41,484	43,512	45,898	5.5	25,230	26,433	27,899	110.3	

U.S. Bureau of Economic Analysis, *Survey of Current Business*, May 1999.

## No. 736. Flow of Funds Accounts—Composition of Individuals' Savings: 1980 to 1996

[In billions of dollars (323.2 represents \$323,200,000,000). Combined statement for households, farm business, and nonfarm non-corporate business. Minus sign (-) indicates decrease]

Composition of savings	1980	1985	1990	1991	1992	1993	1994	1995	1996
<b>Increase in financial assets . . . . .</b>	<b>323.2</b>	<b>622.5</b>	<b>590.8</b>	<b>418.1</b>	<b>529.8</b>	<b>512.4</b>	<b>542.8</b>	<b>492.7</b>	<b>541.5</b>
Checkable deposits and currency	9.2	41.8	-19.0	43.2	98.9	54.5	-8.9	-38.2	-47.7
Time and savings deposits	125.5	119.7	48.7	-54.2	-76.5	-106.9	-5.8	152.6	144.4
Money market fund shares	23.9	2.3	26.9	9.1	-41.3	5.9	13.7	95.5	90.8
Securities	3.1	81.6	198.1	127.4	252.3	194.3	205.7	-56.5	-35.7
Open market paper	-5.0	-7.0	6.2	-29.9	-3.3	15.6	-10.5	0.3	11.4
U.S. savings bonds	-7.3	5.3	8.5	11.9	19.1	14.7	8.0	5.1	2.0
Other Treasury securities	19.6	3.7	61.3	-22.0	59.6	11.8	153.2	5.0	-62.1
Agency securities	4.8	12.2	41.5	12.3	36.8	-31.4	149.4	-31.9	54.8
Municipal securities	8.3	94.9	27.7	40.2	-27.2	-27.2	-51.9	50.7	-21.4
Corporate and foreign bonds	-14.6	2.6	45.1	29.6	-8.5	37.3	2.1	51.4	27.7
Corporate equities	-4.3	-111.2	-28.8	23.6	33.1	-57.7	-138.1	-176.1	-245.5
Mutual fund shares	1.8	81.2	36.6	109.0	142.8	231.3	93.7	140.4	197.4
Private life insurance reserves	9.7	10.4	25.3	25.6	27.7	35.7	34.3	44.8	35.2
Private insured pension reserves	22.3	55.6	95.9	46.4	76.7	86.3	71.2	66.7	69.2
Private noninsured pension reserves	60.2	126.6	64.1	72.5	81.8	82.7	87.1	98.3	85.2
Govt. insurance and pension reserves	35.8	69.0	85.7	83.0	83.7	81.8	93.7	75.4	97.4
Investment in tangible assets	4.1	11.2	32.9	17.5	-7.1	0.9	17.8	-49.7	-25.0
Miscellaneous assets	29.2	103.5	30.8	46.4	32.4	76.9	30.8	101.9	123.5
<b>Gross investment in tangible assets . . . . .</b>	<b>407.5</b>	<b>661.1</b>	<b>815.8</b>	<b>758.3</b>	<b>823.0</b>	<b>897.9</b>	<b>1,021.5</b>	<b>1,050.9</b>	<b>1,107.4</b>
<b>Consumption of fixed capital . . . . .</b>	<b>296.0</b>	<b>409.8</b>	<b>577.9</b>	<b>612.4</b>	<b>633.9</b>	<b>674.2</b>	<b>716.3</b>	<b>724.5</b>	<b>756.2</b>
<b>Net investment in tangible assets . . . . .</b>	<b>111.4</b>	<b>251.3</b>	<b>237.9</b>	<b>145.8</b>	<b>189.1</b>	<b>223.7</b>	<b>305.2</b>	<b>326.4</b>	<b>351.2</b>
Residential structures	58.8	105.2	113.3	92.0	114.5	142.3	164.7	164.0	178.9
Other fixed assets <sup>1</sup>	31.5	35.4	23.3	4.1	-10.1	4.8	22.2	53.8	60.5
Consumer durables	27.3	103.9	98.4	50.9	79.6	81.5	104.3	109.1	112.8
Inventories <sup>1</sup>	-6.2	6.8	2.9	-1.1	5.1	-4.8	13.9	-0.5	-1.0
Net increase in liabilities	196.6	435.5	267.3	217.4	204.0	297.1	401.6	441.9	478.0
Mortgage debt on nonfarm homes	94.1	174.7	226.2	177.7	188.9	186.6	203.4	195.7	277.4
Other mortgage debt <sup>1</sup>	50.9	98.1	16.9	5.3	-28.8	-17.8	3.7	21.5	45.7
Consumer credit	2.3	73.9	16.1	-13.7	5.0	61.5	126.3	141.6	94.4
Policy loans	6.7	-0.1	4.1	4.8	5.7	5.6	7.8	10.5	7.1
Security credit	7.3	18.9	-3.7	16.3	-1.6	22.6	-1.1	3.5	14.5
Other liabilities <sup>1</sup>	35.3	70.1	7.7	27.1	34.8	38.5	61.5	69.1	38.8
Personal saving (Flow of Funds measure) <sup>2</sup>	238.0	438.3	561.4	346.5	514.9	439.0	446.4	377.2	414.7
Personal saving as a percentage of disposable personal income	12.1	14.6	13.5	8.0	11.2	9.2	8.9	7.1	7.4

<sup>1</sup> Includes corporate farms. <sup>2</sup> Net acquisition of financial assets plus net investment in tangible assets minus net increase in liabilities.

Source: Board of Governors of the Federal Reserve System, *Flow of Funds Accounts*, quarterly.

## No. 737. Annual Expenditure Per Child by Husband-Wife Families, by Family Income and Expenditure Type: 1998

[In dollars. Expenditures based on data from the 1990-92 Consumer Expenditure Survey updated to 1998 dollars using the Consumer Price Index. For more on the methodology, see report cited below]

Age of child	Expenditure type							
	Total	Housing	Food	Transpor-tation	Clothing	Health care	Child care and education	Miscel-lan-eous <sup>1</sup>
<b>INCOME: LESS THAN \$36,000</b>								
Less than 2 yrs. old	5,950	2,270	850	720	390	410	720	590
3 to 5 yrs. old	6,060	2,240	940	690	380	390	820	600
6 to 8 yrs. old	6,180	2,170	1,210	810	420	450	480	640
9 to 11 yrs. old	6,210	1,960	1,450	880	470	490	290	670
12 to 14 yrs. old	7,020	2,180	1,520	990	780	500	210	840
15 to 17 yrs. old	6,920	1,760	1,650	1,330	690	530	340	620
<b>INCOME: \$36,000-\$60,600</b>								
Less than 2 yrs. old	8,240	3,070	1,010	1,070	450	540	1,190	910
3 to 5 yrs. old	8,460	3,040	1,170	1,040	440	520	1,320	930
6 to 8 yrs. old	8,520	2,970	1,490	1,160	490	590	850	970
9 to 11 yrs. old	8,470	2,760	1,750	1,230	540	640	550	1,000
12 to 14 yrs. old	9,200	2,980	1,770	1,330	910	640	400	1,170
15 to 17 yrs. old	9,340	2,560	1,960	1,690	810	680	700	940
<b>INCOME: MORE THAN \$60,600</b>								
Less than 2 yrs. old	12,260	4,880	1,340	1,490	600	620	1,800	1,530
3 to 5 yrs. old	12,530	4,850	1,520	1,470	580	600	1,960	1,550
6 to 8 yrs. old	12,440	4,780	1,830	1,580	640	680	1,350	1,580
9 to 11 yrs. old	12,320	4,570	2,120	1,650	700	730	940	1,610
12 to 14 yrs. old	13,170	4,790	2,230	1,760	1,150	740	720	1,780
15 to 17 yrs. old	13,510	4,370	2,350	2,130	1,050	780	1,270	1,560

<sup>1</sup> Expenses include personal care items, entertainment, and reading materials.

Source: Dept. of Agriculture, Center for Nutrition Policy and Promotion, *Expenditures on Children by Families, 1998 Annual Report*.

## No. 738. Average Annual Expenditures of All Consumer Units, by Race, Hispanic Origin, and Age of Householder: 1997

[In dollars. Based on Consumer Expenditure Survey. Data are averages for the noninstitutional population. Expenditures reported here are out-of-pocket]

Item	All consumer units	Black	Hispanic	Age					
				Under 25 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65 yrs. and over
<b>Expenditures, total . . . . .</b>	<b>\$34,819</b>	<b>\$25,509</b>	<b>\$29,333</b>	<b>\$18,450</b>	<b>\$34,902</b>	<b>\$40,413</b>	<b>\$45,239</b>	<b>\$35,954</b>	<b>\$24,413</b>
Food . . . . .	4,801	3,571	4,869	2,838	4,650	5,666	6,028	5,085	3,486
Food at home . . . . .	2,880	2,515	3,363	1,566	2,758	3,382	3,440	3,139	2,293
Cereals and bakery products . . . . .	453	376	468	249	432	540	548	470	360
Cereals and cereal products . . . . .	161	148	190	97	168	197	189	160	118
Bakery products . . . . .	292	228	279	151	264	344	359	310	242
Meats, poultry, fish, and eggs . . . . .	743	861	1,057	385	702	865	915	830	580
Beef . . . . .	224	244	326	125	219	264	284	231	162
Pork . . . . .	157	194	225	75	144	174	193	187	133
Other meats . . . . .	96	97	114	51	84	120	111	110	77
Poultry . . . . .	145	185	189	78	146	174	172	150	111
Fish and seafood . . . . .	89	106	144	37	80	97	117	114	67
Eggs . . . . .	33	35	58	20	28	35	38	37	30
Dairy products . . . . .	314	210	346	169	303	387	359	325	252
Fresh milk and cream . . . . .	128	87	169	79	125	164	138	122	106
Other dairy products . . . . .	186	123	178	90	177	224	221	203	146
Fruits and vegetables . . . . .	476	402	607	242	434	525	558	549	433
Fresh fruits . . . . .	150	113	199	77	137	161	174	169	147
Fresh vegetables . . . . .	143	107	208	64	124	151	174	185	128
Processed fruits . . . . .	102	99	114	55	97	117	117	108	92
Processed vegetables . . . . .	80	84	87	46	76	95	93	87	65
Other food at home . . . . .	895	666	884	520	887	1,066	1,060	965	668
Nonalcoholic beverages . . . . .	245	194	263	160	232	294	292	267	178
Food away from home . . . . .	1,921	1,056	1,506	1,272	1,893	2,283	2,588	1,946	1,193
Alcoholic beverages . . . . .	309	137	206	253	380	348	358	283	197
Housing . . . . .	11,272	9,044	9,907	5,860	11,774	13,415	13,892	11,090	8,082
Shelter . . . . .	6,344	5,098	5,797	3,656	6,964	7,864	7,829	5,783	4,003
Owned dwellings . . . . .	3,935	2,235	2,672	381	3,435	5,244	5,586	4,059	2,612
Mortgage interest and charges . . . . .	2,225	1,369	1,750	224	2,368	3,448	3,396	1,927	547
Property taxes . . . . .	971	469	527	101	639	1,054	1,303	1,195	1,060
Maintenance, repair, insurance, other . . . . .	738	397	395	57	429	743	887	936	1,006
Rented dwellings . . . . .	1,983	2,721	2,972	3,002	3,291	2,234	1,515	1,145	1,051
Other lodging . . . . .	426	143	153	273	238	386	729	579	340
Utilities, fuels, and public services . . . . .	2,412	2,461	2,169	1,092	2,229	2,694	2,890	2,654	2,157
Natural gas . . . . .	301	324	265	88	264	327	321	342	338
Electricity . . . . .	909	909	761	390	785	1,015	1,114	1,013	839
Fuel oil and other fuels . . . . .	108	41	55	11	69	108	147	126	131
Telephone . . . . .	809	945	833	550	893	921	952	842	551
Water and other public services . . . . .	286	241	256	55	218	323	357	331	297
Household operations . . . . .	548	379	322	191	659	724	554	402	452
Personal services . . . . .	263	245	202	132	493	450	146	59	108
Other household expenses . . . . .	285	134	120	58	167	274	409	343	343
Housekeeping supplies . . . . .	455	289	398	163	403	524	552	523	412
Household furnishings and equipment . . . . .	1,512	818	1,220	759	1,518	1,609	2,066	1,728	1,059
Household textiles . . . . .	79	53	63	45	70	80	116	100	54
Furniture . . . . .	387	277	368	257	475	430	515	390	190
Floor coverings . . . . .	78	37	26	18	69	57	70	101	124
Major appliances . . . . .	169	105	144	76	149	181	193	246	141
Small appliances, misc. housewares . . . . .	92	30	73	46	76	97	131	123	65
Miscellaneous household equipment . . . . .	707	316	547	317	678	764	1,041	768	484
Apparel and services . . . . .	1,729	1,631	1,958	1,247	1,957	2,062	2,107	1,656	1,045
Men and boys . . . . .	407	332	490	269	453	496	550	357	219
Women and girls . . . . .	680	550	668	466	700	793	834	684	480
Children under 2 years old . . . . .	77	78	140	111	163	90	51	34	22
Footwear . . . . .	315	357	417	250	342	390	347	337	189
Other apparel products and services . . . . .	250	314	243	151	300	293	325	243	135
Transportation . . . . .	6,457	4,754	5,585	3,734	7,051	7,254	8,734	6,708	3,812
Vehicle purchases (net outlay) . . . . .	2,736	2,036	2,367	1,737	3,238	3,038	3,704	2,641	1,482
Cars and trucks, new . . . . .	1,229	712	772	513	1,159	1,378	1,808	1,374	777
Cars and trucks, used . . . . .	1,464	1,307	1,594	1,196	2,007	1,594	1,849	1,267	686
Gasoline and motor oil . . . . .	1,098	798	1,095	693	1,123	1,294	1,430	1,188	648
Other vehicle expenses . . . . .	2,230	1,640	1,785	1,087	2,295	2,556	3,079	2,369	1,376
Vehicle finance charges . . . . .	293	307	254	162	418	349	388	260	95
Maintenance and repair . . . . .	682	454	548	324	598	788	942	760	491
Vehicle insurance . . . . .	755	596	675	341	746	837	994	851	549
Rent, lease, licenses, other . . . . .	501	282	308	260	533	582	755	499	241
Public transportation . . . . .	393	280	339	217	395	365	522	509	305
Health care <sup>1</sup> . . . . .	1,841	1,035	1,167	425	1,236	1,605	1,945	2,187	2,855
Entertainment <sup>2</sup> . . . . .	1,813	872	1,137	1,051	1,865	2,129	2,416	1,900	1,103
Personal care products and services . . . . .	528	631	479	292	530	586	637	541	441
Reading . . . . .	164	77	66	64	132	160	205	198	174
Education . . . . .	571	269	456	1,114	483	604	1,068	281	153
Tobacco products and smoking supplies . . . . .	264	170	111	200	261	329	312	292	156
Miscellaneous . . . . .	847	563	694	275	757	989	1,106	1,061	619
Cash contributions . . . . .	1,001	669	398	157	484	945	1,431	1,208	1,326
Personal insurance and pensions . . . . .	3,223	2,086	2,299	940	3,341	4,322	4,998	3,466	964
Life and other personal insurance . . . . .	379	321	205	47	239	383	604	523	334
Pensions and Social Security . . . . .	2,844	1,765	2,095	893	3,102	3,939	4,394	2,943	630
Personal taxes . . . . .	3,241	1,548	1,929	660	3,376	4,278	4,863	3,500	1,325

<sup>1</sup> For additional health care expenditures, see Table 184.

<sup>2</sup> For additional recreation expenditures, see Table 431.

Source: U.S. Bureau of Labor Statistics, *Consumer Expenditures in 1997*; and unpublished data.

## No. 739. Average Annual Expenditures of All Consumer Units, by Region and Size of Unit: 1997

[See headnote, Table 738. For composition of regions, see map, inside front cover]

Item	Region				Size of consumer unit				
	North-east	Mid-west	South	West	One person	Two persons	Three persons	Four persons	Five or more
<b>Expenditures, total . . . . .</b>	<b>\$36,070</b>	<b>\$33,791</b>	<b>\$32,226</b>	<b>\$39,037</b>	<b>\$20,923</b>	<b>\$36,617</b>	<b>\$40,926</b>	<b>\$45,225</b>	<b>\$43,929</b>
Food . . . . .	5,358	4,631	4,426	5,077	2,579	4,886	5,513	6,463	7,177
Food at home . . . . .	2,970	2,739	2,771	3,125	1,354	2,787	3,370	4,101	4,860
Cereals and bakery products . . . . .	504	446	415	474	218	423	522	666	781
Cereals and cereal products . . . . .	177	154	149	175	72	142	186	243	311
Bakery products . . . . .	326	292	266	299	146	281	336	423	470
Meats, poultry, fish, and eggs . . . . .	789	663	753	774	309	717	877	1,056	1,361
Beef . . . . .	214	207	235	233	88	211	264	326	428
Pork . . . . .	141	153	173	150	65	156	182	218	289
Other meats . . . . .	112	101	88	90	42	88	117	138	179
Poultry . . . . .	177	119	141	151	61	137	175	213	257
Fish and seafood . . . . .	108	58	85	110	37	94	103	120	146
Eggs . . . . .	36	25	31	41	15	33	37	41	61
Dairy products . . . . .	327	308	290	345	152	294	361	461	537
Fresh milk and cream . . . . .	130	129	119	140	60	115	144	190	243
Other dairy products . . . . .	198	179	171	205	92	178	217	270	294
Fruits and vegetables . . . . .	525	430	438	541	245	486	542	629	753
Fresh fruits . . . . .	169	146	131	170	83	159	158	194	235
Fresh vegetables . . . . .	162	122	125	176	72	151	177	172	218
Processed fruits . . . . .	115	92	93	116	56	98	115	145	162
Processed vegetables . . . . .	79	70	89	79	34	79	92	118	137
Other food at home . . . . .	825	892	876	991	430	867	1,066	1,289	1,428
Nonalcoholic beverages . . . . .	228	240	253	251	120	243	280	348	389
Food away from home . . . . .	2,388	1,892	1,655	1,952	1,225	2,099	2,144	2,362	2,318
Alcoholic beverages . . . . .	379	306	229	377	246	405	289	285	255
Housing . . . . .	12,480	10,532	9,877	13,255	7,586	11,541	12,896	14,346	13,890
Shelter . . . . .	7,539	5,653	5,070	8,089	4,742	6,249	7,183	7,885	7,645
Owned dwellings . . . . .	4,704	3,785	3,059	4,818	2,003	4,044	4,637	5,789	5,311
Mortgage interest and charges . . . . .	2,351	1,955	1,779	3,143	941	2,031	2,806	3,634	3,518
Property taxes . . . . .	1,569	1,088	630	838	550	1,113	1,105	1,260	1,110
Maintenance, repair, insurance, other . . . . .	784	742	650	836	512	900	727	895	684
Rented dwellings . . . . .	2,298	1,477	1,694	2,731	2,512	1,650	2,025	1,586	2,005
Other lodging . . . . .	536	391	317	541	227	555	521	510	329
Utilities, fuels, and public services . . . . .	2,480	2,452	2,463	2,220	1,563	2,458	2,808	3,035	3,168
Natural gas . . . . .	396	446	185	238	197	311	338	373	402
Electricity . . . . .	830	834	1,094	762	555	942	1,066	1,155	1,210
Fuel oil and other fuels . . . . .	255	115	55	48	66	119	127	137	120
Telephone . . . . .	785	778	839	817	583	789	954	995	1,016
Water and other public services . . . . .	215	279	290	355	161	296	323	375	420
Household operations . . . . .	473	458	534	745	265	447	735	986	738
Personal services . . . . .	219	248	249	346	57	86	460	648	524
Other household expenses . . . . .	254	210	286	399	208	361	275	337	215
Housekeeping supplies . . . . .	418	485	427	501	222	496	529	664	552
Household furnishings and equipment . . . . .	1,570	1,484	1,383	1,699	794	1,892	1,641	1,776	1,788
Household textiles . . . . .	86	78	64	99	44	100	83	96	85
Furniture . . . . .	424	354	386	392	220	478	385	496	435
Floor coverings . . . . .	102	85	63	72	29	141	76	59	49
Major appliances . . . . .	145	160	187	173	84	217	184	200	199
Small appliances, misc. housewares . . . . .	91	95	75	117	56	99	106	135	85
Miscellaneous household equipment . . . . .	723	711	608	847	361	857	807	791	935
Apparel and services . . . . .	1,916	1,707	1,620	1,755	866	1,703	2,053	2,420	2,695
Men and boys . . . . .	432	446	350	432	197	352	533	607	671
Women and girls . . . . .	722	713	648	657	382	705	793	905	926
Children under 2 years old . . . . .	80	63	69	103	11	44	139	149	161
Footwear . . . . .	339	298	323	298	162	294	344	483	511
Other apparel products and services . . . . .	343	186	231	266	113	308	243	276	426
Transportation . . . . .	5,830	6,367	6,473	7,120	3,239	6,860	8,223	8,856	8,147
Vehicle purchases (net outlay) . . . . .	2,040	2,784	3,055	2,811	1,244	2,958	3,588	3,788	3,449
Cars and trucks, new . . . . .	973	1,216	1,486	1,062	650	1,493	1,489	1,619	1,107
Cars and trucks, used . . . . .	1,052	1,544	1,541	1,633	578	1,400	2,061	2,121	2,290
Gasoline and motor oil . . . . .	979	1,107	1,112	1,174	567	1,116	1,364	1,512	1,532
Other vehicle expenses . . . . .	2,223	2,131	2,062	2,624	1,148	2,319	2,814	3,146	2,799
Vehicle finance charges . . . . .	214	307	335	281	100	305	416	411	440
Maintenance and repair . . . . .	584	659	657	838	391	691	798	965	883
Vehicle insurance . . . . .	808	684	727	831	417	790	961	1,019	906
Rent, lease, licenses, other . . . . .	617	480	343	674	239	533	640	751	571
Public transportation . . . . .	587	345	243	511	280	467	457	410	367
Health care <sup>1</sup> . . . . .	1,709	1,903	1,902	1,793	1,249	2,301	1,915	1,938	1,857
Entertainment <sup>2</sup> . . . . .	1,769	1,915	1,561	2,153	1,011	1,969	2,118	2,462	2,191
Personal care products and services . . . . .	521	506	544	530	305	573	631	654	668
Reading . . . . .	192	170	130	186	125	197	171	181	136
Education . . . . .	772	512	449	647	447	421	743	830	736
Tobacco products and smoking supplies . . . . .	260	302	268	217	169	266	339	303	350
Miscellaneous . . . . .	821	824	806	965	694	871	1,085	841	845
Cash contributions . . . . .	765	989	1,057	1,145	811	1,242	927	980	951
Personal insurance and pensions . . . . .	3,298	3,128	2,883	3,819	1,597	3,381	4,024	4,665	4,031
Life and other personal insurance . . . . .	386	361	421	322	170	431	474	543	426
Pensions and Social Security . . . . .	2,912	2,767	2,461	3,497	1,427	2,950	3,550	4,122	3,605
Personal taxes . . . . .	3,170	3,318	2,399	4,529	2,011	3,857	3,780	3,912	3,104

<sup>1</sup> For additional health care expenditures, see Table 184.

<sup>2</sup> For additional recreation expenditures, see Table 431.

Source: U.S. Bureau of Labor Statistics, *Consumer Expenditures in 1997*; and unpublished data.

## No. 740. Average Annual Expenditures of All Consumer Units, by Type of Expenditure: 1990 to 1997

[In dollars, except units (96,968 represent 96,968,000). See headnote, Table 738]

Type	1990	1991	1992	1993	1994	1995	1996	1997
Number of consumer units (1,000) . . . . .	96,968	97,918	100,019	100,049	102,210	103,024	104,212	105,576
<b>Total expenditures . . . . .</b>	<b>28,381</b>	<b>29,614</b>	<b>29,846</b>	<b>30,692</b>	<b>31,751</b>	<b>32,277</b>	<b>33,797</b>	<b>34,819</b>
Food . . . . .	4,296	4,271	4,273	4,399	4,411	4,505	4,698	4,801
Food at home . . . . .	2,485	2,651	2,643	2,735	2,712	2,803	2,876	2,880
Meats, poultry, fish, and eggs . . . . .	668	709	687	734	732	752	737	743
Dairy products . . . . .	295	294	302	295	289	297	312	314
Fruits and vegetables . . . . .	408	429	428	444	437	457	490	476
Other food at home . . . . .	746	815	814	827	825	856	889	895
Food away from home . . . . .	1,811	1,620	1,631	1,664	1,698	1,702	1,823	1,921
Alcoholic beverages . . . . .	293	297	301	268	278	277	309	309
Housing . . . . .	8,703	9,252	9,477	9,636	10,106	10,465	10,747	11,272
Shelter . . . . .	4,836	5,191	5,411	5,415	5,686	5,932	6,064	6,344
Fuels, utilities, public services . . . . .	1,890	1,990	1,984	2,112	2,189	2,193	2,347	2,412
Apparel and services . . . . .	1,618	1,735	1,710	1,676	1,644	1,704	1,752	1,729
Transportation . . . . .	5,120	5,151	5,228	5,453	6,044	6,016	6,382	6,457
Vehicle purchase . . . . .	2,129	2,111	2,189	2,319	2,725	2,639	2,815	2,736
Gasoline and motor oil . . . . .	1,047	995	973	977	986	1,006	1,082	1,098
Other transportation . . . . .	1,944	1,741	1,776	1,843	1,953	2,016	2,058	2,230
Health care . . . . .	1,480	1,554	1,634	1,776	1,755	1,732	1,770	1,841
Entertainment . . . . .	1,422	1,472	1,500	1,626	1,567	1,612	1,834	1,813
Reading . . . . .	153	163	162	166	165	163	159	164
Tobacco products, smoking supplies . . . . .	274	276	275	268	259	269	255	264
Personal insurance and pensions . . . . .	2,593	2,787	2,750	2,908	2,957	2,967	3,060	3,223
Life and other personal insurance . . . . .	345	356	353	399	398	374	353	379
Pensions and Social Security . . . . .	2,248	2,431	2,397	2,509	2,559	2,593	2,707	2,844

Source: U.S. Bureau of Labor Statistics, *Consumer Expenditures in 1997*; and earlier reports.

## No. 741. Average Annual Expenditures of All Consumer Units, by Metropolitan Area: 1996-97

[In dollars. Metropolitan areas defined June 30, 1983, CMSA=Consolidated Metropolitan Statistical Area; MSA=Metropolitan Statistical Area; PMSA=Primary Metropolitan Statistical Area. See text, Section 1, Population, and Appendix II. See headnote, Table 738.]

Metropolitan area	Total expenditures <sup>1</sup>	Housing			Transportation			
		Food	Total <sup>1</sup>	Shelter	Apparel and services	Total <sup>1</sup>	Vehicle purchases	Gasoline and motor oil
Anchorage, AK MSA . . . . .	51,276	6,782	16,273	9,709	1,623	10,459	5,136	1,206
Atlanta, GA MSA . . . . .	39,373	4,031	13,663	7,746	2,039	7,603	3,235	1,173
Baltimore, MD MSA . . . . .	34,716	5,186	11,258	6,725	1,831	5,522	2,401	947
Boston-Lawrence-Salem, MA-NH CMSA . . . . .	37,069	4,297	13,616	8,377	1,956	6,698	2,656	1,056
Buffalo-Niagara Falls, NY CMSA . . . . .	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
Chicago-Gary-Lake County, IL-IN WI CMSA . . . . .	37,787	5,141	12,887	7,685	2,415	6,169	2,454	1,045
Cincinnati-Hamilton, OH-KY-IN CMSA . . . . .	36,179	4,904	11,572	6,456	1,623	6,970	3,339	1,036
Cleveland-Akron-Lorain, OH CMSA . . . . .	36,110	4,548	11,478	5,827	1,671	6,641	2,828	997
Dallas-Fort Worth, TX CMSA . . . . .	42,355	5,572	12,457	6,656	2,060	10,188	5,814	1,385
Denver-Boulder-Greeley, CO CMSA . . . . .	41,718	4,918	13,218	8,089	2,310	8,138	3,286	1,137
Detroit-Ann Arbor, MI CMSA . . . . .	35,376	5,452	11,141	6,189	2,532	6,687	2,240	1,132
Honolulu, HI MSA . . . . .	41,992	5,672	13,638	9,371	2,215	7,955	3,521	1,046
Houston-Galveston-Brazoria, TX CMSA . . . . .	38,208	4,830	11,810	6,365	1,867	8,590	4,225	1,334
Kansas City, MO-Kansas City, KS CMSA . . . . .	35,373	5,365	10,636	5,545	1,868	6,116	2,399	1,139
Los Angeles-Long Beach, CA PMSA . . . . .	39,400	4,952	14,950	9,676	1,804	6,926	2,270	1,238
Miami-Fort Lauderdale, FL CMSA . . . . .	31,876	5,053	11,322	6,857	1,590	5,045	1,815	924
Milwaukee, WI PMSA . . . . .	35,684	4,539	11,770	7,354	1,744	5,251	1,926	996
Minneapolis-St. Paul, MN-WI MSA . . . . .	44,025	5,571	12,935	7,752	1,943	8,562	3,241	1,374
New York-Northern New Jersey-Long Island, NY-NJ-CT CMSA . . . . .	38,470	5,927	14,234	9,267	2,211	5,202	1,225	847
Philadelphia-Wilmington-Trenton, PA-NJ-DE-MD CMSA . . . . .	34,489	3,879	12,694	8,067	1,964	5,732	1,755	1,016
Phoenix-Mesa, AZ MSA . . . . .	36,537	3,954	12,715	7,024	1,790	7,044	2,833	1,110
Pittsburgh-Beaver Valley, PA CMSA . . . . .	34,873	4,906	10,967	5,479	1,775	6,769	3,108	1,061
Portland-Vancouver, OR-WA CMSA . . . . .	40,050	5,035	12,937	7,948	2,138	7,409	3,598	1,037
San Diego, CA MSA . . . . .	37,974	4,666	15,065	9,927	1,682	5,893	1,967	1,052
San Francisco-Oakland-San Jose, CA CMSA . . . . .	44,668	6,174	15,074	9,910	2,021	7,301	2,684	1,164
Seattle-Tacoma, WA CMSA . . . . .	40,440	5,241	14,226	8,820	1,952	7,712	3,521	1,169
St. Louis-East St. Louis-Alton, MO-IL CMSA . . . . .	34,717	4,861	10,734	5,293	1,906	6,203	2,640	1,070
Tampa-St. Petersburg-Clearwater, FL MSA . . . . .	34,084	4,526	11,059	5,597	1,315	6,958	2,931	1,016
Washington, DC-MD-VA MSA . . . . .	47,935	5,701	17,405	10,927	2,284	7,979	3,184	1,179

NA Not available. <sup>1</sup> Includes expenditures not shown separately.

Source: U.S. Bureau of Labor Statistics, *Consumer Expenditures*, annual; and Internet <<http://stats.bls.gov:80/csxmsa.html>> (accessed 8 June 1999).

**No. 742. Money Income of Households—Percent Distribution, by Income Level, Race, and Hispanic Origin, in Constant (1997) Dollars: 1970 to 1997**

[Constant dollars based on CPI-U-X1 deflator. Households as of March of following year. Based on Current Population Survey; see text, Section 1, Population, and text, this section, and Appendix III. For definition of median, see Guide to Tabular Presentation]

Year	Number of households (1,000)	Percent distribution								Median income (dollars)
		Under \$10,000	\$10,000-\$14,999	\$15,000-\$24,999	\$25,000-\$34,999	\$35,000-\$49,999	\$50,000-\$74,999	\$75,000 and over		
<b>ALL HOUSEHOLDS<sup>1</sup></b>										
1970	64,778	13.4	7.5	15.1	16.1	21.1	17.7	9.0	33,942	
1975	72,867	12.6	8.7	15.9	15.3	19.4	18.3	9.9	33,699	
1980	82,368	12.4	8.2	15.8	14.0	19.2	18.4	12.0	34,538	
1985	88,458	12.3	8.2	15.1	14.1	17.9	17.9	14.4	35,229	
1990	94,312	11.6	7.9	14.8	13.8	17.7	18.2	16.0	36,770	
1995	99,627	11.4	8.4	15.3	14.0	16.7	17.7	16.5	35,887	
1996	101,018	11.5	8.4	15.1	13.6	16.1	18.2	17.1	36,306	
1997	102,528	11.0	8.1	14.9	13.3	16.3	18.1	18.4	37,005	
<b>WHITE</b>										
1970	57,575	12.2	7.0	14.5	16.1	21.8	18.6	9.7	35,353	
1975	64,392	11.2	8.2	15.6	15.2	20.0	19.3	10.6	35,241	
1980	71,872	10.8	7.7	15.4	14.1	19.7	19.4	12.8	36,437	
1985	76,576	10.7	7.8	14.8	14.1	18.4	18.8	15.5	37,154	
1990	80,968	9.8	7.5	14.6	14.0	18.1	19.1	17.0	38,352	
1995	84,511	9.8	8.0	15.1	14.0	17.0	18.5	17.7	37,667	
1996	85,059	9.8	8.0	14.9	13.7	16.4	19.0	18.1	38,014	
1997	86,106	9.5	7.8	14.6	13.2	16.5	18.8	19.7	38,972	
<b>BLACK</b>										
1970	6,180	24.3	12.2	20.9	15.8	14.5	9.2	3.0	21,518	
1975	7,489	24.6	13.5	18.8	15.9	14.3	9.8	3.2	21,156	
1980	8,847	25.3	12.8	19.2	13.3	14.7	10.5	4.2	20,992	
1985	9,797	25.2	11.9	18.3	13.6	14.1	11.1	5.6	22,105	
1990	10,671	25.8	11.3	16.5	13.0	15.0	11.5	6.9	22,934	
1995	11,577	22.8	11.3	18.0	14.3	14.6	11.9	7.2	23,583	
1996	12,109	22.6	11.5	17.6	13.9	14.1	12.6	7.8	24,021	
1997	12,474	21.4	10.5	17.9	14.2	14.9	13.1	7.9	25,050	
<b>HISPANIC<sup>2</sup></b>										
1975	2,948	16.5	11.2	21.8	17.2	18.7	10.8	3.8	25,317	
1980	3,906	16.1	10.5	20.2	16.5	17.1	13.6	6.0	26,622	
1985	5,213	17.3	12.1	18.6	15.3	16.9	12.7	7.1	26,051	
1990	6,220	16.2	11.5	18.5	15.7	17.1	12.9	8.1	27,421	
1995	7,939	18.8	11.9	21.0	15.2	14.1	12.1	6.9	24,075	
1996	8,225	16.7	12.0	20.8	14.9	15.0	12.5	8.1	25,477	
1997	8,590	16.8	10.7	19.7	15.0	16.6	12.2	9.1	26,628	

<sup>1</sup> Includes other races not shown separately.  
origin households are not available prior to 1972.

<sup>2</sup> Persons of Hispanic origin may be of any race. Income data for Hispanic

**No. 743. Money Income of Households—Median Income, by Race and Hispanic Origin, in Current and Constant (1997) Dollars: 1970 to 1997**

[In dollars. See headnote, Table 742]

Year	Median income in current dollars				Median income in constant (1997) dollars					
	All households <sup>1</sup>	White	Black	Asian, Pacific Islander	Hispanic <sup>2</sup>	All households <sup>1</sup>	White	Black	Asian, Pacific Islander	Hispanic <sup>2</sup>
1970	8,734	9,097	5,537	(NA)	(NA)	33,942	35,353	21,518	(NA)	(NA)
1980	17,710	18,684	10,764	(NA)	13,651	34,538	36,437	20,992	(NA)	26,622
1985	23,618	24,908	14,819	(NA)	17,465	35,229	37,154	22,105	(NA)	26,051
1986	24,897	26,175	15,080	(NA)	18,352	36,460	38,331	(NA)	(NA)	26,875
1987 <sup>3</sup>	26,061	27,458	15,672	(NA)	19,336	36,820	38,794	22,142	(NA)	27,319
1988	27,225	28,781	16,407	32,267	20,359	36,937	39,048	22,260	43,777	27,621
1989	28,906	30,406	18,083	36,102	21,921	37,415	39,356	23,406	46,729	28,374
1990	29,943	31,231	18,676	38,450	22,330	36,770	38,352	22,934	47,217	27,421
1991	30,126	31,569	18,807	36,449	22,691	35,501	37,201	22,162	42,952	26,739
1992 <sup>4</sup>	30,636	32,209	18,755	37,801	22,597	35,047	36,846	21,455	43,243	25,850
1993	31,241	32,960	19,533	38,347	22,886	34,700	36,610	21,696	42,593	25,420
1994	32,264	34,028	21,027	40,482	23,421	34,942	36,852	22,772	43,842	25,365
1995	34,076	35,766	22,393	40,614	22,860	35,887	37,667	23,583	42,773	24,075
1996	35,492	37,161	23,482	43,276	24,906	36,306	38,014	24,021	44,269	25,477
1997	37,005	38,972	25,050	45,249	26,628	37,005	38,972	25,050	45,249	26,628

NA Not available. <sup>1</sup> Includes other races not shown separately. <sup>2</sup> Persons of Hispanic origin may be of any race.

<sup>3</sup> Beginning 1987, data based on revised processing procedures and not directly comparable with prior years. <sup>4</sup> Based on 1990 census population controls.

Source of Tables 742 and 743: U.S. Census Bureau, *Current Population Reports*, P60-200; and Internet site <<http://www.census.gov/hhes/income/histinc/inchhdet.html>> (accessed 8 May 1999).

**No. 744. Money Income of Households—Distribution, by Income Level and Selected Characteristics: 1997**

Characteristic	Number of households (1,000)	Number (1,000)								Median income (dollars)
		Under \$10,000	\$10,000-\$14,999	\$15,000-\$24,999	\$25,000-\$34,999	\$35,000-\$49,999	\$50,000-\$74,999	\$75,000 and over		
<b>Total<sup>1</sup></b>	<b>102,528</b>	<b>11,296</b>	<b>8,326</b>	<b>15,244</b>	<b>13,586</b>	<b>16,698</b>	<b>18,531</b>	<b>18,847</b>	<b>37,005</b>	
Age of householder:										
15 to 24 years.....	5,435	1,141	595	1,223	952	810	460	254	22,583	
25 to 34 years.....	19,033	1,635	1,302	2,683	2,947	3,820	4,062	2,584	38,174	
35 to 44 years.....	23,943	1,686	1,181	2,702	3,000	4,319	5,580	5,475	46,359	
45 to 54 years.....	19,547	1,318	876	1,947	2,097	3,084	4,406	5,818	51,875	
55 to 64 years.....	13,072	1,440	871	1,710	1,540	2,168	2,300	3,044	41,356	
65 years and over.....	21,497	4,075	3,500	4,979	3,052	2,496	1,723	1,671	20,761	
White.....	86,106	8,188	6,716	12,549	11,350	14,170	16,190	16,945	38,972	
Black <sup>2</sup> .....	12,474	2,672	1,316	2,238	1,766	1,859	1,637	985	25,050	
Hispanic <sup>3</sup> .....	8,590	1,441	916	1,691	1,290	1,429	1,047	778	26,628	
Northeast.....	19,810	2,393	1,546	2,648	2,374	3,033	3,532	4,283	38,929	
Midwest.....	24,236	2,418	1,836	3,560	3,278	4,138	4,723	4,283	38,316	
South.....	36,578	4,445	3,143	5,840	5,143	5,981	6,279	5,748	34,345	
West.....	21,905	2,039	1,800	3,196	2,792	3,546	3,997	4,533	39,162	
Size of household:										
One person.....	26,327	6,692	4,171	5,453	3,688	3,058	2,024	1,241	18,762	
Two persons.....	32,965	2,027	2,177	5,255	5,099	5,894	6,214	6,299	39,343	
Three persons.....	17,331	1,177	891	2,084	1,963	3,052	4,028	4,136	47,115	
Four persons.....	15,358	738	586	1,350	1,623	2,756	3,873	4,432	53,165	
Five persons.....	7,048	436	290	692	756	1,310	1,658	1,906	50,407	
Six persons.....	2,232	139	114	239	296	411	503	530	46,465	
Seven or more persons.....	1,267	88	96	170	160	216	231	305	42,343	
Type of household:										
Family households.....	70,880	4,346	3,911	9,068	9,157	12,500	15,380	16,516	45,347	
Married-couple.....	54,317	1,471	2,085	5,886	6,473	9,981	13,205	15,216	51,681	
Male householder, wife absent.....	3,911	271	262	605	711	709	805	548	36,634	
Female householder, husband absent.....	12,652	2,604	1,564	2,578	1,974	1,810	1,370	754	23,040	
Nonfamily households.....	31,648	6,949	4,415	6,176	4,429	4,197	3,151	2,331	21,705	
Male householder.....	14,133	2,167	1,508	2,715	2,193	2,303	1,844	1,402	27,592	
Female householder.....	17,516	4,782	2,907	3,461	2,236	1,895	1,306	928	17,613	
Educational attainment of householder: <sup>3</sup>										
<b>Total</b>	<b>97,093</b>	<b>10,155</b>	<b>7,731</b>	<b>14,021</b>	<b>12,635</b>	<b>15,888</b>	<b>18,070</b>	<b>18,594</b>	<b>38,190</b>	
Less than 9th grade.....	7,369	2,223	1,344	1,664	843	690	375	231	15,541	
9th to 12th grade (no diploma).....	9,686	2,321	1,402	2,079	1,303	1,240	898	443	19,851	
High school graduate.....	30,739	3,254	2,657	5,245	4,729	5,691	5,755	3,409	33,779	
Some college, no degree.....	17,225	1,227	1,287	2,429	2,591	3,121	3,533	3,038	40,015	
Associate degree.....	7,263	417	389	900	940	1,357	1,742	1,518	45,258	
Bachelor's degree or more.....	24,811	712	652	1,704	2,229	3,789	5,768	9,956	63,292	
Bachelor's degree.....	16,098	529	456	1,276	1,604	2,581	4,020	5,633	59,048	
Master's degree.....	5,735	136	140	323	462	873	1,257	2,544	68,115	
Professional degree.....	1,693	29	27	58	88	213	261	1,017	92,228	
Doctorate degree.....	1,285	19	29	47	76	122	231	762	87,232	
Tenure:										
Owner occupied.....	67,873	4,376	4,198	8,567	8,240	11,474	14,517	16,501	45,821	
Renter occupied.....	32,954	6,505	3,882	6,347	5,135	4,975	3,829	2,281	24,514	
Occupier paid no cash rent.....	1,701	414	246	331	212	249	185	66	20,376	
Work experience of householder:										
<b>Total</b>	<b>102,528</b>	<b>11,296</b>	<b>8,326</b>	<b>15,244</b>	<b>13,586</b>	<b>16,698</b>	<b>18,531</b>	<b>18,847</b>	<b>37,005</b>	
Worked.....	73,415	3,551	3,779	9,103	9,963	13,673	16,342	17,003	45,877	
Worked at full-time jobs.....	63,318	1,917	2,697	7,263	8,681	12,100	15,053	15,608	48,488	
50 weeks or more.....	53,665	755	1,649	5,566	7,299	10,470	13,564	14,363	51,336	
27 to 49 weeks.....	6,311	454	618	1,062	914	1,189	1,122	951	36,263	
26 weeks or less.....	3,341	707	430	635	467	441	367	293	23,254	
Worked at part-time jobs.....	10,098	1,633	1,082	1,841	1,283	1,574	1,289	1,396	28,437	
50 weeks or more.....	5,090	554	537	953	693	828	682	843	31,640	
27 to 49 weeks.....	2,224	326	206	417	282	378	327	287	30,652	
26 weeks or less.....	2,784	754	339	471	308	367	280	266	21,023	
Did not work.....	29,113	7,745	4,546	6,141	3,623	3,024	2,188	1,844	18,143	

<sup>1</sup> Includes other races not shown separately. <sup>2</sup> Persons of Hispanic origin may be of any race. <sup>3</sup> Persons 25 years old and over.

Source: U.S. Census Bureau, *Current Population Reports*, P60-200, Money Income in the United States: 1997.

## No. 745. Household Income Before and After Taxes in Current and Constant (1997) Dollars: 1980 to 1997

[In dollars, except as indicated. Households as of March of the following year. Income in current and 1997 CPI-U-X1 adjusted dollars]

Year	Number of house- holds (1,000)	Current dollars				Constant (1997) dollars			
		Mean		Median		Mean		Median	
		Before taxes	After taxes	Before taxes	After taxes	Before taxes	After taxes	Before taxes	After taxes
1980	82,368	21,063	16,272	17,710	14,551	41,077	31,733	34,538	28,377
1985	88,458	29,066	22,646	23,618	19,401	43,356	33,780	35,229	28,939
1990	94,312	37,403	29,188	29,943	24,546	45,931	35,843	36,770	30,143
1991	95,669	37,922	29,640	30,126	24,955	44,688	34,928	35,501	29,407
1992	96,426	38,840	30,425	30,636	25,474	44,432	34,806	35,047	29,142
1993	97,107	41,428	32,092	31,241	26,112	46,015	35,645	34,700	29,003
1994	98,990	43,133	33,315	32,264	26,973	46,713	36,080	34,942	29,212
1995	99,627	44,938	34,592	34,076	28,249	47,326	36,431	35,887	29,750
1996	101,018	47,123	36,008	35,492	29,312	48,204	36,834	36,306	29,985
1997	102,528	49,692	37,656	37,005	30,648	49,692	37,656	37,005	30,648

<sup>1</sup> Recording of amounts for earnings from longest job increased to \$299,999. Full implementation of 1980 census-based sample design. <sup>2</sup> Implementation of 1990 census population controls. <sup>3</sup> Data collection method changed from paper and pencil to computer assisted interviewing. In addition, the March 1994 income supplement was revised to allow for the coding of different income amounts on selected questionnaire items. Limits either increased or decreased in the following categories: earnings increased to \$999,999; social security increased to \$49,999; supplemental security income and public assistance increased to \$24,999; veterans' benefits increased to \$99,999; child support and alimony decreased to \$49,999. <sup>4</sup> Introduction of 1990 census sample design. <sup>5</sup> Full implementation of the 1990 census-based sample design and metropolitan definitions, 7,000 household sample reduction, and revised race edits.

Source: U.S. Census Bureau, Internet site <<http://www.census.gov/hhes/income/histinc/inctexp.html>> (accessed 8 June 1999).

## No. 746. Mean-Taxes Paid and Taxes Paid as a Percentage of Total Mean Before-Tax Income by Type of Tax in Current and Constant (1997) Dollars: 1980 to 1997

[Households as of March of the following year. Mean taxes paid in current and 1997 CPI-U-X1 adjusted dollars]

Type of tax and year	Mean taxes paid			Type of tax and year	Mean taxes paid				
	Num- ber (1,000)	Current dollars (dol- lars)	Con- stant 1997 dollars (dol- lars)		Num- ber (1,000)	Current dollars (dol- lars)	Con- stant 1997 dollars (dol- lars)	As a per- cent of mean before- tax income	
					1993	1994	1995	1997	
One or more taxes paid:					62,459	2,045	2,271	4.4	
1980	76,171	5,180	10,102	23.1	63,626	2,194	2,376	4.1	
1985	81,943	6,947	10,362	22.5	64,827	2,296	2,418	4.2	
1990	87,597	8,896	10,924	22.4	65,856	2,467	2,524	4.3	
1991	88,636	9,007	10,614	22.3	67,164	2,674	2,674	4.5	
1992	89,232	9,178	10,499	22.2					
1993	89,561	10,217	11,348	23.1					
1994	91,540	10,768	11,662	23.4	62,061	1,114	2,173	4.6	
1995	92,754	11,292	11,892	23.7	66,090	1,894	2,825	5.6	
1996	94,236	12,118	12,396	24.3	70,942	2,692	3,306	6.2	
1997	95,850	13,077	13,077	24.9	71,466	2,807	3,308	6.3	
FICA payroll taxes:					72,516	2,889	3,305	6.3	
1980					72,264	2,961	3,289	6.1	
1985					74,050	3,107	3,365	6.1	
1990					75,096	3,193	3,363	6.1	
1991					76,724	3,330	3,406	6.0	
1992					77,999	3,508	3,508	6.1	
Federal income taxes:									
1980	61,316	4,011	7,822	15.3	52,328	575	1,121	2.3	
1985	68,019	4,675	6,973	13.2	53,298	811	1,210	2.3	
1990	70,255	5,806	7,130	12.4	58,472	1,125	1,382	2.5	
1991	69,842	5,901	6,954	12.3	59,403	1,119	1,319	2.5	
1992	68,957	6,029	6,897	12.1	59,838	1,213	1,388	2.6	
1993	68,786	7,098	7,884	13.3	60,554	1,230	1,366	2.5	
1994	69,501	7,591	8,221	13.5	62,121	1,257	1,361	2.4	
1995	70,926	7,935	8,357	13.7	63,377	1,361	1,433	2.5	
1996	72,009	8,637	8,835	14.3	64,559	1,433	1,466	2.6	
1997	73,941	9,445	9,445	14.9	65,998	1,390	1,390	2.3	
Property taxes on own home:									
1980									
1985									
1990									
1991									
1992									
State income taxes:									
1980	52,591	859	1,675	3.3	52,328	575	1,121	2.3	
1985	57,033	1,330	1,984	3.8	53,298	811	1,210	2.3	
1990	61,875	1,710	2,100	3.8	58,472	1,125	1,382	2.5	
1991	62,314	1,761	2,075	3.8	59,403	1,119	1,319	2.5	
1992	62,247	1,837	2,101	3.9	59,838	1,213	1,388	2.6	

<sup>1</sup> See footnote 1, Table 745. <sup>2</sup> See footnote 2, Table 745. <sup>3</sup> See footnote 3, Table 745. <sup>4</sup> See footnote 4, Table 745.

<sup>5</sup> See footnote 5, Table 745.

Source: U.S. Census Bureau, Internet site <<http://www.census.gov/hhes/income/histinc/rdi02.html>> (accessed 8 June 1999).

**No. 747. Money Income of Households—Median Income and Income Level, by Household Type: 1997**

[See headnote, Table 742]

Item	Family households					Nonfamily households		
	All households	Total	Married couple	Male householder, wife absent	Female householder, husband absent	Single-person household		
				Total <sup>1</sup>	Male householder	Female householder		
MEDIAN INCOME (dollars)								
All households . . .	<b>37,005</b>	<b>45,347</b>	<b>51,681</b>	<b>36,634</b>	<b>23,040</b>	<b>21,705</b>	<b>23,871</b>	<b>15,530</b>
White . . . . .	38,972	47,454	52,199	38,511	25,670	22,380	25,415	15,818
Black . . . . .	25,050	29,915	45,372	28,593	17,962	17,073	17,139	13,738
Hispanic <sup>2</sup> . . . . .	26,628	29,253	34,317	28,249	16,393	16,807	16,524	9,666
NUMBER (1,000)								
All households . . .	<b>102,528</b>	<b>70,880</b>	<b>54,317</b>	<b>3,911</b>	<b>12,652</b>	<b>31,648</b>	<b>11,010</b>	<b>15,317</b>
Under \$5,000 . . . . .	3,531	1,698	593	119	985	1,835	672	1,055
\$5,000 to \$9,999 . . . . .	7,765	2,650	878	152	1,619	5,116	1,367	3,598
\$10,000 to \$14,999 . . . . .	8,326	3,910	2,085	262	1,564	4,415	1,366	2,805
\$15,000 to \$19,999 . . . . .	7,837	4,465	2,783	307	1,375	3,372	1,218	1,802
\$20,000 to \$24,999 . . . . .	7,406	4,603	3,102	299	1,202	2,804	1,091	1,342
\$25,000 to \$34,999 . . . . .	13,586	9,157	6,472	711	1,974	4,430	1,772	1,917
\$35,000 to \$49,999 . . . . .	16,698	12,501	9,980	710	1,810	4,197	1,627	1,432
\$50,000 to \$74,999 . . . . .	18,531	15,380	13,205	804	1,371	3,151	1,136	885
\$75,000 to \$99,999 . . . . .	9,186	7,999	7,241	329	432	1,185	381	238
\$100,000 and over . . . . .	9,661	8,516	7,976	220	321	1,145	380	241

<sup>1</sup> Includes other nonfamily households not shown separately. <sup>2</sup> Persons of Hispanic origin may be of any race.

Source: U.S. Census Bureau, *Current Population Reports*, P60-200.

**No. 748. Money Income of Households—Median Income, by State, in Constant (1997) Dollars: 1987 to 1997**

[Constant dollars based on the CPI-U-X1 deflator. Data based on the Current Population Survey; see text, Sections 1 and 14, and Appendix III. The CPS is designed to collect reliable data on income primarily at the national level and secondarily at the regional level. When the income data are tabulated by state, the estimates are considered less reliable and, therefore, particular caution should be used when trying to interpret the results]

State	1987	1990	1995	1996	1997	State	1987	1990	1995	1996	1997
U.S..	<b>\$36,714</b>	<b>\$36,770</b>	<b>\$35,887</b>	<b>\$36,306</b>	<b>\$37,005</b>	MO . . . . .	33,513	33,564	36,676	35,051	36,553
AL . . . . .	27,881	28,682	27,372	30,997	31,939	MT . . . . .	28,927	28,705	29,232	29,342	29,212
AK . . . . .	46,953	48,258	50,503	53,990	47,994	NE. . . . .	32,874	33,748	34,679	34,794	34,692
AZ . . . . .	37,792	35,887	32,503	32,363	32,740	NV. . . . .	37,975	39,324	38,002	39,424	38,854
AR . . . . .	26,600	27,981	27,186	27,745	26,162	NH. . . . .	45,689	50,109	41,253	40,311	40,998
CA . . . . .	42,592	40,880	38,976	39,703	39,694	NJ . . . . .	48,377	47,565	46,259	48,557	48,021
CO . . . . .	37,407	37,740	42,870	41,890	43,233	NM. . . . .	29,328	30,748	27,372	25,662	30,086
CT . . . . .	46,429	47,732	42,382	43,085	43,985	NY. . . . .	37,277	38,794	34,783	36,222	35,798
DE . . . . .	41,317	37,827	36,784	40,211	43,033	NC. . . . .	32,157	32,332	33,679	36,418	35,840
DC . . . . .	38,790	33,637	32,382	32,699	31,860	ND. . . . .	31,897	31,024	30,635	32,192	31,661
FL . . . . .	34,599	32,769	31,326	31,344	32,455	OH. . . . .	36,413	36,856	36,798	34,852	36,134
GA . . . . .	37,743	33,845	35,911	33,242	36,663	OK. . . . .	30,646	29,944	27,709	28,067	31,351
HA . . . . .	49,481	47,795	45,129	42,730	40,934	OR. . . . .	35,375	35,957	38,307	36,306	37,247
ID . . . . .	29,324	31,075	34,413	35,505	33,404	PA. . . . .	35,920	35,618	36,359	35,700	37,517
IL . . . . .	38,266	39,962	40,094	40,462	41,283	RI . . . . .	39,972	39,257	37,238	37,835	34,797
IN . . . . .	31,816	33,068	35,159	35,953	38,889	SC. . . . .	35,391	35,287	30,616	35,460	34,262
IA . . . . .	31,351	33,510	37,407	33,971	33,783	SD. . . . .	29,883	30,173	31,150	30,203	29,694
KS . . . . .	36,145	36,738	31,954	33,333	36,471	TN. . . . .	29,923	27,743	30,557	31,496	30,636
KY . . . . .	29,208	30,430	31,394	33,157	33,452	TX. . . . .	34,927	34,664	33,742	33,831	35,075
LA . . . . .	30,163	27,513	29,434	30,956	33,260	UT. . . . .	37,482	37,014	38,419	37,888	42,775
ME . . . . .	33,343	33,726	35,658	35,492	32,772	VT. . . . .	35,908	38,188	35,622	33,100	35,053
MD . . . . .	49,407	47,717	43,222	45,002	46,685	VA. . . . .	42,380	43,070	38,147	40,111	42,957
MA . . . . .	45,552	44,511	40,624	40,400	42,023	WA. . . . .	38,598	39,434	37,458	37,518	44,562
MI . . . . .	39,139	36,763	38,362	40,125	38,742	WV. . . . .	24,311	27,184	26,202	25,826	27,488
MN . . . . .	39,676	38,639	39,949	41,932	42,564	WI. . . . .	37,255	37,713	43,132	40,919	39,595
MS . . . . .	26,156	24,779	27,948	27,289	28,499	WY. . . . .	38,981	36,177	33,205	31,663	33,423

Source: U.S. Census Bureau, *Current Population Reports*, P60-200; and <<http://www.census.gov/hhes/income/histinc/inchdhet.html>> (accessed 23 March 1999).

## No. 749. Money Income of Families—Percent Distribution, by Income Level, Race, and Hispanic Origin, in Constant (1997) Dollars: 1970 to 1997

[Constant dollars based on CPI-U-X1 deflator. Families as of March of following year. Beginning with 1980, based on householder concept and restricted to primary families. Based on Current Population Survey; see text, Section 1, Population, and text, this section, and Appendix III. For definition of median, see Guide to Tabular Presentation]

Year	Number of families (1,000)	Percent distribution							Median income (dollars)
		Under \$10,000	\$10,000- \$14,999	\$15,000- \$24,999	\$25,000- \$34,999	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000 and over	
<b>ALL FAMILIES<sup>1</sup></b>									
1970	52,227	7.0	6.2	14.5	17.0	24.1	20.6	10.5	38,345
1980	60,309	6.6	6.2	14.3	14.2	21.4	22.4	14.9	40,999
1985	63,558	7.5	6.2	13.7	14.0	19.3	21.3	17.9	41,371
1990	66,322	7.1	5.8	12.9	13.5	19.1	21.5	20.3	43,414
1995	69,597	6.9	6.2	13.6	13.8	18.0	20.9	20.7	42,769
1996	70,241	7.3	5.9	13.2	13.4	17.5	21.5	21.2	43,271
1997	70,884	6.8	5.7	13.0	12.8	17.4	21.3	22.8	44,568
<b>WHITE</b>									
1970	46,535	5.9	5.5	13.7	17.0	24.9	21.7	11.3	39,779
1980	52,710	5.3	5.4	13.6	14.2	22.0	23.6	16.0	42,717
1985	54,991	6.0	5.5	13.1	14.0	19.9	22.3	19.2	43,484
1990	56,803	5.3	5.0	12.5	13.6	19.5	22.6	21.5	45,332
1995	58,872	5.2	5.5	13.0	13.8	18.4	21.9	22.1	44,913
1996	58,934	5.6	5.3	12.6	13.4	17.9	22.6	22.7	45,783
1997	59,515	5.3	5.1	12.5	12.7	17.7	22.1	24.5	46,754
<b>BLACK</b>									
1970	4,928	17.3	12.1	22.1	17.5	16.6	10.9	3.5	24,401
1980	6,317	17.7	13.1	19.8	14.3	16.7	13.1	5.4	24,717
1985	6,921	19.9	11.5	18.7	14.2	15.6	13.2	6.9	25,039
1990	7,471	20.2	11.7	16.2	13.3	16.3	13.7	8.7	26,308
1995	8,055	18.2	10.5	17.8	14.6	16.0	13.7	9.2	27,350
1996	8,455	18.5	10.5	17.6	14.1	15.4	14.6	9.4	27,131
1997	8,408	17.0	9.8	17.7	14.2	15.5	16.0	9.9	28,602
<b>HISPANIC ORIGIN<sup>2</sup></b>									
1980	3,235	12.2	10.5	20.2	17.3	18.4	15.0	6.4	28,699
1985	4,206	13.9	12.1	18.9	15.6	17.5	14.2	7.9	28,381
1990	4,981	13.5	11.3	19.2	15.4	17.6	14.0	9.0	28,773
1995	6,287	15.2	11.5	22.2	15.9	14.6	13.0	7.7	25,876
1996	6,631	14.2	11.6	21.3	15.5	15.3	13.2	8.9	26,780
1997	6,961	13.8	10.9	20.1	15.3	17.2	12.7	10.0	28,142

<sup>1</sup> Includes other races not shown separately. <sup>2</sup> Persons of Hispanic origin may be of any race.

## No. 750. Money Income of Families—Median Income, by Race and Hispanic Origin, in Current and Constant (1997) Dollars: 1970 to 1997

[See headnote, Table 742]

Year	Median income in current dollars				Median income in constant (1997) dollars					
	All families <sup>1</sup>	White	Black	Asian, Pacific Islander	His- panic <sup>2</sup>	All families <sup>1</sup>	White	Black	Asian, Pacific Islander	His- panic <sup>2</sup>
1970	9,867	10,236	6,279	(NA)	(NA)	38,345	39,779	24,401	(NA)	(NA)
1980	21,023	21,904	12,674	(NA)	14,716	40,999	42,717	24,717	(NA)	28,699
1985 <sup>3</sup>	27,735	29,152	16,786	(NA)	19,027	41,371	43,484	25,039	(NA)	28,381
1986	29,458	30,809	17,604	(NA)	19,995	43,139	45,117	25,780	(NA)	29,281
1987 <sup>4</sup>	30,970	32,385	18,406	(NA)	20,300	43,756	45,755	26,005	(NA)	28,681
1988	32,191	33,915	19,329	36,560	21,769	43,674	46,013	26,224	49,602	29,534
1989	34,213	35,975	20,209	40,351	23,446	44,284	46,564	26,158	52,229	30,347
1990	35,353	36,915	21,423	42,246	23,431	43,414	45,332	26,308	51,878	28,773
1991	35,939	37,783	21,548	40,974	23,895	42,351	44,524	25,392	48,284	28,158
1992 <sup>5</sup>	36,573	38,670	21,103	42,255	23,555	41,839	44,238	24,141	48,339	26,946
1993 <sup>6</sup>	36,959	39,300	21,542	44,456	23,654	41,051	43,652	23,927	49,378	26,273
1994 <sup>7</sup>	38,782	40,884	24,698	46,122	24,318	42,001	44,277	26,748	49,950	26,336
1995 <sup>8</sup>	40,611	42,646	25,970	46,356	24,570	42,769	44,913	27,350	48,820	25,876
1996	42,300	44,756	26,522	49,105	26,179	43,271	45,783	27,131	50,232	26,780
1997	44,568	46,754	28,602	51,850	28,142	44,568	46,754	28,602	51,850	28,142

NA Not available. <sup>1</sup> Includes other races not shown separately. <sup>2</sup> Persons of Hispanic origin may be of any race. <sup>3</sup> Recording of amounts for earnings from longest job increased to \$299,999. <sup>4</sup> Implementation of a new March CPS processing system. <sup>5</sup> Implementation of 1990 census population controls. <sup>6</sup> See text, Section 14, for information on data collection change. <sup>7</sup> Introduction of 1990 census sample design. <sup>8</sup> Full implementation of the 1990 census-based sample design and metropolitan definitions, 7,000 household sample reduction, and revised race edits.

Source of Tables 749 and 750: U.S. Census Bureau, *Current Population Reports*, P60-200.

## No. 751. Share of Aggregate Income Received by Each Fifth and Top 5 Percent of Families: 1970 to 1997

[Families as of March of the following year. Income in constant 1997 CPI-U-X1 adjusted dollars]

Year	Number (1,000)	Income at selected positions (dollars)					Percent distribution of aggregate income					
		Upper limit of each fifth				Top 5 percent	Lowest 5th	Second 5th	Third 5th	Fourth 5th	Highest 5th	Top 5 percent
		Lowest	Second	Third	Fourth							
1970	52,227	19,820	32,333	43,910	60,357	94,240	5.4	12.2	17.6	23.8	40.9	15.6
1975	56,245	19,954	32,857	45,694	63,266	99,099	5.6	11.9	17.7	24.2	40.7	14.9
1980	60,309	20,282	34,148	48,365	67,866	107,260	5.3	11.6	17.6	24.4	41.1	14.6
1985	63,558	19,816	34,138	49,451	71,940	117,787	4.8	11.0	16.9	24.3	43.1	16.1
1990	66,322	20,687	35,666	51,625	75,510	125,696	4.6	10.8	16.6	23.8	44.3	17.4
1991	67,173	20,033	34,305	50,672	74,229	121,169	4.5	10.7	16.6	24.1	44.2	17.1
1992 <sup>1</sup>	68,216	19,119	33,946	50,335	73,272	121,275	4.3	10.5	16.5	24.0	44.7	17.6
1993 <sup>2</sup>	68,506	18,849	33,322	50,016	74,190	125,714	4.1	9.9	15.7	23.3	47.0	20.3
1994 <sup>3</sup>	69,313	19,429	33,898	50,901	75,808	130,006	4.2	10.0	15.7	23.3	46.9	20.1
1995	69,597	20,084	34,738	51,589	76,101	130,228	4.4	10.1	15.8	23.2	46.5	20.0
1996	70,241	20,132	35,102	52,258	77,044	130,937	4.2	10.0	15.8	23.1	46.8	20.3
1997	70,884	20,586	36,000	53,616	80,000	137,080	4.2	9.9	15.7	23.0	47.2	20.7
White	59,515	22,576	38,258	55,783	82,442	142,400	4.6	10.2	15.7	22.8	46.8	20.7
Black	8,408	11,396	21,875	36,052	57,000	95,684	3.4	9.1	15.6	25.1	46.8	17.6
Hispanic origin <sup>4</sup>	6,961	12,642	22,200	34,963	53,548	96,460	3.9	9.2	14.9	22.8	49.3	21.6

<sup>1</sup> Based on 1990 census population controls. <sup>2</sup> See text, this section, for explanation of changes in data collection method. <sup>3</sup> Introduction of new 1990 census sample design. <sup>4</sup> Persons of Hispanic origin may be of any race.

Source: U.S. Census Bureau, *Current Population Reports*, P60-200; and <<http://www.census.gov/hhes/income/histinc/index.html>> (accessed 23 March 1999).

## No. 752. Money Income of Families—Distribution, by Family Characteristics and Income Level: 1997

[See headnote, Table 749. For composition of regions, see map inside front cover]

Characteristic	Number of families (1,000)	Income level (1,000)								Median income (dollars)
		\$10,000 Under \$10,000	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 and over		
All families	70,884	4,816	4,054	9,250	9,079	12,357	15,112	16,217	44,568	
Age of householder:										
15 to 24 years old	3,018	720	361	659	456	443	264	114	20,820	
25 to 34 years old	13,639	1,363	922	1,814	1,846	2,637	3,080	1,977	39,979	
35 to 44 years old	18,872	1,151	826	1,934	2,120	3,285	4,734	4,820	50,424	
45 to 54 years old	14,695	530	500	1,112	1,420	2,303	3,640	5,189	59,959	
55 to 64 years old	9,391	484	407	991	1,081	1,700	1,997	2,731	50,241	
65 years old and over	11,270	567	1,037	2,739	2,156	1,989	1,398	1,385	30,660	
White	59,515	3,185	3,047	7,454	7,552	10,527	13,172	14,578	46,754	
Black	8,408	1,428	824	1,486	1,193	1,302	1,344	832	28,602	
Hispanic origin <sup>1</sup>	6,961	956	759	1,397	1,066	1,199	887	697	28,142	
Northeast	13,338	904	608	1,570	1,596	2,158	2,853	3,648	48,328	
Midwest	16,594	898	797	1,993	2,122	3,093	3,862	3,829	46,734	
South	25,682	2,008	1,689	3,718	3,492	4,565	5,230	4,981	41,001	
West	15,270	1,006	959	1,968	1,869	2,542	3,167	3,760	45,590	
Type of family:										
Married-couple families	54,321	1,488	2,100	5,899	6,497	9,978	13,200	15,159	51,591	
Male householder, wife absent	3,911	358	292	703	707	694	716	440	32,960	
Female householder, husband absent	12,652	2,971	1,661	2,647	1,875	1,685	1,195	618	21,023	
Unrelated subfamilies	575	219	86	133	69	51	14	3	13,692	
Education attainment of householder: <sup>2</sup>										
Total	67,866	4,096	3,693	8,590	8,622	11,913	14,848	16,103	45,874	
Less than 9th grade	4,667	690	799	1,267	728	624	341	219	21,208	
9th to 12th grade (no diploma)	6,604	1,027	753	1,465	1,085	1,101	778	395	25,465	
High school graduate (includes equivalency)	21,991	1,439	1,152	3,261	3,517	4,610	4,991	3,021	40,040	
Some college, no degree	12,107	559	562	1,358	1,666	2,338	2,964	2,661	46,936	
Associate degree	5,226	162	174	506	556	1,005	1,468	1,355	52,393	
Bachelor's degree or more	17,272	221	253	733	1,071	2,235	4,306	8,454	73,578	
Bachelor's degree	11,201	156	185	581	797	1,616	3,079	4,788	67,230	
Master's degree	3,903	46	46	109	194	451	868	2,188	81,734	
Professional degree	1,249	10	12	25	50	111	203	839	106,942	
Doctorate degree	919	8	10	18	30	58	156	638	103,203	

<sup>1</sup> Persons of Hispanic origin may be of any race. <sup>2</sup> Persons 25 years old and over.

Source: U.S. Census Bureau, *Current Population Reports*, P60-200.

## No. 753. Money Income of Families—Work Experience, by Income Level: 1997

[See headnote, Table 749]

Characteristic	Number of families (1,000)	Income level (1,000)								Median income (dollars)
		\$10,000 Under \$10,000	\$10,000 \$14,999	\$15,000 \$24,999	\$25,000 \$34,999	\$35,000 \$49,999	\$50,000 \$74,999	\$75,000 and over		
All families.....	70,884	4,816	4,054	9,250	9,079	12,357	15,112	16,217	44,568	
Number of earners:										
No earners.....	9,835	2,168	1,378	2,624	1,508	1,095	609	454	19,731	
One earner.....	20,494	2,287	1,960	4,055	3,483	3,455	2,876	2,379	30,204	
Two earners or more.....	40,555	361	716	2,570	4,088	7,807	11,628	13,383	58,972	
Two earners.....	31,752	340	674	2,348	3,645	6,486	9,067	9,192	55,443	
Three earners.....	6,638	20	41	201	390	1,128	2,018	2,840	68,028	
Four earners or more.....	2,165	2	2	21	53	193	543	1,352	85,978	
Work experience of householder:										
Worked.....	53,783	2,188	2,180	5,401	6,287	9,860	13,230	14,637	51,268	
Worked at full-time jobs.....	46,789	1,258	1,592	4,376	5,405	8,631	12,111	13,416	53,302	
50 weeks or more.....	40,012	488	955	2,989	4,526	7,424	10,937	12,384	56,309	
27 to 49 weeks.....	4,370	272	365	656	565	858	871	784	40,651	
26 weeks or less.....	2,407	498	271	422	314	350	303	249	25,347	
Worked at part-time jobs.....	6,994	930	588	1,025	882	1,228	1,120	1,221	35,725	
50 weeks or more.....	3,537	312	273	517	464	633	599	738	39,213	
27 to 49 weeks.....	1,560	187	120	218	178	325	285	247	38,010	
26 weeks or less.....	1,897	432	194	290	240	270	236	235	26,362	

## No. 754. Median Income of Families, by Type of Family in Current and Constant (1997) Dollars: 1970 to 1997

[See headnote, Table 749]

Year	Current dollars					Constant (1997) dollars					Female house- holder, no hus- band present	
	Married-couple families		Female house- holder, no hus- band present			Married-couple families		Female house- holder, no hus- band present				
	Total	Total	Wife in paid labor force	Wife not in paid labor force	Male house- holder, no wife present	Total	Total	Wife in paid labor force	Wife not in paid labor force	Male house- holder, no wife present		
	Total	Total	Wife in paid labor force	Wife not in paid labor force	Male house- holder, no wife present	Total	Total	Wife in paid labor force	Wife not in paid labor force	Male house- holder, no wife present		
1970 .....	9,867	10,516	12,276	9,304	9,012	5,093	38,345	40,867	47,707	36,157	35,022	19,792
1980 .....	21,023	23,141	26,879	18,972	17,519	10,408	40,999	45,129	52,419	36,999	34,165	20,297
1985 .....	27,735	31,100	36,431	24,556	22,622	13,660	41,371	46,390	54,342	36,629	33,744	20,376
1990 .....	35,353	39,895	46,777	30,265	29,046	16,932	43,414	48,991	57,442	37,166	35,669	20,793
1991 .....	35,939	40,995	48,169	30,075	28,351	16,692	42,351	48,309	56,763	35,441	33,409	19,670
1992 <sup>1</sup> .....	36,573	41,890	49,775	30,174	27,576	17,025	41,839	47,921	56,941	34,518	31,546	19,476
1993 .....	36,959	43,005	51,204	30,218	26,467	17,443	41,051	47,767	58,874	33,564	29,398	19,374
1994 <sup>2</sup> .....	38,782	44,959	53,309	31,176	27,751	18,236	42,001	48,690	57,733	33,763	30,054	19,750
1995 <sup>3</sup> .....	40,611	47,062	55,823	32,375	30,358	19,691	42,769	49,563	58,790	34,096	31,972	20,738
1996 .....	42,300	49,707	58,381	33,748	31,600	19,911	43,271	50,848	59,721	34,522	32,325	20,368
1997 .....	44,568	51,591	60,669	36,027	32,960	21,023	44,568	51,591	60,669	36,027	32,960	21,023

<sup>1</sup> Based on 1990 census population controls. <sup>2</sup> See text, this section, for information on data collection change.

<sup>3</sup> Introduction of 1990 census sample design.

## No. 755. Married-Couple Families—Number and Median Income, by Work Experience of Husbands and Wives and Presence of Children: 1997

[As of March 1998. Based on Current Population Survey; see text, Section 1, Population, and text, this section, and Appendix III]

Work experience of husband or wife	Number (1,000)					Median income (dollars)				
	All mar- ried- couple fam- il- ies		One or more related children under 18 years old			All mar- ried- couple fam- il- ies		One or more related children under 18 years old		
			No related chil- dren	Total	One child			No related chil- dren	Total	One child
All married-couple families ..	54,321	27,892	26,430	10,057	16,372	51,591	48,588	54,395	56,324	52,857
Husband worked .....	43,384	18,404	24,980	9,365	15,615	57,794	61,190	59,905	58,075	54,588
Wife worked .....	32,834	14,020	18,814	7,482	11,331	61,837	65,624	59,733	61,486	57,974
Wife year-round, full-time worker.....	18,962	8,907	10,055	4,455	5,600	67,053	70,445	64,869	66,726	62,848
Wife did not work .....	10,550	4,384	6,166	1,882	4,284	43,482	45,421	42,095	42,887	41,783
Husband year-round, full-time worker .....	35,618	14,009	21,609	8,052	13,557	61,495	66,268	58,688	60,667	57,220
Wife worked .....	27,493	11,103	16,390	6,499	9,891	64,902	69,982	61,713	63,369	60,761
Wife year-round, full-time worker.....	16,244	7,392	8,852	3,921	4,931	69,507	73,280	66,477	68,173	65,354
Wife did not work .....	8,125	2,906	5,219	1,553	3,666	48,510	51,866	46,454	46,864	46,109
Husband did not work .....	10,937	9,488	1,449	693	757	27,639	28,253	22,880	28,329	19,602
Wife worked .....	2,861	2,084	778	382	396	37,239	39,784	30,014	32,530	25,990
Wife year-round, full-time worker.....	1,600	1,124	476	247	229	44,548	47,962	38,347	39,041	37,405
Wife did not work .....	8,076	7,404	672	311	361	24,986	25,656	17,542	21,406	15,256

Source of Tables 753-755: U.S. Census Bureau, Current Population Reports, P60-200; and <http://www.census.gov/hhes/income/histinc/index.htm> (accessed 23 March 1999).

## No. 756. Money Income of Persons—Selected Characteristics, by Income Level: 1997

[Persons as of March of following year. Covers persons 15 years old and over. For definition of median, see Guide to Tabular Presentation. For composition of regions, see map, inside front cover]

Characteristic	Persons with income										
	Number (1,000)										
	All persons (1,000)	Total (1,000)	Under <sup>1</sup> \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 and over	Median income (dollars)
<b>MALE</b>											
<b>Total . . . . .</b>	<b>101,123</b>	<b>94,168</b>	<b>8,578</b>	<b>9,598</b>	<b>10,695</b>	<b>17,800</b>	<b>14,740</b>	<b>14,367</b>	<b>10,938</b>	<b>7,451</b>	<b>25,212</b>
15 to 24 years old . . . . .	18,747	13,905	5,201	2,969	1,983	2,329	950	307	91	77	7,468
25 to 34 years old . . . . .	19,526	18,936	880	1,291	2,138	4,561	4,138	3,281	1,860	787	25,996
35 to 44 years old . . . . .	22,054	21,456	887	1,374	1,554	3,446	3,978	4,434	3,555	2,228	32,851
45 to 54 years old . . . . .	16,598	16,203	599	924	1,044	2,290	2,438	3,366	3,261	2,281	37,624
55 to 64 years old . . . . .	10,673	10,361	516	917	1,061	1,671	1,558	1,827	1,391	1,419	31,157
65 yr. old and over . . . . .	13,524	13,308	495	2,124	2,916	3,504	1,678	1,153	780	659	17,768
Northeast . . . . .	19,341	17,953	1,663	1,788	1,917	3,163	2,515	2,883	2,340	1,683	26,378
Midwest . . . . .	23,265	22,086	2,041	2,024	2,301	4,059	3,842	3,646	2,612	1,561	26,285
South . . . . .	35,610	32,950	2,898	3,547	3,880	6,752	5,434	4,748	3,402	2,289	23,896
West . . . . .	22,907	21,179	1,977	2,239	2,597	3,826	2,949	3,089	2,584	1,918	24,832
White . . . . .	85,219	80,400	6,903	7,527	8,979	14,962	12,678	12,602	9,829	6,921	26,115
Black . . . . .	11,283	9,671	1,254	1,605	1,264	2,062	1,459	1,176	635	216	18,096
Hispanic <sup>2</sup> . . . . .	10,944	9,585	1,069	1,490	1,824	2,338	1,237	890	487	250	16,216
Education attainment of householder: <sup>3</sup>											
<b>Total . . . . .</b>	<b>82,376</b>	<b>80,263</b>	<b>3,377</b>	<b>6,629</b>	<b>8,712</b>	<b>15,471</b>	<b>13,790</b>	<b>14,060</b>	<b>10,848</b>	<b>7,375</b>	<b>28,919</b>
Less than 9th grade . . . . .	6,159	5,839	495	1,633	1,439	1,356	492	271	83	69	12,157
9th to 12th grade <sup>4</sup> . . . . .	8,018	7,601	623	1,229	1,479	2,020	1,137	697	289	126	16,818
High school graduate <sup>5</sup> . . . . .	26,575	25,777	1,147	1,994	3,139	6,277	5,273	4,729	2,443	774	25,453
Some college, no degree . . . . .	14,122	13,892	482	832	1,366	2,684	2,776	2,840	1,994	917	30,536
Associate degree . . . . .	5,670	5,591	191	295	424	978	1,081	1,310	945	367	32,930
Bachelor's degree											
or more . . . . .	21,832	21,563	438	646	865	2,155	3,031	4,214	5,093	5,122	47,126
Bachelor's degree . . . . .	14,090	13,900	338	467	650	1,647	2,288	2,830	3,244	2,436	41,949
Master's degree . . . . .	4,640	4,583	62	115	138	359	491	936	1,241	1,242	52,530
Professional degree . . . . .	1,749	1,741	18	50	45	80	156	245	292	855	72,274
Doctorate degree . . . . .	1,353	1,338	20	13	33	69	96	202	316	588	68,643
<b>FEMALE</b>											
<b>Total . . . . .</b>	<b>108,168</b>	<b>97,447</b>	<b>18,456</b>	<b>19,077</b>	<b>14,123</b>	<b>19,472</b>	<b>11,813</b>	<b>8,207</b>	<b>4,351</b>	<b>1,947</b>	<b>13,703</b>
15 to 24 years old . . . . .	18,333	13,626	5,705	3,331	1,918	1,856	530	179	90	17	6,342
25 to 34 years old . . . . .	19,828	18,081	3,005	2,345	2,407	4,573	3,054	1,708	717	273	17,647
35 to 44 years old . . . . .	22,407	20,809	3,364	2,657	2,606	4,426	3,246	2,653	1,276	583	18,706
45 to 54 years old . . . . .	17,459	16,231	2,248	1,909	1,924	3,554	2,537	2,176	1,312	570	20,534
55 to 64 years old . . . . .	11,582	10,607	1,930	2,048	1,476	2,072	1,341	870	593	277	14,376
65 yr. old and over . . . . .	18,558	18,093	2,205	6,786	3,792	2,992	1,106	621	363	228	10,062
Northeast . . . . .	21,285	19,283	3,412	3,808	2,717	3,469	2,526	1,838	1,033	480	14,333
Midwest . . . . .	25,167	23,417	4,435	4,491	3,389	4,954	2,800	1,970	1,019	359	13,899
South . . . . .	38,347	34,154	6,602	7,101	4,931	7,158	3,972	2,547	1,257	585	13,036
West . . . . .	23,368	20,592	4,008	3,677	3,085	3,891	2,514	1,852	1,041	523	14,002
White . . . . .	89,489	81,352	15,500	15,597	11,890	16,060	9,898	6,950	3,727	1,730	13,792
Black . . . . .	13,715	11,961	2,046	2,779	1,661	2,697	1,407	858	414	99	13,048
Hispanic <sup>2</sup> . . . . .	10,485	8,055	1,959	1,976	1,384	1,415	668	441	152	61	10,260
Education attainment of householder: <sup>3</sup>											
<b>Total . . . . .</b>	<b>89,835</b>	<b>83,821</b>	<b>12,752</b>	<b>15,746</b>	<b>12,205</b>	<b>17,616</b>	<b>11,283</b>	<b>8,028</b>	<b>4,260</b>	<b>1,930</b>	<b>15,573</b>
Less than 9th grade . . . . .	6,623	5,647	1,241	2,549	1,089	555	134	42	26	12	7,505
9th to 12th grade <sup>4</sup> . . . . .	8,758	7,661	1,623	2,738	1,539	1,204	372	112	38	36	8,861
High school graduate <sup>5</sup> . . . . .	31,599	29,332	4,797	6,145	5,076	7,328	3,521	1,656	557	253	13,407
Some college, no degree . . . . .	15,516	14,667	2,190	2,103	2,215	3,629	2,324	1,405	602	209	17,153
Associate degree . . . . .	7,198	6,914	804	755	834	1,715	1,339	959	397	110	21,073
Bachelor's degree											
or more . . . . .	20,142	19,590	2,097	1,457	1,452	3,186	3,593	3,855	2,641	1,310	29,781
Bachelor's degree . . . . .	14,215	13,787	1,701	1,172	1,089	2,534	2,643	2,511	1,464	673	26,401
Master's degree . . . . .	4,592	4,488	293	229	303	526	816	1,064	918	339	35,882
Professional degree . . . . .	820	807	70	28	47	95	85	154	120	209	45,199
Doctorate degree . . . . .	515	508	34	27	14	31	49	127	138	90	46,545

<sup>1</sup> Includes persons with income deficit. <sup>2</sup> Persons of Hispanic origin may be of any race. <sup>3</sup> Persons 25 years old and over.

<sup>4</sup> No diploma attained. <sup>5</sup> Includes high school equivalency.

Source: U.S. Census Bureau, *Current Population Reports*, P60-200.

## No. 757. Median Income of Persons With Income in Constant (1997) Dollars, by Sex, Race, and Hispanic Origin: 1980 to 1997

[Persons as of March of following year. Persons 15 years old and over. Constant dollars based on CPI-U-X1 deflator]

Item	Male					Female				
	1980	1990	1995	1996	1997	1980	1990	1995	1996	1997
NUMBER WITH INCOME (1,000)										
All races .....	<b>78,661</b>	<b>88,220</b>	<b>92,066</b>	<b>93,439</b>	<b>94,168</b>	<b>80,826</b>	<b>92,245</b>	<b>96,007</b>	<b>96,558</b>	<b>97,447</b>
White .....	69,420	76,480	79,022	80,041	80,400	70,573	78,566	80,608	80,741	81,352
Black .....	7,387	8,820	9,339	9,410	9,671	8,596	10,687	11,607	11,817	11,961
Asian and Pacific Islander .....	(NA)	2,235	3,095	3,277	3,330	(NA)	2,333	3,025	3,226	3,415
Hispanic <sup>1</sup> .....	3,996	6,767	8,577	9,305	9,585	3,617	5,903	7,478	7,744	8,055
White, not Hispanic origin .....	65,564	69,987	70,754	71,084	71,150	67,084	72,939	73,506	73,445	73,709
MEDIAN INCOME IN CONSTANT (1997) DOLLARS										
All races .....	<b>24,436</b>	<b>24,920</b>	<b>23,761</b>	<b>24,381</b>	<b>25,212</b>	<b>9,595</b>	<b>12,366</b>	<b>12,775</b>	<b>13,109</b>	<b>13,703</b>
White .....	25,992	25,997	25,165	25,521	26,115	9,648	12,669	12,971	13,258	13,792
Black .....	15,619	15,802	16,857	16,869	18,096	8,932	10,227	11,544	12,042	13,048
Asian and Pacific Islander .....	(NA)	23,816	23,340	23,190	25,046	(NA)	13,614	13,546	14,970	14,312
Hispanic .....	18,837	16,541	15,629	15,791	16,216	8,591	9,249	9,403	9,702	10,260
White, not Hispanic origin .....	26,680	26,964	26,835	26,893	27,559	9,712	12,993	13,488	13,824	14,389

NA Not available. <sup>1</sup> Persons of Hispanic origin may be of any race.

## No. 758. Average Earnings of Year-Round, Full-Time Workers, by Educational Attainment: 1997

[In dollars. For persons 18 years old and over as of March 1998]

Age and sex	High school				College		
	All workers	Less than 9th grade	9th to 12th grade (no diploma)	High school graduate (includes equivalency)	Some college, no degree	Associate degree	Bachelor's degree or more
<b>Male, total .....</b>	<b>43,709</b>	<b>22,746</b>	<b>27,638</b>	<b>32,611</b>	<b>39,367</b>	<b>40,465</b>	<b>66,393</b>
18 to 24 years old .....	20,294	13,377	15,576	19,470	21,945	23,297	28,498
25 to 34 years old .....	34,807	17,714	24,517	28,772	32,354	34,670	48,688
35 to 44 years old .....	45,780	24,304	26,285	34,790	40,919	42,968	67,652
45 to 54 years old .....	52,429	23,261	35,163	38,340	45,568	44,431	74,985
55 to 64 years old .....	55,702	28,510	36,561	38,179	55,987	44,129	86,816
65 years old and over .....	51,148	33,425	32,911	30,549	54,905	(B)	68,470
<b>Female, total .....</b>	<b>29,261</b>	<b>14,957</b>	<b>18,594</b>	<b>22,656</b>	<b>26,562</b>	<b>29,776</b>	<b>41,626</b>
18 to 24 years old .....	17,510	(B)	13,915	15,727	15,506	19,894	26,297
25 to 34 years old .....	27,805	13,526	18,814	21,289	24,127	25,431	37,321
35 to 44 years old .....	31,273	13,820	19,409	23,011	28,561	31,090	46,154
45 to 54 years old .....	32,524	15,419	18,430	24,624	31,350	35,932	45,105
55 to 64 years old .....	28,876	16,826	19,317	25,243	29,535	30,773	40,203
65 years old and over .....	27,567	(B)	(B)	22,523	27,596	(B)	36,825

B Base figure too small to meet statistical standards for reliability of derived figure.

## No. 759. Per Capita Money Income in Current and Constant (1997) Dollars, by Race and Hispanic Origin: 1970 to 1997

[In dollars. Constant dollars based on CPI-U-X1 deflator. As of March of following year]

Year	Current dollars				Constant (1997) dollars			
	All races <sup>1</sup>	White	Black	Asian, Pacific Islander	All races <sup>1</sup>	White	Black	Asian, Pacific Islander
1970 .....	3,177	3,354	1,869	(NA)	(NA)	12,346	13,034	7,263
1980 .....	7,787	8,233	4,804	(NA)	4,865	15,186	16,056	9,369
1985 <sup>3</sup> .....	11,013	11,671	6,840	(NA)	6,613	16,427	17,409	(NA)
1990 .....	14,387	15,265	9,017	(NA)	8,424	17,667	18,745	11,073
1991 .....	14,617	15,510	9,170	(NA)	8,662	17,225	18,277	10,806
1992 <sup>4</sup> .....	14,847	15,785	9,239	(NA)	8,591	16,985	18,058	10,569
1993 .....	15,777	16,800	9,863	15,691	8,830	17,524	18,660	10,955
1994 .....	16,555	17,611	10,650	16,902	9,435	17,929	19,073	11,534
1995 .....	17,227	18,304	10,982	16,567	9,300	18,143	19,277	11,566
1996 .....	18,136	19,181	11,899	17,921	10,048	18,552	19,621	12,172
1997 .....	19,241	20,425	12,351	18,226	10,773	19,241	20,425	12,351

NA Not available. <sup>1</sup> Includes other races not shown separately. <sup>2</sup> Persons of Hispanic origin may be of any race.

<sup>3</sup> Beginning 1985, data based on revised Hispanic population controls. <sup>4</sup> Based on 1990 population controls.

Source of Tables 757-759: U.S. Census Bureau, *Current Population Reports*, P60-200; and Internet site, <<http://www.census.gov/hhes/income/histinc/index.html>> (accessed 15 March 1999).

## No. 760. Persons Below Poverty Level and Below 125 Percent of Poverty Level: 1960 to 1997

[Persons as of **March of the following year**. Based on Current Population Survey; see text, Section 1, Population, and text, this section, and Appendix III]

Year	Number below poverty level (1,000)				Percent below poverty level				Below 125 percent of poverty level			
	All races <sup>1</sup>	White	Black	Asian and Pacific Islander	Hispanic <sup>2</sup>	All races <sup>1</sup>	White	Black	Asian and Pacific Islander	Hispanic <sup>2</sup>	Number (1,000)	Percent of total population
1960 . . . . .	39,851	28,309	(NA)	(NA)	(NA)	22.2	17.8	(NA)	(NA)	(NA)	54,560	30.4
1970 . . . . .	25,420	17,484	7,548	(NA)	(NA)	12.6	9.9	33.5	(NA)	(NA)	35,624	17.6
1975 . . . . .	25,877	17,770	7,545	(NA)	2,991	12.3	9.7	31.3	(NA)	23.0	37,182	17.6
1976 . . . . .	24,975	16,713	7,595	(NA)	2,783	11.8	9.1	31.1	(NA)	26.9	35,509	16.7
1977 . . . . .	24,720	16,416	7,726	(NA)	2,700	11.6	8.9	31.3	(NA)	24.7	35,659	16.7
1978 . . . . .	24,497	16,259	7,625	(NA)	2,607	11.4	8.7	30.6	(NA)	22.4	34,155	15.8
1979 <sup>3</sup> . . . . .	26,072	17,214	8,050	(NA)	2,921	11.7	9.0	31.0	(NA)	21.6	36,616	16.4
1980 . . . . .	29,272	19,699	8,579	(NA)	3,491	13.0	10.2	32.5	(NA)	21.8	40,658	18.1
1981 . . . . .	31,822	21,553	9,173	(NA)	3,713	14.0	11.1	34.2	(NA)	25.7	43,748	19.3
1982 . . . . .	34,398	23,517	9,697	(NA)	4,301	15.0	12.0	35.6	(NA)	26.5	46,520	20.3
1983 <sup>4</sup> . . . . .	35,303	23,984	9,882	(NA)	4,633	15.2	12.1	35.7	(NA)	29.9	47,150	20.3
1984 . . . . .	33,700	22,955	9,490	(NA)	4,806	14.4	11.5	33.8	(NA)	28.0	45,288	19.4
1985 . . . . .	33,064	22,860	8,926	(NA)	5,236	14.0	11.4	31.3	(NA)	28.4	44,166	18.7
1986 . . . . .	32,370	22,183	8,983	(NA)	5,117	13.6	11.0	31.1	(NA)	29.0	43,486	18.2
1987 <sup>5</sup> . . . . .	32,221	21,195	9,520	1,021	5,422	13.4	10.4	32.4	16.1	27.3	43,032	17.9
1988 . . . . .	31,745	20,715	9,356	1,117	5,357	13.0	10.1	31.3	17.3	28.0	42,551	17.5
1989 . . . . .	31,528	20,785	9,302	939	5,430	12.8	10.0	30.7	14.1	26.7	42,653	17.3
1990 . . . . .	33,585	22,326	9,837	858	6,006	13.5	10.7	31.9	12.2	26.2	44,837	18.0
1991 . . . . .	35,708	23,747	10,242	996	6,339	14.2	11.3	32.7	13.8	28.1	47,527	18.9
1992 <sup>6</sup> . . . . .	38,014	25,259	10,827	985	7,592	14.8	11.9	33.4	12.7	29.6	50,592	19.7
1993 . . . . .	39,265	26,226	10,877	1,134	8,126	15.1	12.2	33.1	15.3	30.6	51,801	20.0
1994 . . . . .	38,059	25,379	10,196	974	8,416	14.5	11.7	30.6	14.6	30.7	50,401	19.3
1995 . . . . .	36,425	24,423	9,872	1,411	8,574	13.8	11.2	29.3	14.6	30.3	48,761	18.5
1996 . . . . .	36,529	24,650	9,694	1,454	8,697	13.7	11.2	28.4	14.5	29.4	49,310	18.5
1997 . . . . .	35,574	24,396	9,116	1,468	8,308	13.3	11.0	26.5	14.0	27.1	47,853	17.8

NA Not available. <sup>1</sup> Includes other races not shown separately.

<sup>2</sup> Persons of Hispanic origin may be of any race.

<sup>3</sup> Population controls based on 1980 census; see text, this section, and text, Section 1, Population. <sup>4</sup> Beginning 1983, data based on revised Hispanic population controls and not directly comparable with prior years. <sup>5</sup> Beginning 1987, data based on revised processing procedures and not directly comparable with prior years. <sup>6</sup> Beginning 1992, based on 1990 population controls.

Source: U.S. Census Bureau, *Current Population Reports*, P60-201.

## No. 761. Children Below Poverty Level, by Race and Hispanic Origin: 1960 to 1997

[Persons as of **March of the following year**. Covers only related children in families under 18 years old. Based on Current Population Survey; see text, Section 1, Population, and text, this section, and Appendix III]

Year	Number below poverty level (1,000)				Percent below poverty level			
	All races <sup>1</sup>	White	Black	Hispanic <sup>2</sup>	All races <sup>1</sup>	White	Black	Hispanic <sup>2</sup>
1960 . . . . .	17,288	11,229	(NA)	(NA)	26.5	20.0	(NA)	(NA)
1970 . . . . .	10,235	6,138	3,922	(NA)	14.9	10.5	41.5	(NA)
1980 . . . . .	11,114	6,817	3,906	1,718	17.9	13.4	42.1	33.0
1981 . . . . .	12,068	7,429	4,170	1,874	19.5	14.7	44.9	35.4
1982 . . . . .	13,139	8,282	4,388	2,117	21.3	16.5	47.3	38.9
1983 <sup>3</sup> . . . . .	13,427	8,534	4,273	2,251	21.8	17.0	46.2	37.7
1984 . . . . .	12,929	8,086	4,320	2,317	21.0	16.1	46.2	38.7
1985 . . . . .	12,483	7,838	4,057	2,512	20.1	15.6	43.1	39.6
1986 . . . . .	12,257	7,714	4,037	2,413	19.8	15.3	42.7	37.1
1987 <sup>4</sup> . . . . .	12,275	7,398	4,234	2,606	19.7	14.7	44.4	38.9
1988 . . . . .	11,935	7,095	4,148	2,576	19.0	14.0	42.8	37.3
1989 . . . . .	12,001	7,164	4,257	2,496	19.0	14.1	43.2	35.5
1990 . . . . .	12,715	7,696	4,412	2,750	19.9	15.1	44.2	37.7
1991 . . . . .	13,658	8,316	4,637	2,977	21.1	16.1	45.6	39.8
1992 <sup>5</sup> . . . . .	14,521	8,752	5,015	3,440	21.6	16.5	46.3	39.0
1993 . . . . .	14,961	9,123	5,030	3,666	22.0	17.0	45.9	39.9
1994 . . . . .	14,610	8,826	4,787	3,956	21.2	16.3	43.3	41.1
1995 . . . . .	13,999	8,474	4,644	3,938	20.2	15.5	41.5	39.3
1996 . . . . .	13,764	8,488	4,411	4,090	19.8	15.5	39.5	39.9
1997 . . . . .	13,422	8,441	4,116	3,865	19.2	15.4	36.8	36.4

NA Not available. <sup>1</sup> Includes other races not shown separately.

<sup>2</sup> Persons of Hispanic origin may be of any race.

<sup>3</sup> Beginning 1983, data based on revised Hispanic population controls and not directly comparable with prior years. <sup>4</sup> Beginning 1987, data based on revised processing procedures and not directly comparable with prior years. <sup>5</sup> Beginning 1992, based on 1990 population controls.

Source: U.S. Census Bureau, *Current Population Reports*, P60-201.

## No. 762. Weighted Average Poverty Thresholds: 1980 to 1997

[Official poverty thresholds; see text, this section]

Size of unit	1980 <sup>1</sup>	1990	1991	1992	1993	1994	1995	1996	1997
One person (unrelated individual)	\$4,190	\$6,652	\$6,932	\$7,143	\$7,363	\$7,547	\$7,763	7,995	8,183
Under 65 years	4,290	6,800	7,086	7,299	\$7,518	7,710	7,929	8,163	8,350
65 years and over	3,949	6,268	6,532	6,729	6,930	7,108	7,309	7,525	7,698
Two persons	5,363	8,509	8,865	9,137	9,414	9,661	9,933	10,233	10,473
Householder under 65 years	5,537	8,794	9,165	9,443	9,728	9,976	10,259	10,564	10,805
Householder 65 years and over	4,983	7,905	8,241	8,487	8,740	8,967	9,219	9,491	9,712
Three persons	6,565	10,419	10,860	11,186	11,522	11,821	12,158	12,516	12,802
Four persons	8,414	13,359	13,924	14,335	14,763	15,141	15,569	16,036	16,400
Five persons	9,966	15,792	16,456	16,952	17,449	17,900	18,408	18,952	19,380
Six persons	11,269	17,839	18,587	19,137	19,718	20,235	20,804	21,389	21,886
Seven persons	12,761	20,241	21,058	21,594	22,383	22,923	23,552	24,268	24,802
Eight persons	14,199	22,582	23,582	24,053	24,838	25,427	26,237	27,091	27,593
Nine or more persons	16,896	26,848	27,942	28,745	29,529	30,300	31,280	31,971	32,566

<sup>1</sup> Poverty levels for nonfarm families.

Source: U.S. Census Bureau, *Current Population Reports*, P60-201; and <<http://www.census.gov/hhes/poverty/histpov/hstpov1.html>> (accessed 15 March 1999).

## No. 763. Persons Below Poverty Level, by Selected Characteristics: 1997

[Persons as of **March 1998**. Based on Current Population Survey; see text, Section 1, Population, and text, this section, and Appendix III. For composition of regions, see map, inside front cover]

Age and region	Number below poverty level (1,000)				Percent below poverty level			
	All races <sup>1</sup>	White	Black	Hispanic <sup>2</sup>	All races <sup>1</sup>	White	Black	Hispanic <sup>2</sup>
<b>Total</b>	<b>35,574</b>	<b>24,396</b>	<b>9,116</b>	<b>8,308</b>	<b>13.3</b>	<b>11.0</b>	<b>26.5</b>	<b>27.1</b>
Under 18 years old	14,113	8,990	4,225	3,972	19.9	16.1	37.2	36.8
18 to 24 years old	4,416	3,131	1,041	979	17.5	15.5	28.0	25.8
25 to 34 years old	4,759	3,327	1,106	1,201	12.1	10.5	20.9	21.9
35 to 44 years old	4,251	2,928	1,063	992	9.6	8.0	19.3	21.5
45 to 54 years old	2,439	1,817	489	427	7.2	6.3	13.3	15.8
55 to 59 years old	1,092	778	270	191	9.0	7.4	22.2	20.5
60 to 64 years old	1,127	857	222	161	11.2	9.9	22.1	22.9
65 years old and over	3,376	2,569	700	384	10.5	9.0	26.0	23.8
65 to 74 years old	1,641	1,198	383	214	9.2	7.6	23.8	21.1
75 years old and over	1,735	1,370	316	170	12.2	10.7	29.3	28.2
Northeast	6,474	4,373	1,788	1,533	12.6	10.2	28.5	31.8
Midwest	6,493	4,546	1,696	532	10.4	8.3	27.4	23.4
South	13,748	8,473	4,895	2,500	14.6	11.7	25.7	25.3
West	8,858	7,004	738	3,744	14.6	13.8	24.9	27.4

<sup>1</sup> Includes other races not shown separately. <sup>2</sup> Persons of Hispanic origin may be of any race.

Source: U.S. Census Bureau, *Current Population Reports*, P60-201; and unpublished data.

## No. 764. Persons 65 Years Old and Over Below Poverty Level: 1980 to 1997

[Persons as of **March of following year**. Based on the Current Population Survey, see text, Section 1, Population, and text, this section, and Appendix III]

Characteristic	Number below poverty level (1,000)					Percent below poverty level				
	1980	1990	1995	1996	1997	1980	1990	1995	1996	1997
<b>Total</b>	<b>3,871</b>	<b>3,658</b>	<b>3,318</b>	<b>3,428</b>	<b>3,376</b>	<b>15.7</b>	<b>12.2</b>	<b>10.5</b>	<b>10.8</b>	<b>10.5</b>
White	3,042	2,707	2,572	2,667	2,569	13.6	10.1	9.0	9.4	9.0
Black	783	860	629	661	700	38.1	33.8	25.4	25.3	26.0
Asian and Pacific Islander	(NA)	62	89	63	87	(NA)	12.1	14.3	9.7	12.3
Hispanic <sup>1</sup>	179	245	342	370	384	30.8	22.5	23.5	24.4	23.8
In families	(NA)	1,172	1,058	1,190	1,143	(NA)	5.8	5.0	5.6	5.3
Unrelated individuals	(NA)	2,479	2,260	2,237	2,233	(NA)	24.7	21.4	20.9	21.0

NA Not available. <sup>1</sup> Persons of Hispanic origin may be of any race.

Source: U.S. Census Bureau, *Current Population Reports*, P60-201; and earlier reports.

## No. 765. Persons Below Poverty Level, by State: 1980 to 1997

[Based on the Current Population Survey; see text, Section 1, Population, and text, this section, and Appendix III. The CPS is designed to collect reliable data on income primarily at the national level and secondarily at the regional level. When the income data are tabulated by state, the estimates are considered less reliable and, therefore, particular caution should be used when trying to interpret the results; for additional detail, see source]

State	Number below poverty level (1,000)					Percent below poverty level				
	1980	1990 <sup>1</sup>	1995	1996	1997	1980	1990 <sup>1</sup>	1995	1996	1997
<b>United States . . . . .</b>	<b>29,272</b>	<b>33,585</b>	<b>36,425</b>	<b>36,529</b>	<b>35,574</b>	<b>13.0</b>	<b>13.5</b>	<b>13.8</b>	<b>13.7</b>	<b>13.3</b>
Alabama . . . . .	810	779	882	595	665	21.2	19.2	20.1	14.0	15.7
Alaska . . . . .	36	57	45	54	56	9.6	11.4	7.1	8.2	8.8
Arizona . . . . .	354	484	700	980	797	12.8	13.7	16.1	20.5	17.2
Arkansas . . . . .	484	472	376	449	515	21.5	19.6	14.9	17.2	19.7
California . . . . .	2,619	4,128	5,342	5,472	5,459	11.0	13.9	16.7	16.9	16.6
Colorado . . . . .	247	461	335	412	320	8.6	13.7	8.8	10.6	8.2
Connecticut . . . . .	255	196	318	392	282	8.3	6.0	9.7	11.7	8.6
Delaware . . . . .	68	48	74	63	72	11.8	6.9	10.3	8.6	9.6
District of Columbia . . . . .	131	120	122	130	113	20.9	21.1	22.2	24.1	21.8
Florida . . . . .	1,692	1,896	2,321	2,037	2,056	16.7	14.4	16.2	14.2	14.3
Georgia . . . . .	727	1,001	878	1,097	1,109	13.9	15.8	12.1	14.8	14.5
Hawaii . . . . .	81	121	122	142	164	8.5	11.0	10.3	12.1	13.9
Idaho . . . . .	138	157	167	140	183	14.7	14.9	14.5	11.9	14.7
Illinois . . . . .	1,386	1,606	1,459	1,429	1,349	12.3	13.7	12.4	12.1	11.2
Indiana . . . . .	645	714	545	428	515	11.8	13.0	9.6	7.5	8.8
Iowa . . . . .	311	289	352	279	270	10.8	10.4	12.2	9.6	9.6
Kansas . . . . .	215	259	273	287	250	9.4	10.3	10.8	11.2	9.7
Kentucky . . . . .	701	628	572	658	623	19.3	17.3	14.7	17.0	15.9
Louisiana . . . . .	868	952	849	873	691	20.3	23.6	19.7	20.5	16.3
Maine . . . . .	158	162	138	135	124	14.6	13.1	11.2	11.2	10.1
Maryland . . . . .	389	468	520	522	422	9.5	9.9	10.1	10.3	8.4
Massachusetts . . . . .	542	626	665	622	732	9.5	10.7	11.0	10.1	12.2
Michigan . . . . .	1,194	1,315	1,174	1,068	1,006	12.9	14.3	12.2	11.2	10.3
Minnesota . . . . .	342	524	427	458	457	8.7	12.0	9.2	9.8	9.6
Mississippi . . . . .	591	684	630	575	455	24.3	25.7	23.5	20.6	16.7
Missouri . . . . .	625	700	484	500	627	13.0	13.4	9.4	9.5	11.8
Montana . . . . .	102	134	133	155	139	13.2	16.3	15.3	17.0	15.6
Nebraska . . . . .	199	167	159	169	163	13.0	10.3	9.6	10.2	9.8
Nevada . . . . .	70	119	173	133	190	8.3	9.8	11.1	8.1	11.0
New Hampshire . . . . .	63	68	60	73	109	7.0	6.3	5.3	6.4	9.1
New Jersey . . . . .	659	711	617	726	737	9.0	9.2	7.8	9.2	9.3
New Mexico . . . . .	268	319	457	472	387	20.6	20.9	25.3	25.5	21.2
New York . . . . .	2,391	2,571	3,020	3,058	2,979	13.8	14.3	16.5	16.7	16.5
North Carolina . . . . .	877	829	877	885	839	15.0	13.0	12.6	12.2	11.4
North Dakota . . . . .	99	87	76	69	87	15.5	13.7	12.0	11.0	13.6
Ohio . . . . .	1,046	1,256	1,285	1,424	1,231	9.8	11.5	11.5	12.7	11.0
Oklahoma . . . . .	406	481	548	556	456	13.9	15.6	17.1	16.6	13.7
Oregon . . . . .	309	267	360	382	382	11.5	9.2	11.2	11.8	11.6
Pennsylvania . . . . .	1,142	1,328	1,464	1,374	1,337	9.8	11.0	12.2	11.6	11.2
Rhode Island . . . . .	97	71	102	104	120	10.7	7.5	10.6	11.0	12.7
South Carolina . . . . .	534	548	744	482	500	16.8	16.2	19.9	13.0	13.1
South Dakota . . . . .	127	93	103	82	117	18.8	13.3	14.5	11.8	16.5
Tennessee . . . . .	884	833	846	878	791	19.6	16.9	15.5	15.9	14.3
Texas . . . . .	2,247	2,684	3,270	3,180	3,297	15.7	15.9	17.4	16.6	16.7
Utah . . . . .	148	143	168	153	185	10.0	8.2	8.4	7.7	8.9
Vermont . . . . .	62	61	61	74	54	12.0	10.9	10.3	12.6	9.3
Virginia . . . . .	647	705	648	795	858	12.4	11.1	10.2	12.3	12.7
Washington . . . . .	538	434	677	666	529	12.7	8.9	12.5	11.9	9.2
West Virginia . . . . .	297	328	300	323	286	15.2	18.1	16.7	18.5	16.4
Wisconsin . . . . .	403	448	449	460	422	8.5	9.3	8.5	8.8	8.2
Wyoming . . . . .	49	51	59	58	66	10.4	11.0	12.2	11.9	13.5

<sup>1</sup> Beginning 1990, data based on revised processing procedures and not directly comparable with prior years.

Source: U.S. Census Bureau, *Current Population Reports*, P60-201, and <<http://www.census.gov/hhes/poverty/histpov/hstpov21.html>> (accessed 15 March 1999).

## No. 766. Persons Below Poverty Level, by Race and Family Status: 1990 to 1997

Race and family status	Number below poverty level (mil.)					Percent below poverty level				
	1990	1994	1995	1996	1997	1990	1994	1995	1996	1997
All persons <sup>1</sup> .....	<b>33.6</b>	<b>38.1</b>	<b>36.4</b>	<b>36.5</b>	<b>35.6</b>	<b>13.5</b>	<b>14.5</b>	<b>13.8</b>	<b>13.7</b>	<b>13.3</b>
In families .....	25.2	29.0	27.5	27.4	26.2	12.0	13.1	12.3	12.2	11.6
Householder .....	7.1	8.1	7.5	7.7	7.3	10.7	11.6	10.8	11.0	10.3
Related children under 18 years .....	12.7	14.6	14.0	13.8	13.4	19.9	21.2	20.2	19.8	19.2
Unrelated individuals .....	7.4	8.3	8.2	8.5	8.7	20.7	21.5	20.9	20.8	20.8
Male .....	2.9	3.3	3.4	3.3	3.4	16.9	17.8	18.0	17.0	17.4
Female .....	4.6	5.0	4.9	5.1	5.2	24.0	24.9	23.5	24.2	24.0
In families with female householder, no spouse present .....	12.6	14.4	14.2	13.8	13.5	37.2	38.6	36.5	35.8	35.1
Householder .....	3.8	4.2	4.1	4.2	4.0	33.4	34.6	32.4	32.6	31.6
Related children under 18 years .....	7.4	8.4	8.4	8.0	7.9	53.4	52.9	50.3	49.3	49.0
White <sup>1</sup> .....	<b>22.3</b>	<b>25.4</b>	<b>24.4</b>	<b>24.7</b>	<b>24.4</b>	<b>10.7</b>	<b>11.7</b>	<b>11.2</b>	<b>11.2</b>	<b>11.0</b>
In families .....	15.9	18.5	17.6	17.6	17.3	9.0	10.1	9.6	9.6	9.3
Householder .....	4.6	5.3	5.0	5.1	5.0	8.1	9.1	8.5	8.6	8.4
Related children under 18 years .....	7.7	8.8	8.5	8.5	8.4	15.1	16.3	15.5	15.5	15.4
Unrelated individuals .....	5.7	6.3	6.3	6.5	6.6	18.6	19.3	19.0	18.9	18.9
Black <sup>1</sup> .....	<b>9.8</b>	<b>10.2</b>	<b>9.9</b>	<b>9.7</b>	<b>9.1</b>	<b>31.9</b>	<b>30.6</b>	<b>29.3</b>	<b>28.4</b>	<b>26.5</b>
In families .....	8.2	8.4	8.2	8.0	7.4	31.0	29.6	28.5	27.6	25.5
Householder .....	2.2	2.2	2.1	2.2	2.0	29.3	27.3	26.4	26.1	23.6
Related children under 18 years .....	4.4	4.8	4.6	4.4	4.1	44.2	43.3	41.5	39.5	36.8
Unrelated individuals .....	1.5	1.6	1.6	1.6	1.6	35.1	34.8	32.6	32.2	31.0

<sup>1</sup> Includes other races and members of unrelated subfamilies not shown separately.

Source: U.S. Census Bureau, *Current Population Reports*, P60-201; and earlier reports.

## No. 767. Monthly Measures of Poverty Status, by Selected Characteristics: 1993-94 Period

[Covers 2-year calendar period. Based on Survey of Income and Program Participation, see text, this section]

Characteristic	Persons poor in an average month of 1994		Persons poor 2 or more months of 1994		Persons poor all 24 months of 1993-94		Median duration of poverty spells (months)
	Number (1,000)	Percent	Number (1,000)	Percent	Number (1,000)	Percent	
Total <sup>1</sup> .....	<b>40,009</b>	<b>15.4</b>	<b>54,800</b>	<b>21.4</b>	<b>13,105</b>	<b>5.3</b>	<b>4.5</b>
Under 18 years old .....	17,169	24.5	22,529	32.4	6,489	9.4	5.3
18 to 64 years old .....	19,652	12.3	28,317	18.1	5,156	3.4	4.0
65 years old and over .....	3,188	10.2	3,954	13.5	1,459	5.4	6.7
White .....	27,543	12.7	38,861	18.3	7,793	3.8	4.2
Black .....	10,304	31.2	13,059	40.2	4,461	14.1	6.8
Hispanic origin <sup>2</sup> .....	8,555	31.4	10,940	41.8	3,262	13.5	5.0
Region: <sup>3</sup>							
Northeast .....	7,303	14.1	9,892	19.3	2,822	5.5	4.4
Midwest .....	8,740	13.2	12,069	18.4	2,571	4.0	3.9
South .....	14,701	16.8	20,044	23.3	5,085	6.1	5.6
West .....	9,265	16.8	12,795	24.3	2,628	5.2	4.4
Educational attainment: <sup>4</sup>							
Less than 4 years of high school .....	9,507	24.8	12,221	33.0	3,736	10.5	6.4
High school graduate, no college .....	8,263	11.6	11,973	17.3	2,120	3.1	4.0
One or more years of college .....	5,071	6.3	8,077	10.1	759	1.0	3.7
Disability status: <sup>5</sup>							
With a work disability .....	7,059	21.6	8,991	29.8	2,519	8.6	5.8
With no work disability .....	15,539	10.5	23,445	15.9	3,444	2.4	4.0

<sup>1</sup> Includes other characteristics not shown separately. <sup>2</sup> Persons of Hispanic origin may be of any race. <sup>3</sup> For composition of regions, see map, inside front cover. <sup>4</sup> Persons 18 years old and over. <sup>5</sup> Persons 15 to 69 years old.

Source: U.S. Census Bureau, unpublished data from the Survey of Income and Program Participation.

## No. 768. Families Below Poverty Level and Below 125 Percent of Poverty Level: 1960 to 1997

[Families as of March of the following year. Based on Current Population Survey, see text, Section 1, Population, and text, this section, and Appendix III]

Year	Number below poverty level (1,000)				Percent below poverty level				Below 125 percent of poverty level	
	All races <sup>1</sup>	White	Black	Hispanic <sup>2</sup>	All races <sup>1</sup>	White	Black	Hispanic <sup>2</sup>	Number (1,000)	Percent
1960 . . . . .	8,243	6,115	(NA)	(NA)	18.1	14.9	(NA)	(NA)	11,525	25.4
1970 . . . . .	5,260	3,708	1,481	(NA)	10.1	8.0	29.5	(NA)	7,516	14.4
1975 . . . . .	5,450	3,838	1,513	627	9.7	7.7	27.1	25.1	7,974	14.2
1976 . . . . .	5,311	3,560	1,617	598	9.4	7.1	27.9	23.1	7,647	13.5
1977 . . . . .	5,311	3,540	1,637	591	9.3	7.0	28.2	21.4	7,713	13.5
1978 . . . . .	5,280	3,523	1,622	559	9.1	6.9	27.5	20.4	7,417	12.8
1979 <sup>3</sup> . . . . .	5,461	3,581	1,722	614	9.2	6.9	27.8	20.3	7,784	13.1
1980 . . . . .	6,217	4,195	1,826	751	10.3	8.0	28.9	23.2	8,764	14.5
1981 . . . . .	6,851	4,670	1,972	792	11.2	8.8	30.8	24.0	9,568	15.7
1982 . . . . .	7,512	5,118	2,158	916	12.2	9.6	33.0	27.2	10,279	16.7
1983 <sup>4</sup> . . . . .	7,647	5,220	2,161	981	12.3	9.7	32.3	25.9	10,358	16.7
1984 . . . . .	7,277	4,925	2,094	991	11.6	9.1	30.9	25.2	9,901	15.8
1985 . . . . .	7,223	4,983	1,983	1,074	11.4	9.1	28.7	25.5	9,753	15.3
1986 . . . . .	7,023	4,811	1,987	1,085	10.9	8.6	28.0	24.7	9,476	14.7
1987 <sup>5</sup> . . . . .	7,005	4,567	2,117	1,168	10.7	8.1	29.4	25.5	9,338	14.3
1988 . . . . .	6,874	4,471	2,089	1,141	10.4	7.9	28.2	23.7	9,284	14.1
1989 . . . . .	6,784	4,409	2,077	1,133	10.3	7.8	27.8	23.4	9,267	14.0
1990 . . . . .	7,098	4,622	2,193	1,244	10.7	8.1	29.3	25.0	9,564	14.4
1991 . . . . .	7,712	5,022	2,343	1,372	11.5	8.8	30.4	26.5	10,244	15.3
1992 <sup>6</sup> . . . . .	8,144	5,255	2,484	1,529	11.9	9.1	31.1	26.7	10,959	16.1
1993 . . . . .	8,393	5,452	2,499	1,625	12.3	9.4	31.3	27.3	11,203	16.4
1994 . . . . .	8,053	5,312	2,212	1,724	11.6	9.1	27.3	27.8	10,771	15.5
1995 . . . . .	7,532	4,994	2,127	1,695	10.8	8.5	26.4	27.0	10,223	14.7
1996 . . . . .	7,708	5,059	2,206	1,748	11.0	8.6	26.1	26.4	10,476	14.9
1997 . . . . .	7,324	4,990	1,985	1,721	10.3	8.4	23.6	24.7	10,032	14.2

NA Not available. <sup>1</sup> Includes other races not shown separately. <sup>2</sup> Persons of Hispanic origin may be of any race.

<sup>3</sup> Population controls based on 1980 census; see text, this section. <sup>4</sup> Beginning 1983, data based on revised Hispanic population controls and not directly comparable with prior years. <sup>5</sup> Beginning 1987, data based on revised processing procedures and not directly comparable with prior years. <sup>6</sup> Beginning 1992, based on 1990 population controls.

Source: U.S. Census Bureau, *Current Population Reports*, P60-201.

## No. 769. Families Below Poverty Level, by Selected Characteristics: 1997

Characteristic	Number below poverty level (1,000)				Percent below poverty level			
	All races <sup>1</sup>	White	Black	Hispanic <sup>2</sup>	All races <sup>1</sup>	White	Black	Hispanic <sup>2</sup>
Total . . . . .	7,324	4,990	1,985	1,721	10.3	8.4	23.6	24.7
Age of householder:								
15 to 24 years old . . . . .	897	580	299	213	31.0	26.5	49.6	35.8
25 to 34 years old . . . . .	2,204	1,496	603	540	16.2	13.6	29.4	27.8
35 to 44 years old . . . . .	1,982	1,323	557	522	10.5	8.5	23.7	26.1
45 to 54 years old . . . . .	849	620	176	208	5.8	5.0	11.1	17.8
55 to 64 years old . . . . .	658	485	138	121	7.0	6.0	16.0	17.9
65 years old and over . . . . .	678	457	193	99	6.0	4.5	21.1	18.1
Education of householder: <sup>3</sup>								
No high school diploma . . . . .	2,713	1,903	674	993	24.1	21.0	37.9	35.1
High school diploma, no college . . . . .	2,179	1,454	636	285	9.9	7.8	22.8	17.7
Some college, less than Bachelor's degree . . . . .	1,136	785	301	160	6.6	5.4	14.1	13.1
Bachelor's degree or more . . . . .	344	240	55	53	2.0	1.6	5.2	7.8
Work experience of householder:								
Total <sup>4</sup> . . . . .	6,640	4,532	1,787	1,621	11.1	9.2	23.9	25.3
Worked during year . . . . .	3,864	2,677	1,011	940	7.5	6.2	16.4	17.9
Year-round, full-time . . . . .	1,279	944	273	422	3.3	2.9	6.3	11.2
Not year-round, full-time . . . . .	2,584	1,734	738	518	21.1	17.5	40.9	35.4
Did not work . . . . .	2,776	1,855	776	681	34.3	29.0	58.8	58.4

<sup>1</sup> Includes other races not shown separately. <sup>2</sup> Hispanic persons may be of any race. <sup>3</sup> Householder 25 years old and over. <sup>4</sup> Persons 16 years old and over.

Source: U.S. Census Bureau, *Current Population Reports*, P60-201.

## No. 770. Persons Below Poverty Level, by Definition of Income: 1997

[Persons as of March 1998. For explanation of income definitions, see text, this section]

Definition number	Definition	Number below poverty level (1,000)				Percent below poverty level			
		All races <sup>1</sup>	White	Black	Hispanic <sup>2</sup>	All races <sup>1</sup>	White	Black	Hispanic <sup>2</sup>
	All persons . . . . .	268,480	221,200	34,458	30,637	(X)	(X)	(X)	(X)
INCOME BEFORE TAXES									
1	Money income excluding capital gains <sup>3</sup> . . . . .	35,574	24,396	9,116	8,308	13.3	11.0	26.5	27.1
2	Definition 1 less government money transfers . . . . .	56,390	41,794	12,027	9,894	21.0	18.9	34.9	32.3
3	Definition 2 plus capital gains . . . . .	56,161	41,620	11,977	9,855	20.9	18.8	34.8	32.2
4	Definition 3 plus health insurance supplements to wage or salary income <sup>4</sup> . . . . .	54,573	40,500	11,600	9,472	20.3	18.3	33.7	30.9
INCOME AFTER TAXES									
5	Definition 4 less Social Security payroll taxes . . . . .	57,138	42,315	12,194	10,103	21.3	17.7	35.4	33.0
6	Definition 5 less Federal income taxes (excluding EITC) <sup>5</sup> . . . . .	57,520	42,582	12,276	10,202	21.4	17.8	35.6	33.3
7	Definition 6 plus EITC <sup>6</sup> . . . . .	53,601	39,800	11,337	9,038	20.0	16.7	32.9	29.5
8	Definition 7 less state income taxes . . . . .	54,036	40,132	11,398	9,076	20.1	16.8	33.1	29.6
9	Definition 8 plus nonmeans-tested government cash transfers <sup>6</sup> . . . . .	35,849	24,266	9,418	7,950	13.4	10.3	27.3	25.9
10	Definition 9 plus value of Medicare . . . . .	34,748	23,503	9,120	7,801	12.9	10.6	26.5	25.5
11	Definition 10 plus value of regular-price school lunches . . . . .	34,748	23,503	9,120	7,801	12.9	10.6	26.5	25.5
12	Definition 11 plus means-tested government cash transfers <sup>7</sup> . . . . .	32,113	21,901	8,267	7,336	12.0	9.9	24.0	23.9
13	Definition 12 plus value of Medicaid . . . . .	30,119	20,624	7,719	6,803	11.2	9.3	22.4	22.2
14	Definition 13 plus means-tested government noncash transfers <sup>8</sup> . . . . .	26,940	18,680	6,648	6,018	10.0	8.4	19.3	19.6
15	Definition 14 plus net imputed return on equity in own home <sup>9</sup> . . . . .	24,659	16,902	6,200	5,676	9.2	7.6	18.0	18.5

X Not applicable. <sup>1</sup> Includes other races not shown separately. <sup>2</sup> Persons of Hispanic origin may be of any race. <sup>3</sup> Official definition based on income before taxes and includes government cash transfers. <sup>4</sup> Employer contributions to the health insurance plans of employees. <sup>5</sup> Earned Income Tax Credit. <sup>6</sup> Includes social security and railroad retirement, veterans payments, unemployment and workers' compensation, Black Lung payments, Pell Grants, and other government educational assistance. <sup>7</sup> Includes AFDC and other public assistance or welfare payments, Supplemental Security Income, and veterans payments. Households must meet certain eligibility requirements in order to qualify for these benefits. <sup>8</sup> Includes medicaid, food stamps, subsidies from free or reduced-price school lunches, and rent subsidies. <sup>9</sup> Estimated amount of income a household would receive if it chose to shift amount held as home equity into an interest bearing account.

Source: U.S. Census Bureau, *Current Population Reports*, P60-201; and unpublished data.

## No. 771. Family Net Worth—Mean and Median Net Worth in Constant (1995) Dollars, by Selected Family Characteristics: 1989 to 1995

[Net worth in thousands of constant (1995) dollars (225.9 represents \$225,900). Constant dollar figures are based on consumer price index for all urban consumers published by U.S. Bureau of Labor Statistics. Families include one-person units and as used in this table are comparable to the U.S. Census Bureau household concept. Based on Survey of Consumer Finance; see Appendix III. For definition of median, see Guide to Tabular Presentation]

Family characteristic	1989			1992			1995		
	Percent of families	Net worth		Percent of families	Net worth		Percent of families	Net worth	
		Mean	Median		Mean	Median		Mean	Median
All families . . . . .	100.0	225.9	57.0	100.0	201.1	52.9	100.0	208.1	55.6
Age of family head:									
Under 35 years old . . . . .	28.1	58.0	9.5	25.8	50.4	10.1	24.8	42.0	10.7
35 to 44 years old . . . . .	21.5	180.2	67.6	22.8	144.8	46.3	23.0	141.5	51.0
45 to 54 years old . . . . .	15.1	330.8	114.7	16.2	287.9	84.2	17.9	290.0	90.6
55 to 64 years old . . . . .	13.9	373.1	118.7	13.2	362.0	122.9	12.5	372.4	111.3
65 to 74 years old . . . . .	12.5	341.0	93.6	12.6	308.9	105.8	12.0	344.9	106.9
75 years old and over . . . . .	8.9	296.2	89.2	9.4	231.3	93.2	9.8	257.2	92.3
Family income in constant (1995) dollars: <sup>1</sup>									
Less than \$10,000 . . . . .	15.5	29.0	1.6	15.5	30.8	3.3	16.1	43.6	4.7
\$10,000 to \$24,999 . . . . .	24.5	70.0	24.0	27.7	69.8	27.6	26.9	77.2	30.0
\$25,000 to \$49,999 . . . . .	29.8	127.3	56.0	29.6	125.0	55.1	30.6	117.7	53.4
\$50,000 to \$99,999 . . . . .	22.0	247.2	129.5	20.1	241.3	122.9	19.8	256.0	121.1
\$100,000 and more . . . . .	8.3	1,350.4	547.1	7.1	1,284.2	498.7	6.5	1,435.3	482.0
Education of householder:									
No high school diploma . . . . .	24.3	99.1	28.5	20.4	76.2	21.3	18.5	83.2	22.7
High school diploma . . . . .	32.2	135.8	45.0	29.9	120.9	41.4	31.7	128.9	50.7
Some college . . . . .	15.6	226.9	56.5	17.8	186.0	63.2	19.1	184.9	45.2
College degree . . . . .	27.8	440.6	136.0	31.9	364.3	103.1	30.7	379.4	102.6
Tenure:									
Owner occupied . . . . .	63.9	326.8	122.0	63.9	290.3	106.5	64.7	297.9	101.4
Renter occupied or other . . . . .	36.1	47.5	2.3	63.1	43.0	3.6	35.3	43.5	4.5

<sup>1</sup>Income for year preceding the survey.

Source: Board of Governors of the Federal Reserve System, *Federal Reserve Bulletin*, January 1997, and unpublished revisions. Results from the 1998 survey are expected to be released around the end of 1999.

## No. 772. Nonfinancial Assets Held by Families, by Type of Asset: 1995

[Median value in thousands of dollars (82.8 represents \$82,800). Constant dollar figures are based on consumer price index for all urban consumers published by U.S. Bureau of Labor Statistics. Families include one-person units and, as used in this table, are comparable to the U.S. Census Bureau household concept. For definition of family, see text, Section 1, Population. Based on Survey of Consumer Finance; see Appendix III. For data on financial assets, see Table 801. For definition of median, see Guide to Tabular Presentation]

Age of family head, and family income	Total	Vehicles	Primary residence	Investment real estate	Business	Other non- financial
PERCENT OF FAMILIES OWNING ASSET						
All families, total . . . . .	91.1	84.2	64.7	18.0	11.1	9.0
Age of family head:						
Under 35 years old . . . . .	87.4	84.1	37.9	7.0	8.4	7.3
35 to 44 years old . . . . .	91.0	85.0	64.7	14.7	14.4	10.1
45 to 54 years old . . . . .	93.8	88.3	75.4	25.0	15.4	11.3
55 to 64 years old . . . . .	94.1	88.4	82.3	27.3	12.6	10.2
65 to 74 years old . . . . .	92.7	82.4	79.4	27.9	8.7	9.0
75 years old and over . . . . .	89.9	72.2	72.5	16.3	3.8	5.6
Family income:						
Less than \$10,000 . . . . .	68.6	56.6	37.5	7.2	4.8	3.7
\$10,000 to \$24,999 . . . . .	90.2	83.3	56.2	11.3	7.0	6.3
\$25,000 to \$49,999 . . . . .	96.8	92.3	68.0	16.6	9.8	9.7
\$50,000 to \$99,999 . . . . .	99.0	93.4	84.7	26.9	16.8	11.3
\$100,000 and more . . . . .	99.4	90.8	90.9	51.6	32.6	23.9
Current work status of householder:						
Professional, managerial . . . . .	96.6	91.1	70.5	24.8	9.7	14.5
Technical, sales, clerical . . . . .	93.0	88.0	63.4	11.4	6.4	10.9
Precision production . . . . .	97.1	93.2	67.0	16.1	7.4	8.8
Machine operators and laborers . . . . .	93.8	92.1	61.0	14.1	5.6	6.8
Service occupations . . . . .	86.9	83.7	50.4	9.0	3.7	2.1
Self-employed . . . . .	96.1	86.1	74.2	33.1	58.2	15.5
Retired . . . . .	88.2	76.3	70.5	18.9	3.3	5.8
Other not working . . . . .	67.3	59.7	35.3	8.5	4.1	6.0
Tenure:						
Owner occupied . . . . .	100.0	90.8	100.0	22.8	13.7	10.5
Renter occupied or other . . . . .	74.8	72.2	-	9.0	6.5	6.5
MEDIAN VALUE <sup>1</sup>						
All families, total . . . . .	82.8	9.9	89.0	50.0	45.0	8.8
Age of family head:						
Under 35 years old . . . . .	21.7	8.9	76.0	30.0	22.0	5.0
35 to 44 years old . . . . .	95.9	10.7	95.0	47.0	35.0	10.0
45 to 54 years old . . . . .	113.0	12.6	100.0	59.0	70.0	10.0
55 to 64 years old . . . . .	108.0	11.3	85.0	75.0	65.0	10.0
65 to 74 years old . . . . .	94.6	8.2	82.5	57.0	100.5	14.0
75 years old and over . . . . .	79.0	5.3	80.0	22.4	37.5	8.0
Family income:						
Less than \$10,000 . . . . .	14.0	3.6	38.5	16.2	50.0	5.2
\$10,000 to \$24,999 . . . . .	44.7	6.1	65.0	26.4	30.0	7.5
\$25,000 to \$49,999 . . . . .	81.9	11.0	80.0	45.0	25.0	5.8
\$50,000 to \$99,999 . . . . .	145.7	16.2	120.0	60.0	33.0	15.0
\$100,000 and more . . . . .	304.5	23.8	200.0	130.0	320.0	18.0
Current work status of householder:						
Professional, managerial . . . . .	129.1	12.5	130.0	55.5	18.0	10.6
Technical, sales, clerical . . . . .	82.5	10.3	90.0	44.5	24.0	9.0
Precision production . . . . .	72.7	12.1	80.0	37.5	20.0	5.0
Machine operators and laborers . . . . .	56.3	10.8	65.0	30.0	20.0	8.0
Service occupations . . . . .	36.3	7.0	70.0	30.0	80.2	10.0
Self-employed . . . . .	180.1	12.7	120.0	100.0	75.0	8.0
Retired . . . . .	78.0	7.4	75.0	45.0	100.0	10.0
Other not working . . . . .	22.0	6.4	60.0	50.0	21.0	7.0
Tenure:						
Owner occupied . . . . .	115.8	11.9	89.0	50.0	55.0	10.0
Renter occupied or other . . . . .	7.5	6.4	(B)	35.0	22.0	5.0

- Represents or rounds to zero. B Base too small to meet statistical standards for reliability of derived figure. <sup>1</sup> Median value of financial asset for families holding such assets.

Source: Board of Governors of the Federal Reserve System, *Federal Reserve Bulletin*, January 1997, and unpublished revisions. Results from the 1998 survey are expected to be released around the end of 1999.

## No. 773. Household and Nonprofit Organization Sector Balance Sheet: 1980 to 1998

[In billions of dollars (10,950 represents \$10,950,000,000,000). As of December 31. For details of financial assets and liabilities, see Table 800.]

Item	1980	1985	1990	1992	1993	1994	1995	1996	1997	1998
Assets	10,950	16,684	24,308	27,214	28,574	29,529	32,540	35,224	39,111	43,037
Tangible assets <sup>1</sup>	4,366	6,535	9,324	9,731	9,980	10,316	10,789	11,316	12,091	12,916
Real estate	3,422	5,235	7,405	7,664	7,805	8,018	8,398	8,833	9,517	10,202
Consumer durable goods	918	1,265	1,866	2,005	2,108	2,226	2,317	2,406	2,492	2,630
Financial assets <sup>1</sup>	6,584	10,149	14,985	17,483	18,594	19,212	21,751	23,908	27,020	30,121
Deposits	1,517	2,484	3,265	3,250	3,183	3,157	3,365	3,538	3,790	4,089
Checkable deposits and currency	251	342	409	547	593	564	505	438	423	424
Time and savings deposits	1,203	1,941	2,477	2,349	2,236	2,224	2,388	2,556	2,725	2,882
Money market fund shares	62	193	365	339	338	351	449	508	600	746
Credit market instruments <sup>1</sup>	425	849	1,513	1,679	1,672	1,979	1,938	1,969	1,795	1,738
U.S. government securities	165	270	530	630	613	940	859	911	749	650
Treasury	160	242	405	486	505	689	594	567	382	310
Savings bonds	73	80	126	157	172	180	185	187	187	187
Corporate equities	894	1,107	1,778	2,896	3,191	2,990	3,995	4,528	5,333	6,280
Mutual fund shares	46	198	468	728	991	1,052	1,265	1,582	2,048	2,486
Pension fund reserves	971	2,087	3,497	4,367	4,828	5,057	5,821	6,568	7,681	8,770
Equity in noncorporate business	2,156	2,608	3,233	3,128	3,187	3,370	3,578	3,776	4,097	4,164
Liabilities	1,427	2,330	3,706	4,077	4,321	4,640	5,004	5,357	5,739	6,250
Credit market instruments	1,376	2,239	3,582	3,926	4,139	4,454	4,804	5,135	5,472	5,958
Home mortgages	906	1,411	2,489	2,797	2,923	3,097	3,275	3,498	3,737	4,106
Consumer credit	355	604	805	798	859	984	1,123	1,212	1,264	1,334
Net worth	9,523	14,355	20,602	23,137	24,253	24,889	27,536	29,867	33,372	36,787

<sup>1</sup> Includes types of assets and/or liabilities not shown separately.

Source: Board of Governors of the Federal Reserve System, *Balance Sheets for the U.S. Economy*.

## No. 774. Net Stock of Fixed Reproducible Tangible Wealth: 1980 to 1997

[In billions of dollars (10,323 represents \$10,323,000,000,000). As of December 31]

Item	1980	1985	1990	1991	1992	1993	1994	1995	1996	1997
CURRENT DOLLARS										
Net stock	10,323	13,737	18,284	18,718	19,480	20,508	21,717	22,706	23,766	24,883
Private	7,154	9,583	12,707	12,955	13,484	14,199	15,065	15,736	16,497	17,316
Nonresidential equipment	1,375	1,850	2,452	2,520	2,590	2,687	2,823	2,980	3,117	3,258
Information processing and related equipment	225	413	586	603	629	650	674	692	724	768
Industrial equipment	525	646	877	898	917	946	991	1,053	1,090	1,127
Transportation equipment	306	395	473	491	510	539	581	627	662	692
Other equipment	319	396	516	527	534	552	577	609	641	670
Nonresidential structures	2,266	3,155	4,107	4,177	4,303	4,529	4,776	4,977	5,195	5,468
Nonresidential buildings, excluding farm	1,169	1,787	2,518	2,594	2,686	2,835	3,011	3,146	3,306	3,513
Utilities	695	853	1,017	1,032	1,062	1,120	1,160	1,204	1,236	1,269
Residential	3,513	4,578	6,098	6,208	6,539	6,928	7,407	7,718	8,122	8,526
Housing units	2,898	3,730	4,984	5,057	5,327	5,667	6,078	6,320	6,641	6,965
Government	2,251	2,889	3,711	3,827	3,991	4,201	4,426	4,653	4,864	5,075
Equipment	300	425	552	577	600	618	635	649	650	641
Structures	1,952	2,464	3,159	3,250	3,391	3,583	3,791	4,004	4,214	4,434
Federal	698	889	1,090	1,127	1,169	1,227	1,263	1,295	1,327	1,335
Defense	483	613	744	768	798	839	858	868	878	866
State and local	1,554	2,000	2,621	2,701	2,822	2,974	3,163	3,358	3,537	3,740
Consumer durable goods	918	1,265	1,866	1,935	2,005	2,108	2,226	2,317	2,406	2,492
Motor vehicles	257	392	591	593	608	629	659	688	713	723
Furniture and household equipment	459	605	846	885	926	986	1,046	1,092	1,141	1,194
Other	203	268	429	457	471	493	521	537	552	575
CHAINED (1992) DOLLARS										
Net stock	14,269	16,178	18,586	18,883	19,212	19,603	20,037	20,538	21,097	21,689
Private	9,950	11,346	12,890	13,078	13,278	13,536	13,830	14,162	14,540	14,944
Nonresidential equipment	1,855	2,178	2,507	2,538	2,579	2,649	2,749	2,880	3,031	3,206
Nonresidential structures	3,177	3,697	4,142	4,205	4,251	4,300	4,345	4,406	4,476	4,552
Residential	4,921	5,471	6,240	6,338	6,448	6,587	6,738	6,884	7,047	7,212
Government	3,127	3,382	3,778	3,856	3,936	4,004	4,064	4,137	4,215	4,287
Federal	969	1,022	1,126	1,139	1,149	1,150	1,147	1,144	1,147	1,138
State and local	2,156	2,357	2,652	2,717	2,787	2,854	2,918	2,995	3,070	3,150
Consumer durable goods	1,198	1,455	1,919	1,950	1,998	2,064	2,144	2,243	2,351	2,475

Source: U.S. Bureau of Economic Analysis, *Fixed Reproducible Tangible Wealth, 1925-95*; and Survey of Current Business, September 1998.