

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998

Item	Complete reporting of income ¹									
	Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
Number of consumer units (in thousands)	84,115	4,259	8,143	8,469	7,352	12,621	10,123	7,654	11,300	14,193
Consumer unit characteristics:										
Income before taxes ²	\$41,622	\$1,888	\$7,735	\$12,375	\$17,464	\$24,648	\$34,473	\$44,289	\$58,516	\$108,257
Income after taxes ²	38,358	1,738	7,636	12,155	16,951	23,596	32,393	40,890	53,802	97,419
Age of reference person	47.7	37.8	54.8	55.5	52.3	48.5	45.3	44.2	43.8	45.4
Average number in consumer unit:										
Persons	2.5	1.8	1.7	1.9	2.2	2.4	2.5	2.7	3.0	3.1
Children under 187	.5	.4	.5	.6	.6	.7	.8	.9	.9
Persons 65 and over3	.1	.5	.5	.6	.4	.3	.2	.1	.1
Earners	1.3	.9	.5	.7	.9	1.2	1.4	1.6	1.9	2.1
Vehicles	2.0	1.0	.9	1.3	1.5	1.9	2.1	2.3	2.6	2.9
Percent distribution:										
Sex of reference person:										
Male	58	43	34	40	51	58	64	65	69	73
Female	42	57	66	60	49	42	36	35	31	27
Housing tenure:										
Homeowner	64	26	40	50	55	59	64	71	80	89
With mortgage	39	10	9	15	17	27	41	50	62	74
Without mortgage	25	16	32	35	38	32	23	21	17	15
Renter	36	74	60	50	45	41	36	29	20	11
Race of reference person:										
Black	11	16	18	13	12	13	9	9	7	5
White and other	89	84	82	87	88	87	91	91	93	95
Education of reference person:										
Elementary (1-8)	7	7	20	14	12	7	4	2	2	1
High school (9-12)	38	44	48	50	49	46	40	34	30	19
College	55	49	30	36	39	47	56	63	69	80
Never attended and other	(³)	1	2	(³)	1	(³)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	87	58	59	76	87	90	95	96	98	98
Average annual expenditures	\$37,260	\$17,502	\$14,838	\$19,958	\$22,810	\$27,941	\$33,616	\$39,934	\$49,376	\$73,786
Food										
Food at home	2,868	1,692	1,748	1,973	2,267	2,525	2,862	3,145	3,652	4,243
Cereals and bakery products	437	247	275	313	339	395	428	485	538	652
Cereals and cereal products	151	106	101	106	125	133	142	167	185	220
Bakery products	287	141	173	207	215	262	286	318	353	432
Meats, poultry, fish, and eggs	734	440	463	499	626	647	741	809	955	1,024
Beef	219	126	116	136	172	203	223	240	325	289
Pork	149	106	114	103	145	133	158	159	173	191
Other meats	94	51	66	63	78	81	95	108	117	132
Poultry	140	75	85	97	114	120	146	144	182	209
Fish and seafood	100	54	54	72	85	77	84	119	123	165
Eggs	33	27	28	28	33	33	33	38	35	38
Dairy products	314	194	197	231	251	273	305	338	408	452
Fresh milk and cream	124	94	84	103	101	109	123	137	155	164
Other dairy products	189	100	113	127	150	165	182	201	253	288
Fruits and vegetables	486	293	279	343	389	442	494	497	587	754
Fresh fruits	154	100	82	113	121	145	156	152	184	239
Fresh vegetables	150	95	88	105	123	132	159	144	179	236
Processed fruits	104	63	59	70	81	88	100	120	123	169
Processed vegetables	78	36	49	55	64	78	78	80	101	109

See footnotes at end of table.

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Other food at home	\$897	\$518	\$534	\$587	\$661	\$769	\$894	\$1,016	\$1,163	\$1,362
Sugar and other sweets	114	59	73	78	88	104	106	131	154	158
Fats and oils	78	48	55	56	68	71	78	87	97	105
Miscellaneous foods	408	237	235	261	280	344	413	473	535	627
Nonalcoholic beverages	241	153	155	173	184	205	247	271	304	347
Food prepared by consumer unit on out-of-town trips	57	21	17	19	40	45	51	55	72	124
Food away from home	2,143	1,198	874	934	1,253	1,547	1,979	2,401	2,834	4,328
Alcoholic beverages	336	274	128	159	205	261	301	361	416	673
Housing	11,841	6,090	5,781	7,346	7,937	9,291	10,821	11,968	14,530	22,568
Shelter	6,707	3,740	3,048	4,214	4,515	5,073	6,158	6,660	8,193	13,006
Owned dwellings	4,242	1,367	1,020	1,735	1,870	2,425	3,464	4,170	6,013	10,474
Mortgage interest and charges	2,466	699	308	585	587	1,101	1,987	2,517	3,878	6,734
Property taxes	989	324	375	536	671	688	773	920	1,207	2,263
Maintenance, repairs, insurance, other expenses	786	344	337	614	613	636	705	733	929	1,476
Rented dwellings	2,008	2,111	1,919	2,245	2,428	2,428	2,432	2,132	1,654	1,208
Other lodging	457	262	109	233	217	220	261	358	526	1,324
Utilities, fuels, and public services	2,381	1,367	1,537	1,752	1,971	2,199	2,362	2,565	2,827	3,479
Natural gas	278	139	193	205	241	266	254	292	324	415
Electricity	904	535	622	711	773	852	916	981	1,043	1,243
Fuel oil and other fuels	89	48	56	70	84	87	87	95	106	119
Telephone services	826	525	513	584	649	744	830	902	992	1,231
Water and other public services	284	119	153	182	223	250	275	295	361	471
Household operations	569	164	260	282	269	348	393	522	684	1,453
Personal services	270	67	146	118	109	144	190	288	375	651
Other household expenses	299	96	114	165	160	203	203	234	309	801
Housekeeping supplies	492	180	216	330	324	372	469	551	688	862
Laundry and cleaning supplies	123	50	58	93	91	101	123	146	170	187
Other household products	221	75	95	161	147	159	202	248	303	401
Postage and stationery	147	55	64	76	86	112	145	158	214	274
Household furnishings and equipment	1,692	640	719	768	859	1,299	1,439	1,670	2,138	3,768
Household textiles	116	98	52	59	72	85	71	87	160	259
Furniture	387	118	87	166	202	311	338	351	426	957
Floor coverings	157	432	159	66	32	172	91	89	95	451
Major appliances	172	89	72	146	121	136	195	144	246	268
Small appliances, miscellaneous housewares	87	29	35	37	45	68	75	91	139	171
Miscellaneous household equipment	773	274	314	295	388	527	671	908	1,072	1,662
Apparel and services	1,749	1,118	701	814	910	1,334	1,754	2,045	2,140	3,458
Men and boys	412	144	111	139	191	292	379	504	544	926
Men, 16 and over	324	101	83	101	138	208	294	402	440	758
Boys, 2 to 15	87	43	28	37	53	84	85	102	105	167
Women and girls	682	690	277	341	329	523	658	791	858	1,283
Women, 16 and over	575	615	245	308	239	438	562	663	726	1,071
Girls, 2 to 15	107	74	31	33	89	85	96	128	131	212
Children under 2	80	450	423	61	35	65	114	90	99	128
Footwear	292	475	158	143	200	267	348	399	336	458
Other apparel products and services	282	159	132	130	156	186	255	261	303	664
Transportation	6,785	2,875	2,035	3,575	4,192	5,331	6,237	7,489	9,840	12,819
Vehicle purchases (net outlay)	3,043	1,193	829	1,724	1,876	2,411	2,588	3,274	4,664	5,732
Cars and trucks, new	1,383	421	4208	692	648	691	953	1,195	2,150	3,550
Cars and trucks, used	1,607	772	617	1,014	1,179	1,671	1,610	2,005	2,378	2,113
Other vehicles	54	(5)	44	418	449	449	425	475	137	69
Gasoline and motor oil	1,030	560	424	602	738	893	1,056	1,239	1,399	1,625

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Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998 — Continued

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Other vehicle expenses	\$2,285	\$912	\$614	\$1,050	\$1,355	\$1,744	\$2,268	\$2,585	\$3,330	\$4,375
Vehicle finance charges	329	127	48	97	155	225	372	417	581	591
Maintenance and repairs	674	315	243	392	421	574	725	749	937	1,134
Vehicle insurance	766	350	222	413	548	642	781	915	1,053	1,317
Vehicle rental, leases, licenses, other charges	516	120	101	148	231	302	390	503	760	1,334
Public transportation	427	210	168	198	224	284	326	391	446	1,087
Health care	1,973	860	1,165	1,652	2,140	1,849	1,834	2,074	2,165	2,874
Health insurance	926	392	581	788	982	959	937	965	979	1,240
Medical services	569	236	251	381	528	435	463	601	728	1,034
Drugs	367	189	281	405	506	368	335	383	334	407
Medical supplies	112	42	53	78	124	87	99	125	125	193
Entertainment	1,824	904	559	898	886	1,201	1,453	1,956	2,637	3,963
Fees and admissions	469	243	127	161	190	262	343	450	631	1,216
Television, radios, sound equipment	575	322	254	344	372	473	571	607	797	973
Pets, toys, and playground equipment	352	131	114	148	216	274	300	396	506	708
Other entertainment supplies, equipment, and services	428	208	64	245	108	192	240	502	703	1,067
Personal care products and services	437	375	224	317	255	320	404	457	569	770
Reading	170	90	64	94	104	132	154	168	219	340
Education	580	657	353	197	314	367	398	472	687	1,342
Tobacco products and smoking supplies	279	221	208	236	260	283	322	326	334	273
Miscellaneous	920	475	422	566	544	805	899	1,036	1,209	1,574
Cash contributions	1,238	204	263	606	545	865	1,078	1,347	1,641	2,911
Personal insurance and pensions	4,117	469	312	590	997	1,830	3,120	4,689	6,505	11,649
Life and other personal insurance	407	212	105	161	222	269	302	514	516	936
Pensions and Social Security	3,710	258	207	429	775	1,561	2,818	4,175	5,989	10,713
Sources of income and personal taxes: ²										
Money income before taxes	41,622	1,888	7,735	12,375	17,464	24,648	34,473	44,289	58,516	108,257
Wages and salaries	32,889	1,594	1,983	4,753	8,399	16,166	26,206	36,623	50,535	93,061
Self-employment income	2,239	-1,176	146	206	563	723	1,422	2,113	2,789	8,107
Social Security, private and government retirement	4,618	635	4,012	6,087	6,966	6,321	5,225	4,017	3,499	3,338
Interest, dividends, rental income, other property income	871	35	72	187	313	515	709	792	872	2,753
Unemployment and workers' compensation, veterans' benefits	193	55	82	87	245	198	271	230	229	226
Public assistance, supplemental security income, food stamps	330	415	1,078	647	492	262	169	184	115	30
Regular contributions for support	260	154	156	208	266	283	307	220	315	301
Other income	221	176	206	201	220	180	164	109	162	441
Personal taxes	3,264	150	99	220	514	1,052	2,080	3,398	4,714	10,838
Federal income taxes	2,472	100	28	89	282	695	1,498	2,544	3,614	8,469
State and local income taxes	630	4	13	55	104	233	447	707	922	1,995
Other taxes	162	47	58	76	128	123	135	147	178	374
Income after taxes	38,358	1,738	7,636	12,155	16,951	23,596	32,393	40,890	53,802	97,419

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Addenda:										
Net change in total assets and liabilities	-\$2,359	\$2,871	\$433	-\$566	\$1,349	\$770	-\$1,446	-\$755	-\$6,070	-\$9,863
Net change in total assets	6,225	6,446	595	1,679	3,454	3,781	4,820	6,228	6,134	16,780
Net change in total liabilities	8,583	3,576	162	2,245	2,105	3,011	6,266	6,984	12,204	26,644
Other financial information:										
Other money receipts	551	1,073	124	72	308	195	490	604	749	1,222
Mortgage principal paid on owned property	-1,184	-261	-174	-335	-322	-511	-838	-1,066	-1,611	-3,560
Estimated market value of owned home	79,004	28,912	35,482	45,163	48,303	55,702	63,302	74,707	95,407	176,279
Estimated monthly rental value of owned home	564	198	230	327	382	410	472	571	710	1,181
Gifts of goods and services	1,097	519	436	474	553	698	876	1,136	1,322	2,622
Food	84	25	14	30	36	25	48	86	99	266
Housing	318	209	156	142	155	202	240	371	379	716
Housekeeping supplies	46	16	17	20	33	31	40	65	64	89
Household textiles	18	46	11	46	5	6	21	18	23	48
Appliances and miscellaneous housewares	32	49	49	13	11	26	28	34	56	60
Major appliances	8	43	(3)	44	45	7	11	414	7	14
Small appliances and miscellaneous housewares	24	46	49	10	6	19	17	20	49	46
Miscellaneous household equipment	76	36	29	26	25	44	40	129	89	184
Other housing	146	142	91	77	80	95	111	125	148	335
Apparel and services	235	128	120	125	101	205	212	263	291	458
Males, 2 and over	63	50	24	30	21	64	52	64	83	122
Females, 2 and over	80	24	23	35	43	48	71	106	86	195
Children under 2	35	413	46	28	12	25	54	32	42	65
Other apparel products and services	57	41	67	32	24	68	35	61	80	76
Jewelry and watches	28	24	41	16	9	30	17	35	32	39
All other apparel products and services	29	417	426	417	415	38	418	26	48	37
Transportation	51	16	10	17	33	44	43	42	61	124
Health care	42	46	29	51	475	10	62	29	40	59
Entertainment	90	34	27	40	49	52	86	110	109	205
Toys, games, hobbies, and tricycles	32	11	13	20	17	25	39	30	47	58
Other entertainment	58	24	14	20	32	27	48	80	63	147
Education	147	447	445	415	444	39	55	104	196	516
All other gifts	129	53	35	54	60	121	129	132	147	279

¹ See "Quintiles of income before taxes" table for expenditures and income of all consumer units and incomplete income reporters.

² Components of income and taxes are derived from "complete income reporters" only; see glossary.

³ Value less than 0.5.

⁴ Data are likely to have large sampling errors.

⁵ No data reported.