Table 1201. Income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 1997

	 			Complet	e reporti	ng of inc	come 1/			
	I						_			
Item	 		 	<u> </u>	<u> </u>		1			
	Total	Less	\$5,000	\$10,000	\$15,000	\$20,000	\$30,000	\$40,000	\$50,000	\$70,000
	complete	than	to	to	to	to	to	to	to	and
	reporting	\$5,000	\$9,999	\$14,999	\$19,999	\$29,999	\$39,999	\$49,999	\$69,999	over
						1				I
				<u> </u>]
Number of consumer units (in thousands).	84,991	4,178	8,904	9,096	7,424	12,415	10,392	7,949	11,930	12,705
				I		1		1		
Consumer unit characteristics:				1				1		
				1		1		1		
Income before taxes 2/	\$39,926	\$2,050	\$7,708	\$12,411	\$17,393	\$24,599	\$34,583	\$44,396	\$58,249	\$107,170
Income after taxes 2/	36,684	2,015	7,668	12,264	17,009	23,538	32,123	40,655	53,145	96,037
Age of reference person	47.8	39.9	54.6	54.6	51.1	48.6	45.1	44.4	44.3	45.5
Average number in consumer unit:										
Persons	2.5	1.8	1.7	2.1	2.3	2.4	2.6	2.8	3.0	3.1
Children under 18	.7	.5	.4	.6	.6	.6	.7	.8	.9	.9
Persons 65 and over	.3	.2	.5	.6	.5	.4	.2	.2	.2	.1
Earners	1.3	.8	.5	.7	1.0	1.2	1.5	1.7	1.9	2.1
Vehicles	2.0	1.0	.9	1.3	1.7	1.8	2.2	2.4	2.7	3.0
				I		1		1		I
Percent distribution:				I		1		1		
				[1			

Sex of reference person:		I					I			
Male	59	41	34	41	54	59	64	68	72	76
Female	41	59	66	59	46	41	36	32	28	24
		I					I			
Housing tenure:		I					I			
Homeowner	64	31	40	53	57	58	62	72	81	88
With mortgage	38	12	10	14	20	26	40	51	64	72
Without mortgage	25	19	30	39	37	31	23	21	17	15
Renter	36	69	60	47	43	42	38	28	19	12
		1					1			
Race of reference person:		I					I			
Black	11	18	18	16	12	13	11	8	8	6
White and other	89	82	82	84	88	87	89	92	92	94
		1					I			
Education of reference person:		1					I			
Elementary (1-8)	8	9	22	13	12	8	5	3	1	1
High school (9-12)	39	41	46	52	49	44	40	37	32	19
College	53	49	31	34	39	48	55	60	67	80
Never attended and other	(3)	1	1	(3)	(3)	(3)	(3)	(3)	(3)	(4)
		1					[
At least one vehicle owned or							[
leased	88	57	62	78	88	92	94	97	98	98
		1					I			
Average annual expenditures	\$36,146	\$16,545	\$15,154	\$18,737	\$23,940	\$27,836	\$34,376	\$40,779	\$48,417	\$71,656
		I					I			
Food	13.6	16.4	17.2	16.0	15.7	14.8	14.2	13.3	12.8	11.6
Food at home	8.2	10.4	12.2	11.5	11.0	9.7	8.9	7.9	7.3	6.0
Cereals and bakery products	1.3	1.7	1.8	1.7	1.7	1.5	1.4	1.2	1.1	1.0
Cereals and cereal products	.5	.6	.7	.7	.7	.5	.5	.4	.4	.3
Bakery products	. 8	1.1	1.2	1.0	1.1	1.0	.9	.8	.7	.6
Meats, poultry, fish, and eggs	2.1	2.7	3.3	3.2	3.0	2.6	2.3	1.9	1.8	1.4
Beef	.6	.7	.9	.9	.9	.8	.7	.6	.6	.4
Pork	. 4	.5	.8	.8	.7	.6	.5	.4	.4	.3

Other meats	.3	.4	.4	.4	.4	.3	.3	.3	.2	.2
Poultry	.4	.5	.6	.6	.6	.5	.4	.4	.3	.3
Fish and seafood	.3	.5	.4	.3	.4	.3	.3	.2	.2	.2
Eggs	.1	.1	.2	.2	.1	.1	.1	.1	.1	.1
	[1	ĺ	1		ĺ	1	1	1	
Dairy products	.9	1.1	1.3	1.3	1.2	1.1	1.0	.9	.8	.7
Fresh milk and cream	.4	.5	.6	.6	.5	.5	.4	.4	.3	.2
Other dairy products	.5	.7	.7	.7	.7	.6	.5	.5	.5	. 4
Fruits and vegetables	1.3	1.7	2.1	1.9	1.8	1.6	1.4	1.2	1.2	1.0
Fresh fruits	.4	.6	.6	.6	.5	.5	.4	.4	.4	.3
Fresh vegetables	.4	.5	.6	.6	.6	.5	.4	.3	.3	.3
Processed fruits	.3	.4	.5	.4	.4	.3	.3	.3	.3	.2
Processed vegetables	.2	.3	.4	.4	.3	.3	.2	.2	.2	.2
		1		I		1	-	-	1	
Other food at home	2.6	3.1	3.8	3.3	3.3	2.9	2.9	2.6	2.4	1.9
Sugar and other sweets	.3	.4	.6	.4	.4	.4	.4	.3	.3	.2
Fats and oils	.2	.3	.4	.4	.4	.3	.3	.2	.2	.1
Miscellaneous foods	1.2	1.3	1.6	1.4	1.5	1.3	1.3	1.2	1.1	.9
Nonalcoholic beverages	.7	.8	1.1	1.0	.8	.8	.8	.7	.6	.5
Food prepared by consumer unit		1		I		1		-	1	
on out-of-town trips	.2	.2	.1	.1	.2	.1	.1	.1	.2	.2
Food away from home	5.3	6.0	4.9	4.5	4.7	5.1	5.3	5.4	5.5	5.5
		1				1		-	1	
Alcoholic beverages	.9	1,1	1.0	.7	.8	.9	.9	.9	.9	1.0
		I		I		I			- 1	
Housing	31.4	36.2	36.9	36.7	33.6	31.6	31.0	30.3	29.7	30.4
Shelter	17.5	20.8	19.7	20.1	18.3	17.4	17.5	17.1	16.2	17.6
Owned dwellings	10.9	7.6	6.4	8.5	7.8	8.1	9.4	10.9	12.0	13.8
Mortgage interest and charges	6.2	3.5	2.1	2.8	2.9	3.8	5.1	6.5	7.5	8.6
Property taxes	2.6	2.4	2.1	2.7	2.8	2.3	2.1	2.4	2.6	3.1
I	1	1		I	I		1	-	- 1	
Maintenance, repairs,	1	1		I	I		1	-	- 1	
insurance, other expenses	2.1	1.7	2.2	2.9	2.2	2.0	2.1	2.0	1.9	2.1

Rented dwellings	5.5	12.1	12.6	10.9	9.6	8.5	7.4	5.2	3.2	1.8
Other lodging	1.2	1.1	.6	.7	.9	.7	.7	.9	1.0	2.0
Utilities, fuels, and public			1							
services	6.7	8.4	10.3	9.8	8.9	8.0	7.0	6.4	6.1	4.9
Natural gas	.8	.9	1.3	1.2	1.1	1.0	.9	.8	.7	.6
Electricity	2.5	3.3	4.0	3.9	3.5	3.0	2.6	2.4	2.2	1.7
Fuel oil and other fuels	.3	.3	.6	.5	.4	.4	.3	.3	.3	.2
Telephone services	2.2	3.1	3.4	3.2	2.9	2.7	2.4	2.1	2.1	1.6
Water and other public services	.8	.8	1.1	1.1	1.0	.9	.8	.8	.8	.7
Household operations	1.6	1.2	1.2	1.7	1.3	1.3	1.0	1.2	1.6	2.1
Personal services	.8	.5	.5	.7	.6	.6	.5	.7	.9	.9
Other household expenses	.8	.8	.7	1.0	.7	.6	.5	.6	.7	1.1
1	1								1	
Housekeeping supplies	1.3	1.5	1.7	1.6	1.4	1.4	1.4	1.3	1.3	1.2
Laundry and cleaning supplies	.3	.4	.5	.5	.4	.4	.4	.4	.3	.2
Other household products	.6	.7	.7	.8	.6	.6	.6	.6	.7	.6
Postage and stationery	.4	.4	.4	.4	.4	.5	.4	.3	.3	.4
Household furnishings and equipment.	4.3	4.3	4.0	3.5	3.7	3.5	4.1	4.3	4.6	4.8
Household textiles	.2	.2	.2	.2	.2	.2	.2	.2	.2	.3
Furniture	1.1	.9	.9	.8	.9	.7	.9	.9	1.2	1.3
Floor coverings	.2	5/.1	5/.1	.1	.1	.1	.4	.3	.2	.3
Major appliances	.5	.5	.6	.5	.6	.5	.6	.4	.5	. 4
Small appliances, miscellaneous	1								1	
housewares	.3	1.0	.3	.3	.3	.2	.3	.2	.3	.3
Miscellaneous household equipment.	2.0	1.6	1.9	1.6	1.6	1.8	1.7	2.3	2.2	2.2
1	1								1	
Apparel and services	4.9	5.7	5.1	4.1	4.9	4.9	5.2	4.4	5.4	4.8
Men and boys	1.2	1.1	1.0	1.0	1.0	1.1	1.2	1.2	1.3	1.2
Men, 16 and over	.9	.9	.8	.7	.7	.8	1.0	.9	1.0	1.0
Boys, 2 to 15	.2	.3	.2	.3	.2	.3	.2	.3	.2	.2
Women and girls	1.9	1.9	2.1	1.5	2.0	2.0	2.0	1.6	2.2	1.9
Women, 16 and over	1.6	1.5	1.9	1.3	1.6	1.7	1.6	1.3	1.9	1.6
Girls, 2 to 15	.3	.4	.2	.2	.3	.3	.4	.4	.3	.3

Children under 2	.2	.1	.3	.2	.3	.3	.3	.2	.2	.2	
Footwear	.9	1.6	1.2	.9	1.2	.9	1.0	.8	.9	.7	
Other apparel products and services.	.7	1.0	.5	.5	.5	.6	.7	.5	.8	.8	
	1	I			1						
Transportation	18.5	15.4	14.6	16.8	17.7	18.9	20.8	20.7	19.5	17.3	
Vehicle purchases (net outlay)	7.9	5.7	5.8	6.7	7.2	8.2	9.8	10.0	8.4	6.8	
	1	I			1						
Cars and trucks, new	3.6	5/0.4	5/1.5	2.9	1.7	3.5	4.6	4.1	4.0	4.0	
Cars and trucks, used	4.1	5.3	4.2	3.8	5.4	4.5	5.2	5.7	4.4	2.7	
Other vehicles	.1	(6)	5/.1	(4)	5/.1	5/.2	5/.1	5/.2	.1	.2	
Gasoline and motor oil	3.1	3.3	3.2	3.4	3.5	3.5	3.4	3.3	3.2	2.5	
Other vehicle expenses	6.4	5.2	4.7	5.8	6.0	6.3	6.7	6.6	6.9	6.5	
Vehicle finance charges	.8	.6	.4	.5	.7	.8	1.0	1.1	1.1	.7	
Maintenance and repairs	2.0	1.9	1.7	2.4	2.1	2.2	2.0	1.8	2.0	1.9	
Vehicle insurance	2.2	1.5	1.7	2.1	2.3	2.4	2.5	2.2	2.3	1.9	
Vehicle rental, leases, licenses,	1				1						
other charges	1.4	1.1	.9	.8	.9	.9	1.1	1.4	1.5	2.0	
Public transportation	1.1	1.2	1.0	.8	.9	.9	.8	.9	1.0	1.5	
	1	I			1						
Health care	5.3	5.1	8.0	8.3	7.6	6.9	5.3	5.0	4.6	3.7	
Health insurance	2.5	2.1	3.9	4.3	3.6	3.3	2.5	2.4	2.3	1.6	
Medical services	1.5	1.5	1.7	1.5	2.2	1.8	1.4	1.5	1.3	1.4	
Drugs	.9	1.1	2.0	2.1	1.6	1.4	1.0	.8	.6	.5	
Medical supplies	.3	.3	.5	.5	.3	.4	.3	.3	.3	.3	
I	1	I			I				l l		
Entertainment	5.2	4.5	4.3	4.4	4.4	4.6	4.4	5.0	5.5	6.0	
Fees and admissions	1.4	1.3	.8	.8	.9	1.0	1.1	1.2	1.4	1.9	
Television, radios, sound equipment.	1.6	1.8	2.0	2.1	1.9	1.8	1.7	1.7	1.6	1.4	
Pets, toys, and playground	I	I			I				l I		
equipment	.9	.9	.9	.9	.8	.9	.9	.9	1.1	.9	
Other entertainment supplies,	1	I			I				l I		
equipment, and services	1.2	.6	.6	.7	.8	.8	.7	1.3	1.4	1.8	
I	1	I			1				l l		

Personal care products and services	1.5	1.3	1.7	1.8	1.7	1.8	1.7	1.4	1.5	1.3
Panding	-	 								
Reading	.5	.4	.5 	.5	.5	.5	.5	.4	.5	.5
Education	1.5	4.1	2.5	1.6	1.2	1.3	1.2	1.2	1.5	1.6
Tobacco products and smoking supplies.	.8	1.3	1.4	1.3	1.1	.9	.9	.7	.7	.4
Miscellaneous	2.5	3.2	3.2	2.4	2.8	2.5	2.6	3.0	2.4	2.0
Cash contributions	3.0	3.4	1.5	2.0	3.5	3.6	2.4	2.9	2.5	3.7
Personal insurance and pensions	10.6	1.8	2.2	3.4	4.5	6.9	9.0	10.8	12.7	15.8
Life and other personal insurance	1.1	.6	.8	.9	.9	1.1	.9	.9	1.2	1.3
Pensions and Social Security	9.5	1.3	1.4	2.5	3.6	5.9	8.1			14.5
Sources of income and personal taxes: 2/					 			 	 	
Money income before taxes		\$2,050	 \$7,708	 \$12,411	 \$17,393	 \$24,599	 \$34,583	 \$44,396	 \$58,249	 \$107,170
	\$39,926	\$2,050 88.3			•					
Money income before taxes	\$39,926 78.9	88.3	25.0	37.1	51.8	64.8	77.4	82.0	86.3	86.6
Money income before taxes	\$39,926 78.9	88.3	25.0	37.1	51.8	64.8	77.4	82.0	86.3	86.6
Money income before taxes Wages and salaries Self-employment income	\$39,926 78.9 4.9	88.3	25.0	37.1	51.8	64.8	77.4	82.0 4.3	86.3	86.6 7.1
Money income before taxes	\$39,926 78.9 4.9	88.3	25.0	37.1	51.8	64.8	77.4	82.0 4.3	86.3	86.6 7.1
Money income before taxes	\$39,926 78.9 4.9	88.3	25.0	37.1 2.1 46.7	51.8 2.3 37.5	64.8	77.4	82.0 4.3 9.7	86.3 3.7 6.2	86.6 7.1 3.3
Money income before taxes	\$39,926 78.9 4.9	88.3 -57.3 26.1	25.0 1.1 51.9	37.1 2.1 46.7	51.8 2.3 37.5	64.8	77.4	82.0 4.3 9.7	86.3 3.7 6.2	86.6 7.1 3.3
Money income before taxes	\$39,926 78.9 4.9 11.3 2.1	88.3 -57.3 26.1 3.4	25.0 1.1 51.9 1.1	37.1 2.1 46.7 1.3	51.8 2.3 37.5 1.8	64.8 4.7 24.2 2.0	77.4 3.9 113.8 11.9	82.0 4.3 9.7 2.4	86.3 3.7 6.2 2.2	86.6 7.1 3.3 2.1
Money income before taxes	\$39,926 78.9 4.9 11.3 2.1	88.3 -57.3 26.1 3.4	25.0 1.1 51.9 1.1	37.1 2.1 46.7 1.3	51.8 2.3 37.5 1.8	64.8 4.7 24.2 2.0	77.4 3.9 13.8 11.9	82.0 4.3 9.7 2.4	86.3 3.7 6.2 2.2	86.6 7.1 3.3 2.1
Money income before taxes	\$39,926 78.9 4.9 11.3 2.1 .5	88.3 -57.3 26.1 3.4 2.9	25.0 1.1 51.9 1.1 1.5	37.1 2.1 46.7 1.3 1.4	51.8 2.3 37.5 1.8 1.0	64.8 4.7 24.2 2.0 1.1	77.4 3.9 13.8 1.9 .5	82.0 4.3 9.7 2.4 .5	86.3 3.7 6.2 2.2 2.4	86.6 7.1 3.3 2.1 .2
Money income before taxes	\$39,926 78.9 4.9 11.3 2.1 .5	88.3 -57.3 26.1 3.4 2.9 21.6	25.0 1.1 51.9 1.1 1.5	37.1 2.1 46.7 1.3 1.4 7.6	51.8 2.3 37.5 1.8 1.0 2.5	64.8 4.7 24.2 2.0 1.1 1.1	77.4 3.9 13.8 1.9 .5	82.0 4.3 9.7 2.4 .5 .2	86.3 3.7 6.2 2.2 .4 .2	86.6 7.1 3.3 2.1 .2
Money income before taxes	\$39,926 78.9 4.9 11.3 2.1 .5 1.0 .7	88.3 -57.3 26.1 3.4 2.9 21.6 5.3	25.0 1.1 51.9 1.1 1.5 14.7 2.2	37.1 2.1 46.7 1.3 1.4 7.6 2.1	51.8 2.3 37.5 1.8 1.0 2.5 1.6	64.8 4.7 24.2 2.0 1.1 1.5	77.4 3.9 13.8 1.9 .5 .7	82.0 4.3 9.7 2.4 .5 .2 .5	86.3 3.7 6.2 2.2 .4 .2	86.6 7.1 3.3 2.1 .2 (4) .3
Money income before taxes	\$39,926 78.9 4.9 11.3 2.1 .5 1.0 .7	88.3 -57.3 26.1 3.4 2.9 21.6 5.3	25.0 1.1 51.9 1.1 1.5 14.7 2.2	37.1 2.1 46.7 1.3 1.4 7.6 2.1	51.8 2.3 37.5 1.8 1.0 2.5 1.6	64.8 4.7 24.2 2.0 1.1 1.5	77.4 3.9 13.8 1.9 .5 .7	82.0 4.3 9.7 2.4 .5 .2 .5	86.3 3.7 6.2 2.2 .4 .2	86.6 7.1 3.3 2.1 .2 (4) .3

Federal income taxes	6.2	-1.0	3	.2	1.0	3.0	5.3	6.4	6.8	8.1
State and local income taxes	1.6	.4	.2	.4	.7	.9	1.5	1.7	1.7	2.0
Other taxes	.3	2.3	.6	.6	.5	.4	.3	.4	.3	.3
				1						
Income after taxes	91.9	98.3	99.5	98.8	97.8	95.7	92.9	91.6	91.2	89.6
I				1	-		- 1			

- 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/ Value less than 0.05.
 - 5/ Data are likely to have large sampling errors.
 - 6/ No data reported.