

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98

Item	Complete reporting of income									
	Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
Number of consumer units (in thousands)	13,243	484	742	931	893	1,828	1,597	1,459	2,433	2,875
Consumer unit characteristics:										
Income before taxes ¹	\$48,797	\$1,454	\$7,751	\$12,636	\$17,575	\$24,719	\$34,682	\$44,489	\$58,437	\$105,969
Income after taxes ¹	44,813	1,100	8,039	12,631	17,440	24,106	32,579	41,167	53,336	95,206
Age of reference person	43.6	38.8	42.3	42.4	44.3	44.9	42.5	43.4	43.0	45.3
Average number in consumer unit:										
Persons	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 188	1.2	1.2	1.1	.9	.8	.8	.7	.7	.6
Persons 65 and over2	2.1	.2	.2	.3	.3	.2	.1	.1	.1
Earners	1.8	1.0	1.0	1.2	1.4	1.6	1.8	1.9	2.1	2.2
Vehicles	2.4	1.4	1.3	1.5	1.9	2.1	2.4	2.6	2.9	3.1
Percent distribution:										
Sex of reference person:										
Male	61	28	26	41	44	59	62	69	70	75
Female	39	72	74	59	56	41	38	31	30	25
Housing tenure:										
Homeowner	68	39	35	38	51	60	66	71	81	90
With mortgage	49	21	15	18	23	32	44	54	68	75
Without mortgage	19	18	20	20	27	27	22	17	13	15
Renter	32	61	65	62	49	40	34	29	19	10
Race of reference person:										
Black	13	26	29	24	20	17	10	11	9	7
White and other	87	74	71	76	80	83	90	89	91	93
Education of reference person:										
Elementary (1-8)	6	9	12	13	12	12	4	3	2	(³)
High school (9-12)	40	56	61	57	58	47	44	41	31	20
College	54	34	27	29	29	40	52	56	67	80
Never attended and other	(³)	2	1	(³)	(³)	(³)	(³)	(⁴)	(³)	(⁴)
At least one vehicle owned or leased	92	65	65	78	87	92	97	99	98	99
Average annual expenditures	\$43,142	\$23,690	\$19,768	\$21,961	\$26,023	\$29,566	\$34,422	\$42,147	\$50,395	\$72,452
Food										
Food at home	3,449	2,652	2,515	2,923	3,316	3,166	3,233	3,310	3,653	4,250
Cereals and bakery products	524	408	406	421	516	494	514	516	532	630
Cereals and cereal products	179	154	148	169	212	168	182	162	167	211
Bakery products	345	254	258	252	304	326	332	354	365	419
Meats, poultry, fish, and eggs	884	872	688	810	915	860	846	833	892	1,020
Beef	266	285	172	252	274	269	233	262	298	285
Pork	187	182	163	173	203	177	197	180	184	203
Other meats	110	110	95	80	125	123	102	119	107	115
Poultry	171	181	133	165	177	157	166	147	162	214
Fish and seafood	112	279	87	97	93	93	111	85	109	165
Eggs	38	35	38	42	43	41	38	39	32	37
Dairy products	379	278	269	336	376	361	335	338	423	466
Fresh milk and cream	151	128	132	154	132	153	145	146	160	165
Other dairy products	228	150	137	182	243	208	190	192	263	301
Fruits and vegetables	553	408	392	485	535	474	528	509	564	730
Fresh fruits	166	98	122	176	181	136	165	134	172	215
Fresh vegetables	170	140	107	137	189	152	140	144	176	240
Processed fruits	123	97	82	91	97	103	122	129	118	169
Processed vegetables	94	72	81	81	69	84	100	102	99	106

See footnotes at end of table.

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued

Item	Complete reporting of income									
	Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
Other food at home	\$1,109	\$686	\$759	\$871	\$974	\$977	\$1,009	\$1,115	\$1,243	\$1,405
Sugar and other sweets	133	75	120	114	191	117	120	124	143	150
Fats and oils	96	76	70	79	104	97	88	89	111	102
Miscellaneous foods	523	298	352	369	406	456	480	562	583	682
Nonalcoholic beverages	290	198	202	278	239	267	274	278	337	336
Food prepared by consumer unit on out-of-town trips	67	238	216	231	33	40	47	61	69	135
Food away from home	2,382	1,167	1,004	817	1,202	1,456	1,910	2,446	2,710	4,329
Alcoholic beverages	339	284	78	160	236	226	292	291	353	624
Housing	13,216	8,601	6,997	7,670	8,897	9,191	11,084	12,287	14,821	21,555
Shelter	7,376	5,255	3,845	4,280	4,915	4,896	6,041	6,671	8,085	12,491
Owned dwellings	4,899	2,259	1,372	1,178	1,908	2,300	3,436	4,437	5,971	10,181
Mortgage interest and charges	3,029	1,393	558	586	757	1,229	2,081	2,716	3,944	6,498
Property taxes	1,126	391	403	286	706	593	717	1,046	1,185	2,396
Maintenance, repairs, insurance, other expenses	743	474	410	306	445	478	637	674	843	1,287
Rented dwellings	1,979	2,825	2,386	2,993	2,881	2,430	2,395	1,892	1,587	982
Other lodging	498	171	287	2109	125	166	210	342	527	1,328
Utilities, fuels, and public services	2,764	2,046	2,021	1,960	2,136	2,518	2,599	2,720	2,969	3,629
Natural gas	327	219	210	229	245	320	314	333	332	435
Electricity	1,039	798	877	836	834	926	986	1,061	1,061	1,323
Fuel oil and other fuels	112	2121	264	240	85	110	114	101	110	162
Telephone services	957	738	686	672	778	892	879	909	1,081	1,218
Water and other public services	329	170	183	182	193	271	306	316	384	492
Household operations	781	309	173	282	277	445	556	708	884	1,623
Personal services	502	223	108	228	187	327	413	530	657	855
Other household expenses	279	87	65	54	90	119	143	178	227	768
Housekeeping supplies	537	299	283	354	381	353	476	477	692	800
Laundry and cleaning supplies	141	102	127	161	133	108	121	156	165	152
Other household products	244	167	104	158	145	155	230	169	317	392
Postage and stationery	153	230	52	35	103	90	124	152	210	256
Household furnishings and equipment	1,757	691	676	794	1,188	978	1,412	1,710	2,191	3,012
Household textiles	111	29	35	45	122	64	90	96	137	194
Furniture	427	198	141	285	324	260	260	413	422	826
Floor coverings	78	264	228	26	235	214	2120	229	84	161
Major appliances	206	2151	123	81	196	153	160	271	300	216
Small appliances, miscellaneous housewares	109	220	24	24	101	73	60	106	147	197
Miscellaneous household equipment	826	249	325	353	412	414	723	795	1,101	1,418
Apparel and services	2,144	1,107	1,456	1,078	1,676	1,427	1,910	1,859	2,491	3,395
Men and boys	523	185	270	181	323	412	417	515	587	891
Men, 16 and over	413	261	2191	95	239	278	314	386	499	766
Boys, 2 to 15	109	124	79	86	84	134	104	129	89	125
Women and girls	788	417	528	508	709	480	742	660	887	1,230
Women, 16 and over	659	293	430	380	484	372	632	495	781	1,097
Girls, 2 to 15	129	124	98	128	225	108	109	165	107	133
Children under 2	148	264	2104	287	266	110	155	126	206	196
Footwear	359	2261	2222	169	384	240	411	326	431	453
Other apparel products and services	326	179	332	132	195	185	185	233	379	625
Transportation	8,664	4,459	3,864	4,970	4,553	6,350	6,300	10,421	10,839	13,171
Vehicle purchases (net outlay)	3,989	2,087	1,936	2,517	1,859	3,080	2,431	5,684	5,223	5,516
Cars and trucks, new	1,787	2259	2572	2897	2285	2832	2769	1,828	2,608	3,569
Cars and trucks, used	2,137	1,828	1,364	1,601	1,333	2,230	1,637	3,696	2,549	1,889
Other vehicles	65	(4)	(4)	219	2241	218	225	2160	266	258
Gasoline and motor oil	1,317	838	773	828	946	1,063	1,219	1,478	1,562	1,739

See footnotes at end of table.

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued

Item	Complete reporting of income									
	Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
Other vehicle expenses	\$2,934	\$1,315	\$986	\$1,518	\$1,587	\$2,009	\$2,379	\$2,908	\$3,609	\$4,954
Vehicle finance charges	446	231	88	166	225	302	495	563	633	583
Maintenance and repairs	823	432	375	776	465	553	675	724	995	1,316
Vehicle insurance	980	437	366	450	642	758	845	1,074	1,198	1,491
Vehicle rental, leases, licenses, other charges	684	214	157	126	255	396	364	547	783	1,564
Public transportation	424	219	170	106	160	197	271	351	445	962
Health care	1,991	1,296	997	1,134	1,533	1,711	1,886	2,103	2,138	2,841
Health insurance	971	541	415	495	753	931	936	1,101	1,070	1,306
Medical services	589	480	329	278	356	402	507	565	682	946
Drugs	317	211	221	289	353	280	338	338	277	391
Medical supplies	114	263	232	72	71	97	105	100	110	199
Entertainment	2,021	1,278	634	758	989	1,369	1,388	1,763	2,538	3,704
Fees and admissions	497	307	117	113	174	196	340	436	542	1,122
Television, radios, sound equipment	626	476	202	372	414	532	516	695	747	889
Pets, toys, and playground equipment	408	260	177	219	169	313	320	404	526	639
Other entertainment supplies, equipment, and services	491	235	138	54	232	328	212	227	723	1,054
Personal care products and services	494	364	318	291	340	298	408	450	522	853
Reading	175	90	56	59	86	116	136	148	230	313
Education	732	249	285	233	454	518	457	362	868	1,539
Tobacco products and smoking supplies	351	379	448	353	347	344	345	403	392	267
Miscellaneous	1,062	820	523	352	939	743	1,068	1,128	1,157	1,592
Cash contributions	1,053	2264	2101	294	184	632	763	949	1,286	2,234
Personal insurance and pensions	5,068	679	493	869	1,270	2,019	3,243	4,226	6,397	11,784
Life and other personal insurance	483	444	137	143	212	350	316	390	541	948
Pensions and Social Security	4,585	234	356	726	1,059	1,670	2,926	3,836	5,856	10,836
Sources of income and personal taxes: ¹										
Money income before taxes	48,797	1,454	7,751	12,636	17,575	24,719	34,682	44,489	58,437	105,969
Wages and salaries	41,785	2,043	2,675	6,932	11,787	17,201	29,011	38,297	52,705	94,451
Self-employment income	2,275	22,178	2185	2383	398	1,314	1,092	1,437	2,304	6,432
Social Security, private and government retirement	2,883	312	1,723	3,002	4,013	4,703	3,455	3,582	2,204	1,969
Interest, dividends, rental income, other property income	681	214	246	2100	74	149	174	432	438	2,284
Unemployment and workers' compensation, veterans' benefits	212	214	187	279	254	221	234	192	231	257
Public assistance, supplemental security income, food stamps	430	876	2,418	1,571	521	372	231	172	2102	(³)
Regular contributions for support	333	2102	299	400	254	643	392	210	293	252
Other income	198	2273	219	2168	274	117	92	167	161	324
Personal taxes	3,984	355	-289	4	134	613	2,103	3,323	5,101	10,764
Federal income taxes	3,081	220	-326	-100	-8	371	1,541	2,556	3,973	8,525
State and local income taxes	753	3	-1	76	105	175	485	618	964	1,900
Other taxes	150	2132	238	28	38	67	77	149	164	338
Income after taxes	44,813	1,100	8,039	12,631	17,440	24,106	32,579	41,167	53,336	95,206

See footnotes at end of table.

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued

Item	Complete reporting of income									
	Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
Addenda:										
Net change in total assets and liabilities	-\$1,811	\$3,090	\$1,371	-\$1,183	\$6,546	-\$610	\$1,641	-\$4,753	-\$8,878	-\$1,465
Net change in total assets	8,400	15,392	3,605	1,452	4,947	3,548	5,677	5,419	4,047	21,581
Net change in total liabilities	10,211	12,302	2,234	2,635	-1,599	4,158	4,037	10,172	12,925	23,046
Other financial information:										
Other money receipts	573	2356	265	127	84	280	219	289	653	1,496
Mortgage principal paid on owned property	-1,268	-448	-236	-233	-437	-537	-941	-1,062	-1,545	-2,781
Estimated market value of owned home	85,501	37,821	33,411	28,405	44,501	49,321	61,612	77,995	92,250	172,600
Estimated monthly rental value of owned home	607	262	245	212	335	391	443	553	701	1,148
Gifts of goods and services	1,198	356	549	632	402	559	843	1,056	1,399	2,436
Food	91	25	213	222	26	24	38	105	81	242
Housing	368	93	81	180	143	222	231	428	416	710
Housekeeping supplies	41	28	214	215	23	26	35	46	45	75
Household textiles	14	(4)	(4)	27	(3)	212	22	224	21	26
Appliances and miscellaneous housewares	36	24	22	25	224	218	211	32	85	49
Major appliances	7	(4)	(4)	21	29	25	25	23	16	6
Small appliances and miscellaneous housewares	29	24	22	24	214	212	26	28	70	42
Miscellaneous household equipment	91	212	212	21	20	60	40	158	112	159
Other housing	185	270	53	132	76	106	143	169	152	401
Apparel and services	248	278	345	92	131	110	224	246	300	387
Males, 2 and over	60	215	24	27	39	24	39	47	54	149
Females, 2 and over	83	224	48	219	45	16	85	126	105	127
Children under 2	47	213	221	250	235	40	66	41	57	51
Other apparel products and services	57	225	2252	216	212	29	34	32	83	60
Jewelry and watches	30	29	2229	21	28	211	28	12	38	23
All other apparel products and services	27	216	223	215	23	218	226	220	245	237
Transportation	70	11	26	177	10	64	19	34	126	86
Health care	29	21	(4)	222	21	214	240	224	24	59
Entertainment	76	237	243	247	38	44	74	63	73	142
Toys, games, hobbies, and tricycles	30	219	27	210	211	21	34	37	33	49
Other entertainment	46	219	235	237	227	23	40	26	40	93
Education	195	274	214	211	21	225	249	250	254	597
All other gifts	121	55	28	79	55	56	167	106	125	214

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Data are likely to have large sampling errors.

³ Value less than 0.5.

⁴ No data reported.

n.a. Not applicable.