

Table 46. Income before taxes: Shares of average annual expenditures and sources of income, 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 18 .....	.7	.5	.4	.5	.6	.6	.7	.8	.9	.9
Persons 65 and over .....	.3	.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	13.4	16.5	17.7	14.6	15.4	14.6	14.4	13.9	13.1	11.6
Food at home	7.7	9.7	11.8	9.9	9.9	9.0	8.5	7.9	7.4	5.8
Cereals and bakery products	1.2	1.4	1.9	1.6	1.5	1.4	1.3	1.2	1.1	.9
Cereals and cereal products .....	.4	.6	.7	.5	.5	.5	.4	.4	.4	.3
Bakery products .....	.8	.8	1.2	1.0	.9	.9	.9	.8	.7	.6
Meats, poultry, fish, and eggs	2.0	2.5	3.1	2.5	2.7	2.3	2.2	2.0	1.9	1.4
Beef .....	.6	.7	.8	.7	.8	.7	.7	.6	.7	.4
Pork .....	.4	.6	.8	.5	.6	.5	.5	.4	.4	.3
Other meats .....	.3	.3	.4	.3	.3	.3	.3	.3	.2	.2
Poultry .....	.4	.4	.6	.5	.5	.4	.4	.4	.4	.3
Fish and seafood .....	.3	.3	.4	.4	.4	.3	.3	.3	.3	.2
Eggs .....	.1	.2	.2	.1	.1	.1	.1	.1	.1	.1
Dairy products .....	.8	1.1	1.3	1.2	1.1	1.0	.9	.8	.8	.6
Fresh milk and cream .....	.3	.5	.6	.5	.4	.4	.4	.3	.3	.2
Other dairy products .....	.5	.6	.8	.6	.7	.6	.5	.5	.5	.4
Fruits and vegetables	1.3	1.7	1.9	1.7	1.7	1.6	1.5	1.2	1.2	1.0
Fresh fruits .....	.4	.6	.6	.6	.5	.5	.5	.4	.4	.3
Fresh vegetables .....	.4	.5	.6	.5	.5	.5	.5	.4	.4	.3
Processed fruits .....	.3	.4	.4	.4	.4	.3	.3	.3	.2	.2
Processed vegetables .....	.2	.2	.3	.3	.3	.3	.2	.2	.2	.1

See footnotes at end of table.

Table 46. Income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 1998
— Continued

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Other vehicle expenses	6.1	5.2	4.1	5.3	5.9	6.2	6.7	6.5	6.7	5.9
Vehicle finance charges9	.7	.3	.5	.7	.8	1.1	1.0	1.2	.8
Maintenance and repairs	1.8	1.8	1.6	2.0	1.8	2.1	2.2	1.9	1.9	1.5
Vehicle insurance	2.1	2.0	1.5	2.1	2.4	2.3	2.3	2.3	2.1	1.8
Vehicle rental, leases, licenses, other charges	1.4	.7	.7	.7	1.0	1.1	1.2	1.3	1.5	1.8
Public transportation	1.1	1.2	1.1	1.0	1.0	1.0	1.0	1.0	.9	1.5
Health care	5.3	4.9	7.9	8.3	9.4	6.6	5.5	5.2	4.4	3.9
Health insurance	2.5	2.2	3.9	3.9	4.3	3.4	2.8	2.4	2.0	1.7
Medical services	1.5	1.3	1.7	1.9	2.3	1.6	1.4	1.5	1.5	1.4
Drugs	1.0	1.1	1.9	2.0	2.2	1.3	1.0	1.0	.7	.6
Medical supplies .....	.3	.2	.4	.4	.5	.3	.3	.3	.3	.3
Entertainment	4.9	5.2	3.8	4.5	3.9	4.3	4.3	4.9	5.3	5.4
Fees and admissions	1.3	1.4	.9	.8	.8	.9	1.0	1.1	1.3	1.6
Television, radios, sound equipment	1.5	1.8	1.7	1.7	1.6	1.7	1.7	1.5	1.6	1.3
Pets, toys, and playground equipment .....	.9	.7	.8	.7	.9	1.0	.9	1.0	1.0	1.0
Other entertainment supplies, equipment, and services	1.2	1.2	.4	1.2	.5	.7	.7	1.3	1.4	1.4
Personal care products and services	1.2	2.1	1.5	1.6	1.1	1.1	1.2	1.1	1.2	1.0
Reading .....	.5	.5	.4	.5	.5	.5	.5	.4	.4	.5
Education	1.6	3.8	2.4	1.0	1.4	1.3	1.2	1.2	1.4	1.8
Tobacco products and smoking supplies .....	.7	1.3	1.4	1.2	1.1	1.0	1.0	.8	.7	.4
Miscellaneous	2.5	2.7	2.8	2.8	2.4	2.9	2.7	2.6	2.4	2.1
Cash contributions	3.3	1.2	1.8	3.0	2.4	3.1	3.2	3.4	3.3	3.9
Personal insurance and pensions	11.0	2.7	2.1	3.0	4.4	6.6	9.3	11.7	13.2	15.8
Life and other personal insurance	1.1	1.2	.7	.8	1.0	1.0	.9	1.3	1.0	1.3
Pensions and Social Security	10.0	1.5	1.4	2.1	3.4	5.6	8.4	10.5	12.1	14.5
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	79.0	84.4	25.6	38.4	48.1	65.6	76.0	82.7	86.4	86.0
Self-employment income	5.4	-62.3	1.9	1.7	3.2	2.9	4.1	4.8	4.8	7.5
Social Security, private and government retirement	11.1	33.6	51.9	49.2	39.9	25.6	15.2	9.1	6.0	3.1
Interest, dividends, rental income, other property income	2.1	1.9	.9	1.5	1.8	2.1	2.1	1.8	1.5	2.5
Unemployment and workers' compensation, veterans' benefits .....	.5	2.9	1.1	.7	1.4	.8	.8	.5	.4	.2
Public assistance, supplemental security income, food stamps .....	.8	22.0	13.9	5.2	2.8	1.1	.5	.4	.2	(⁶)
Regular contributions for support .....	.6	8.2	2.0	1.7	1.5	1.1	.9	.5	.5	.3
Other income .....	.5	9.3	2.7	1.6	1.3	.7	.5	.2	.3	.4
Personal taxes	7.8	7.9	1.3	1.8	2.9	4.3	6.0	7.7	8.1	10.0
Federal income taxes	5.9	5.3	.4	.7	1.6	2.8	4.3	5.7	6.2	7.8
State and local income taxes	1.5	.2	.2	.4	.6	.9	1.3	1.6	1.6	1.8
Other taxes .....	.4	2.5	.7	.6	.7	.5	.4	.3	.3	.3
Income after taxes	92.2	92.1	98.7	98.2	97.1	95.7	94.0	92.3	91.9	90.0

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.

⁶ Value less than 0.05.