

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999

Item	Complete reporting of income								
	Total complete reporting	Less than \$10,000	\$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)	11,593	686	562	676	1,343	1,310	1,181	2,297	3,538
Consumer unit characteristics:									
Income before taxes ¹	\$58,345	\$5,767	\$12,599	\$17,423	\$24,782	\$34,808	\$44,693	\$58,811	\$109,337
Income after taxes ¹	53,956	5,999	13,009	17,254	24,319	33,105	42,121	54,894	99,082
Age of reference person	40.3	37.9	41.1	37.7	39.3	38.3	39.4	40.7	42.3
Average number in consumer unit:									
Persons	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18	1.7	2.1	1.8	1.8	1.7	1.7	1.6	1.6	1.6
Persons 65 and over1	.1	.1	.1	.1	.1	(²)	.1	(²)
Earners	2.0	1.2	1.4	1.5	1.8	2.0	2.1	2.2	2.3
Vehicles	2.6	1.3	1.5	1.8	2.1	2.5	2.7	2.9	3.1
Percent distribution:									
Sex of reference person:									
Male	64	35	38	50	60	68	69	73	70
Female	36	65	62	50	40	32	31	27	30
Housing tenure:									
Homeowner	75	40	37	44	60	69	75	86	94
With mortgage	61	17	20	32	40	59	63	72	83
Without mortgage	14	23	17	12	21	11	12	15	11
Renter	25	60	63	56	40	31	25	14	6
Race of reference person:									
Black	11	29	27	18	15	11	8	8	6
White and other	89	71	73	82	85	89	92	92	94
Education of reference person:									
Elementary (1-8)	5	14	15	14	9	7	1	2	1
High school (9-12)	39	62	59	57	55	46	43	36	19
College	56	24	25	26	36	46	55	62	80
Never attended and other	(³)	(⁴)	(⁴)	2	(³)	(⁴)	(⁴)	(³)	(⁴)
At least one vehicle owned or leased	94	68	79	85	94	96	98	99	99
Average annual expenditures	\$50,400	\$22,934	\$25,316	\$26,694	\$31,304	\$39,301	\$42,055	\$52,483	\$77,335
Food	7,108	4,276	4,193	4,540	4,833	6,075	6,861	8,030	9,464
Food at home	4,197	2,722	3,077	3,273	3,344	3,855	3,971	4,753	5,057
Cereals and bakery products	668	434	465	508	509	585	655	756	825
Cereals and cereal products	249	223	204	205	208	248	251	271	273
Bakery products	419	211	261	302	300	337	403	485	552
Meats, poultry, fish, and eggs	1,022	779	845	995	913	964	876	1,156	1,138
Beef	298	267	214	270	262	317	255	341	319
Pork	207	178	216	214	178	192	188	233	215
Other meats	133	81	109	113	124	131	124	160	142
Poultry	208	124	179	194	207	183	176	227	243
Fish and seafood	130	70	72	156	96	90	94	150	176
Eggs	46	59	54	48	45	52	39	44	43
Dairy products	479	321	353	306	383	446	468	555	571
Fresh milk and cream	200	165	161	161	178	219	192	228	208
Other dairy products	279	155	192	145	205	227	275	328	363
Fruits and vegetables	695	398	507	525	604	605	685	745	864
Fresh fruits	212	109	166	174	194	183	207	207	273
Fresh vegetables	205	116	149	164	190	203	186	210	253
Processed fruits	153	91	107	94	105	104	159	179	205
Processed vegetables	124	83	84	92	115	115	132	149	133

See footnotes at end of table.

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued

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Other food at home	\$1,333	\$790	\$907	\$940	\$935	\$1,255	\$1,288	\$1,540	\$1,660
Sugar and other sweets	162	93	134	127	122	131	152	201	191
Fats and oils	110	82	97	116	90	108	102	124	118
Miscellaneous foods	639	348	364	407	401	592	655	758	820
Nonalcoholic beverages	358	241	293	281	284	380	329	401	412
Food prepared by consumer unit on out-of-town trips	65	5 ²⁶	5 ¹⁸	5 ¹⁰	39	44	50	57	119
Food away from home	2,911	1,554	1,117	1,266	1,489	2,220	2,890	3,277	4,407
Alcoholic beverages	288	197	124	94	204	156	203	337	456
Housing	15,644	8,341	8,066	9,644	10,350	12,074	12,754	15,181	24,050
Shelter	8,668	4,693	4,500	5,584	5,681	6,457	7,020	8,068	13,582
Owned dwellings	6,601	1,876	1,282	2,533	3,205	4,139	4,925	6,678	11,851
Mortgage interest and charges	4,301	1,195	743	1,300	1,861	2,857	3,552	4,345	7,725
Property taxes	1,363	450	307	674	692	755	838	1,310	2,529
Maintenance, repairs, insurance, other expenses	937	232	232	559	652	527	536	1,023	1,596
Rented dwellings	1,590	2,691	3,142	2,971	2,378	2,121	1,879	1,039	632
Other lodging	477	5 ¹²⁶	5 ⁷⁶	5 ⁸⁰	98	197	216	352	1,100
Utilities, fuels, and public services	3,003	2,176	2,316	2,185	2,552	2,737	2,832	3,057	3,721
Natural gas	332	303	165	266	282	260	284	335	437
Electricity	1,152	831	1,016	898	1,028	1,107	1,136	1,196	1,326
Fuel oil and other fuels	108	5 ⁷²	78	80	65	87	94	113	149
Telephone services	1,020	755	832	697	860	956	935	1,015	1,279
Water and other public services	391	215	226	243	316	327	383	399	530
Household operations	1,150	380	190	428	390	615	785	1,005	2,293
Personal services	750	284	117	332	261	416	594	698	1,415
Other household expenses	400	96	73	97	129	198	191	308	878
Housekeeping supplies	741	299	371	364	368	679	652	1,103	927
Laundry and cleaning supplies	183	130	173	164	122	188	197	222	190
Other household products	382	104	144	122	191	382	327	624	462
Postage and stationery	176	65	54	78	56	109	127	257	275
Household furnishings and equipment	2,081	793	690	1,083	1,358	1,586	1,465	1,947	3,527
Household textiles	171	144	60	132	55	114	127	188	273
Furniture	554	163	127	439	457	469	324	351	998
Floor coverings	57	5 ¹⁶	5 ⁷	5 ²³	5 ¹⁶	65	25	46	108
Major appliances	227	149	108	161	180	207	135	180	364
Small appliances, miscellaneous housewares	111	47	41	51	61	75	61	122	193
Miscellaneous household equipment	962	274	345	276	589	656	793	1,060	1,591
Apparel and services	2,736	1,688	1,922	2,106	1,749	2,334	1,975	2,855	3,948
Men and boys	691	487	310	395	353	574	440	776	1,071
Men, 16 and over	448	272	5 ¹⁴⁶	5 ¹⁵¹	164	375	270	488	777
Boys, 2 to 15	243	216	164	244	189	199	170	288	294
Women and girls	1,068	632	872	808	674	844	759	1,151	1,544
Women, 16 and over	772	406	688	621	452	635	540	845	1,109
Girls, 2 to 15	296	226	184	187	221	209	220	305	435
Children under 2	143	5 ⁵⁶	5 ¹⁸⁰	5 ⁸⁸	129	121	187	159	152
Footwear	496	295	410	680	417	589	401	531	524
Other apparel products and services	338	217	150	134	176	206	187	239	656
Transportation	9,552	4,670	5,929	4,968	6,809	8,886	7,478	10,074	13,607
Vehicle purchases (net outlay)	4,663	2,583	3,494	2,325	3,707	4,718	3,083	4,796	6,482
Cars and trucks, new	2,002	5 ⁹⁷³	5 ⁵⁶²	5 ¹⁹⁴	5 ⁷⁰⁸	1,645	5 ⁸⁷⁴	2,205	3,643
Cars and trucks, used	2,609	1,610	2,871	2,110	2,977	3,009	2,092	2,589	2,756
Other vehicles	52	(⁴)	5 ⁶⁰	5 ²⁰	5 ²³	5 ⁶⁴	5 ¹¹⁷	5 ²	5 ⁸³
Gasoline and motor oil	1,422	719	886	949	1,163	1,262	1,482	1,564	1,778

See footnotes at end of table.

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued

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Other vehicle expenses	\$3,078	\$1,210	\$1,404	\$1,574	\$1,805	\$2,651	\$2,696	\$3,424	\$4,553
Vehicle finance charges	501	216	165	279	297	475	559	629	637
Maintenance and repairs	904	393	639	539	489	976	635	912	1,344
Vehicle insurance	1,014	453	458	576	710	836	1,019	1,072	1,435
Vehicle rental, leases, licenses, other charges	659	147	142	179	307	364	484	810	1,137
Public transportation	390	158	145	120	134	255	217	291	793
Health care	2,107	838	1,004	1,063	1,627	1,582	2,365	2,467	2,784
Health insurance	997	369	425	533	763	819	1,092	1,150	1,323
Medical services	680	201	244	304	571	473	735	826	918
Drugs	298	227	195	197	238	231	414	343	326
Medical supplies	132	541	139	529	55	59	124	148	217
Entertainment	2,672	910	1,210	1,247	1,217	1,525	2,255	2,716	4,638
Fees and admissions	642	164	152	129	205	277	432	595	1,321
Television, radios, sound equipment	851	438	642	622	604	643	733	929	1,167
Pets, toys, and playground equipment	535	225	252	308	267	379	525	497	879
Other entertainment supplies, equipment, and services	644	83	163	188	140	227	565	696	1,271
Personal care products and services	570	281	365	228	309	476	479	704	817
Reading	189	54	69	60	99	122	135	193	335
Education	880	228	408	207	364	649	505	686	1,749
Tobacco products and smoking supplies	382	325	479	494	466	418	463	441	246
Miscellaneous	1,088	580	592	606	686	857	1,071	1,219	1,516
Cash contributions	1,059	5161	592	131	402	702	894	1,099	1,974
Personal insurance and pensions	6,124	386	862	1,306	2,190	3,444	4,618	6,482	11,750
Life and other personal insurance	601	169	188	177	253	381	368	574	1,141
Pensions and Social Security	5,523	217	674	1,130	1,937	3,063	4,250	5,908	10,610
Sources of income and personal taxes: ¹									
Money income before taxes	58,345	5,767	12,599	17,423	24,782	34,808	44,693	58,811	109,337
Wages and salaries	51,796	2,328	7,737	12,475	20,223	30,444	39,857	53,616	98,593
Self-employment income	3,207	51	5321	861	1,568	1,757	2,112	2,232	6,893
Social Security, private and government retirement	1,592	1,072	2,468	1,644	2,090	1,367	1,496	1,709	1,394
Interest, dividends, rental income, other property income	461	520	563	40	-41	154	175	338	1,169
Unemployment and workers' compensation, veterans' benefits	256	547	5165	471	307	404	347	188	211
Public assistance, supplemental security income, food stamps	421	1,889	1,456	1,540	360	338	284	164	26
Regular contributions for support	264	180	5230	238	148	215	308	400	249
Other income	348	5230	5160	5153	127	128	114	164	802
Personal taxes	4,390	-231	-409	168	463	1,703	2,573	3,917	10,255
Federal income taxes	3,372	-273	-427	-239	170	1,166	1,893	2,843	8,240
State and local income taxes	814	-16	-3	83	166	399	559	927	1,657
Other taxes	204	557	521	325	127	138	120	147	357
Income after taxes	53,956	5,999	13,009	17,254	24,319	33,105	42,121	54,894	99,082

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Addenda:									
Net change in total assets and liabilities	- \$3,040	\$659	- \$3,436	\$2,623	- \$704	- \$6,110	- \$2,694	- \$2,901	- \$4,732
Net change in total assets	8,770	2,874	219	2,980	3,923	3,361	4,472	5,272	19,927
Net change in total liabilities	11,810	2,215	3,655	357	4,627	9,471	7,165	8,173	24,660
Other financial information:									
Other money receipts	371	577	511	303	25	129	188	255	856
Mortgage principal paid on owned property	-1,923	-532	-395	-662	-640	-1,096	-1,352	-1,736	-3,783
Estimated market value of owned home	103,333	34,745	26,964	32,760	51,982	61,117	73,585	100,141	189,378
Estimated monthly rental value of owned home	714	260	203	286	376	479	565	725	1,223
Gifts of goods and services	1,082	469	527	492	398	621	603	1,044	2,039
Food	80	516	519	56	18	20	46	72	179
Housing	359	133	177	150	95	230	226	377	662
Housekeeping supplies	61	527	521	524	523	40	33	109	81
Household textiles	30	(⁴)	513	512	51	529	530	31	53
Appliances and miscellaneous housewares	27	53	58	510	52	513	55	30	60
Major appliances	3	(⁴)	(³)	58	(⁴)	58	(⁴)	51	5
Small appliances and miscellaneous housewares	24	53	57	52	52	55	55	28	55
Miscellaneous household equipment	74	515	560	58	25	27	55	57	158
Other housing	168	87	75	96	44	122	103	150	310
Apparel and services	256	223	201	166	155	147	148	245	422
Males, 2 and over	66	578	584	510	546	45	19	67	104
Females, 2 and over	105	88	563	102	510	43	66	95	202
Children under 2	47	51	536	523	532	545	542	52	68
Other apparel products and services	38	556	518	531	567	514	520	31	47
Jewelry and watches	11	520	54	53	54	54	59	12	17
All other apparel products and services	27	536	514	528	563	510	511	519	31
Transportation	32	2	54	2	9	13	19	60	48
Health care	15	52	54	54	511	514	525	511	23
Entertainment	86	57	554	591	29	60	58	86	146
Toys, games, hobbies, and tricycles	28	53	525	511	12	23	26	31	42
Other entertainment	58	54	529	80	17	36	32	54	104
Education	140	522	51	55	525	548	512	93	363
All other gifts	114	65	65	70	56	88	69	101	197

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.
² Value less than 0.05.
³ Value less than 0.5.

⁴ No data reported.
⁵ Data are likely to have large sampling errors.
n.a. Not applicable.