

**Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999**

| Item  | All consumer units | 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 |
| Number of consumer units (in thousands) ..... | 107,824            | 82,904                       | 4,084             | 7,866              | 8,554                | 7,174                | 12,091               | 9,788                | 7,518                |
| Consumer unit characteristics:                |                    |                              |                   |                    |                      |                      |                      |                      |                      |
| Income before taxes <sup>1</sup> .....        | \$42,770           | \$42,770                     | \$1,766           | \$7,685            | \$12,356             | \$17,390             | \$24,561             | \$34,415             | \$44,304             |
| Income after taxes <sup>1</sup> .....         | 39,489             | 39,489                       | 1,497             | 7,607              | 12,159               | 16,939               | 23,544               | 32,424               | 41,143               |
| Age of reference person .....                 | 47.8               | 47.8                         | 38.4              | 55.1               | 55.6                 | 51.6                 | 48.6                 | 45.5                 | 44.5                 |
| Average number in consumer unit:              |                    |                              |                   |                    |                      |                      |                      |                      |                      |
| Persons .....                                 | 2.5                | 2.5                          | 1.8               | 1.7                | 1.9                  | 2.2                  | 2.4                  | 2.5                  | 2.7                  |
| Children under 18 .....                       | .7                 | .7                           | .5                | .4                 | .5                   | .6                   | .6                   | .7                   | .7                   |
| Persons 65 and over .....                     | .3                 | .3                           | .2                | .5                 | .5                   | .6                   | .4                   | .3                   | .2                   |
| Earners .....                                 | 1.3                | 1.3                          | .9                | .5                 | .7                   | .9                   | 1.2                  | 1.4                  | 1.6                  |
| Vehicles .....                                | 1.9                | 2.0                          | 1.0               | .9                 | 1.3                  | 1.5                  | 1.8                  | 2.1                  | 2.3                  |
| Percent distribution:                         |                    |                              |                   |                    |                      |                      |                      |                      |                      |
| Sex of reference person:                      |                    |                              |                   |                    |                      |                      |                      |                      |                      |
| Male .....                                    | 56                 | 57                           | 43                | 33                 | 40                   | 50                   | 57                   | 61                   | 63                   |
| Female .....                                  | 44                 | 43                           | 57                | 67                 | 60                   | 50                   | 43                   | 39                   | 37                   |
| Housing tenure:                               |                    |                              |                   |                    |                      |                      |                      |                      |                      |
| Homeowner .....                               | 65                 | 64                           | 28                | 41                 | 52                   | 54                   | 60                   | 64                   | 69                   |
| With mortgage .....                           | 38                 | 39                           | 11                | 8                  | 15                   | 18                   | 27                   | 39                   | 48                   |
| Without mortgage .....                        | 26                 | 26                           | 16                | 33                 | 37                   | 36                   | 33                   | 24                   | 21                   |
| Renter .....                                  | 35                 | 36                           | 72                | 59                 | 48                   | 46                   | 40                   | 36                   | 31                   |
| Race of reference person:                     |                    |                              |                   |                    |                      |                      |                      |                      |                      |
| Black .....                                   | 12                 | 11                           | 17                | 19                 | 14                   | 14                   | 12                   | 10                   | 9                    |
| White and other .....                         | 88                 | 89                           | 83                | 81                 | 86                   | 86                   | 88                   | 90                   | 91                   |
| Education of reference person:                |                    |                              |                   |                    |                      |                      |                      |                      |                      |
| Elementary (1-8) .....                        | 6                  | 7                            | 7                 | 19                 | 13                   | 11                   | 7                    | 5                    | 3                    |
| High school (9-12) .....                      | 39                 | 38                           | 43                | 48                 | 50                   | 49                   | 46                   | 40                   | 33                   |
| College .....                                 | 54                 | 55                           | 50                | 31                 | 36                   | 40                   | 47                   | 56                   | 64                   |
| Never attended and other .....                | ( <sup>2</sup> )   | ( <sup>2</sup> )             | ( <sup>2</sup> )  | 1                  | ( <sup>2</sup> )     | 0                    | ( <sup>2</sup> )     | ( <sup>2</sup> )     | ( <sup>2</sup> )     |
| At least one vehicle owned or leased .....    | 87                 | 88                           | 59                | 60                 | 77                   | 86                   | 91                   | 95                   | 96                   |
| Average annual expenditures .....             | \$36,251           | \$38,153                     | \$17,728          | \$14,818           | \$19,825             | \$23,599             | \$28,372             | \$34,291             | \$40,359             |
| Food .....                                    | 4,921              | 5,113                        | 2,882             | 2,600              | 2,912                | 3,669                | 4,196                | 4,950                | 5,671                |
| Food at home .....                            | 2,848              | 2,939                        | 1,746             | 1,781              | 1,983                | 2,392                | 2,610                | 2,890                | 3,289                |
| Cereals and bakery products .....             | 437                | 449                          | 259               | 288                | 309                  | 362                  | 395                  | 434                  | 500                  |
| Cereals and cereal products .....             | 153                | 157                          | 100               | 110                | 109                  | 133                  | 136                  | 156                  | 179                  |
| Bakery products .....                         | 283                | 292                          | 158               | 177                | 200                  | 229                  | 259                  | 279                  | 321                  |
| Meats, poultry, fish, and eggs .....          | 736                | 746                          | 465               | 484                | 513                  | 648                  | 677                  | 741                  | 830                  |
| Beef .....                                    | 219                | 219                          | 123               | 131                | 140                  | 178                  | 197                  | 218                  | 250                  |
| Pork .....                                    | 151                | 153                          | 95                | 114                | 107                  | 146                  | 151                  | 157                  | 171                  |
| Other meats .....                             | 95                 | 97                           | 60                | 63                 | 72                   | 84                   | 91                   | 94                   | 106                  |
| Poultry .....                                 | 136                | 140                          | 93                | 87                 | 97                   | 112                  | 124                  | 139                  | 150                  |
| Fish and seafood .....                        | 102                | 104                          | 65                | 63                 | 68                   | 97                   | 82                   | 98                   | 116                  |
| Eggs .....                                    | 32                 | 33                           | 28                | 26                 | 29                   | 32                   | 33                   | 35                   | 36                   |
| Dairy products .....                          | 312                | 326                          | 199               | 194                | 225                  | 258                  | 284                  | 319                  | 359                  |
| Fresh milk and cream .....                    | 121                | 126                          | 93                | 81                 | 96                   | 105                  | 111                  | 132                  | 137                  |
| Other dairy products .....                    | 191                | 199                          | 106               | 112                | 129                  | 153                  | 174                  | 188                  | 222                  |
| Fruits and vegetables .....                   | 486                | 501                          | 308               | 293                | 352                  | 414                  | 457                  | 490                  | 540                  |
| Fresh fruits .....                            | 151                | 156                          | 105               | 86                 | 112                  | 125                  | 145                  | 150                  | 166                  |
| Fresh vegetables .....                        | 147                | 152                          | 92                | 91                 | 106                  | 127                  | 136                  | 154                  | 157                  |
| Processed fruits .....                        | 107                | 110                          | 63                | 64                 | 77                   | 89                   | 97                   | 104                  | 124                  |
| Processed vegetables .....                    | 81                 | 83                           | 47                | 52                 | 57                   | 73                   | 79                   | 82                   | 94                   |

See footnotes at end of table.

**Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued**

| Item  | Complete reporting of income |                    |                    |                   |
|---|------------------------------|--------------------|--------------------|-------------------|
|   | \$50,000 to 59,999           | \$60,000 to 69,999 | \$70,000 to 89,999 | \$90,000 and over |
| Number of consumer units (in thousands) ..... | 6,351                        | 4,799              | 6,811              | 7,870             |
| Consumer unit characteristics:                |                              |                    |                    |                   |
| Income before taxes <sup>1</sup> .....        | \$54,243                     | \$64,123           | \$78,313           | \$139,168         |
| Income after taxes <sup>1</sup> .....         | 50,201                       | 58,878             | 71,726             | 124,664           |
| Age of reference person .....                 | 43.3                         | 44.5               | 44.9               | 46.2              |
| Average number in consumer unit:              |                              |                    |                    |                   |
| Persons .....                                 | 3.0                          | 3.0                | 3.1                | 3.1               |
| Children under 18 .....                       | .9                           | .9                 | .9                 | .9                |
| Persons 65 and over .....                     | .2                           | .1                 | .1                 | .1                |
| Earners .....                                 | 1.8                          | 1.9                | 2.0                | 2.1               |
| Vehicles .....                                | 2.5                          | 2.7                | 2.8                | 2.9               |
| Percent distribution:                         |                              |                    |                    |                   |
| Sex of reference person:                      |                              |                    |                    |                   |
| Male .....                                    | 66                           | 70                 | 69                 | 73                |
| Female .....                                  | 34                           | 30                 | 31                 | 27                |
| Housing tenure:                               |                              |                    |                    |                   |
| Homeowner .....                               | 75                           | 83                 | 86                 | 91                |
| With mortgage .....                           | 58                           | 64                 | 71                 | 75                |
| Without mortgage .....                        | 17                           | 19                 | 16                 | 16                |
| Renter .....                                  | 25                           | 17                 | 14                 | 9                 |
| Race of reference person:                     |                              |                    |                    |                   |
| Black .....                                   | 8                            | 7                  | 7                  | 5                 |
| White and other .....                         | 92                           | 93                 | 93                 | 95                |
| Education of reference person:                |                              |                    |                    |                   |
| Elementary (1-8) .....                        | 2                            | 2                  | 1                  | ( <sup>2</sup> )  |
| High school (9-12) .....                      | 33                           | 29                 | 26                 | 15                |
| College .....                                 | 65                           | 70                 | 73                 | 85                |
| Never attended and other .....                | ( <sup>2</sup> )             | ( <sup>3</sup> )   | ( <sup>2</sup> )   | ( <sup>3</sup> )  |
| At least one vehicle owned or leased .....    | 97                           | 98                 | 98                 | 97                |
| Average annual expenditures .....             | \$47,410                     | \$52,135           | \$60,888           | \$87,587          |
| Food .....                                    | 6,196                        | 6,881              | 7,768              | 9,415             |
| Food at home .....                            | 3,503                        | 3,908              | 4,082              | 4,465             |
| Cereals and bakery products .....             | 526                          | 598                | 618                | 696               |
| Cereals and cereal products .....             | 184                          | 197                | 208                | 227               |
| Bakery products .....                         | 342                          | 402                | 410                | 468               |
| Meats, poultry, fish, and eggs .....          | 876                          | 1,008              | 1,006              | 1,038             |
| Beef .....                                    | 274                          | 334                | 309                | 290               |
| Pork .....                                    | 171                          | 190                | 182                | 195               |
| Other meats .....                             | 117                          | 124                | 131                | 126               |
| Poultry .....                                 | 162                          | 190                | 188                | 217               |
| Fish and seafood .....                        | 118                          | 132                | 159                | 169               |
| Eggs .....                                    | 33                           | 39                 | 37                 | 40                |
| Dairy products .....                          | 406                          | 431                | 455                | 496               |
| Fresh milk and cream .....                    | 155                          | 162                | 163                | 171               |
| Other dairy products .....                    | 251                          | 268                | 292                | 325               |
| Fruits and vegetables .....                   | 569                          | 621                | 706                | 794               |
| Fresh fruits .....                            | 179                          | 183                | 218                | 257               |
| Fresh vegetables .....                        | 170                          | 187                | 218                | 240               |
| Processed fruits .....                        | 123                          | 142                | 161                | 179               |
| Processed vegetables .....                    | 97                           | 109                | 109                | 118               |

See footnotes at end of table.

**Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999**  
**— Continued**

| Item  | All consumer units | 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 |
| Other food at home .....                                  | \$877              | \$917                        | \$516             | \$523              | \$584                | \$709                | \$797                | \$905                | \$1,060              |
| Sugar and other sweets .....                              | 110                | 116                          | 68                | 72                 | 75                   | 98                   | 107                  | 109                  | 130                  |
| Fats and oils .....                                       | 80                 | 81                           | 52                | 53                 | 55                   | 77                   | 76                   | 83                   | 96                   |
| Miscellaneous foods .....                                 | 404                | 423                          | 225               | 230                | 261                  | 310                  | 361                  | 422                  | 500                  |
| Nonalcoholic beverages .....                              | 236                | 247                          | 148               | 152                | 173                  | 195                  | 215                  | 248                  | 279                  |
| Food prepared by consumer unit on out-of-town trips ..... | 46                 | 50                           | 24                | 15                 | 19                   | 30                   | 38                   | 43                   | 55                   |
| Food away from home .....                                 | 2,073              | 2,174                        | 1,136             | 819                | 928                  | 1,277                | 1,586                | 2,060                | 2,382                |
| Alcoholic beverages .....                                 | 313                | 342                          | 273               | 114                | 170                  | 205                  | 264                  | 296                  | 354                  |
| Housing .....   | 11,843             | 12,025                       | 6,237             | 5,688              | 7,204                | 8,126                | 9,291                | 10,815               | 12,267               |
| Shelter .....   | 6,849              | 6,882                        | 3,811             | 3,153              | 4,111                | 4,556                | 5,183                | 6,239                | 7,025                |
| Owned dwellings .....                                     | 4,386              | 4,372                        | 1,326             | 1,093              | 1,726                | 1,895                | 2,577                | 3,510                | 4,270                |
| Mortgage interest and charges .....                       | 2,501              | 2,491                        | 645               | 333                | 533                  | 648                  | 1,152                | 1,973                | 2,597                |
| Property taxes .....                                      | 1,070              | 1,034                        | 352               | 401                | 585                  | 661                  | 727                  | 810                  | 925                  |
| Maintenance, repairs, insurance, other expenses .....     | 815                | 847                          | 330               | 359                | 608                  | 587                  | 699                  | 727                  | 749                  |
| Rented dwellings .....                                    | 2,002              | 2,044                        | 2,229             | 1,941              | 2,186                | 2,454                | 2,367                | 2,450                | 2,398                |
| Other lodging .....                                       | 461                | 466                          | 256               | 119                | 199                  | 208                  | 239                  | 278                  | 356                  |
| Utilities, fuels, and public services .....               | 2,391              | 2,375                        | 1,340             | 1,522              | 1,789                | 1,958                | 2,182                | 2,331                | 2,528                |
| Natural gas .....   | 277                | 270                          | 134               | 178                | 202                  | 237                  | 250                  | 248                  | 281                  |
| Electricity .....   | 910                | 896                          | 520               | 614                | 719                  | 768                  | 847                  | 889                  | 952                  |
| Fuel oil and other fuels .....                            | 80                 | 83                           | 41                | 54                 | 69                   | 75                   | 82                   | 86                   | 86                   |
| Telephone services .....                                  | 839                | 839                          | 525               | 521                | 605                  | 653                  | 748                  | 839                  | 908                  |
| Water and other public services .....                     | 285                | 287                          | 119               | 155                | 193                  | 224                  | 255                  | 268                  | 302                  |
| Household operations .....                                | 606                | 642                          | 213               | 241                | 291                  | 353                  | 361                  | 389                  | 572                  |
| Personal services .....                                   | 291                | 313                          | 89                | 125                | 111                  | 183                  | 154                  | 184                  | 320                  |
| Other household expenses .....                            | 315                | 330                          | 124               | 116                | 181                  | 171                  | 207                  | 205                  | 252                  |
| Housekeeping supplies .....                               | 490                | 520                          | 208               | 236                | 307                  | 335                  | 411                  | 492                  | 562                  |
| Laundry and cleaning supplies .....                       | 119                | 127                          | 66                | 66                 | 90                   | 103                  | 116                  | 121                  | 144                  |
| Other household products .....                            | 241                | 249                          | 88                | 108                | 140                  | 150                  | 185                  | 228                  | 268                  |
| Postage and stationery .....                              | 130                | 144                          | 54                | 62                 | 77                   | 82                   | 110                  | 143                  | 150                  |
| Household furnishings and equipment .....                 | 1,506              | 1,606                        | 665               | 535                | 706                  | 924                  | 1,154                | 1,364                | 1,580                |
| Household textiles .....                                  | 110                | 120                          | 71                | 50                 | 54                   | 82                   | 100                  | 88                   | 101                  |
| Furniture .....   | 371                | 389                          | 161               | 98                 | 171                  | 213                  | 290                  | 351                  | 328                  |
| Floor coverings .....                                     | 50                 | 52                           | 38                | 16                 | 27                   | 27                   | 36                   | 37                   | 41                   |
| Major appliances .....                                    | 174                | 181                          | 87                | 70                 | 126                  | 136                  | 155                  | 176                  | 175                  |
| Small appliances, miscellaneous housewares .....          | 91                 | 101                          | 38                | 34                 | 39                   | 50                   | 73                   | 84                   | 93                   |
| Miscellaneous household equipment .....                   | 710                | 763                          | 270               | 267                | 288                  | 415                  | 501                  | 629                  | 842                  |
| Apparel and services .....                                | 1,708              | 1,808                        | 1,056             | 699                | 854                  | 1,129                | 1,441                | 1,829                | 1,872                |
| Men and boys .....  | 409                | 430                          | 179               | 117                | 135                  | 216                  | 322                  | 445                  | 459                  |
| Men, 16 and over .....                                    | 321                | 338                          | 120               | 86                 | 95                   | 149                  | 238                  | 351                  | 365                  |
| Boys, 2 to 15 .....                                       | 88                 | 92                           | 59                | 31                 | 40                   | 67                   | 83                   | 94                   | 94                   |
| Women and girls .....                                     | 653                | 694                          | 564               | 286                | 377                  | 488                  | 544                  | 669                  | 704                  |
| Women, 16 and over .....                                  | 548                | 585                          | 508               | 251                | 320                  | 413                  | 445                  | 573                  | 592                  |
| Girls, 2 to 15 .....                                      | 105                | 110                          | 56                | 34                 | 56                   | 75                   | 100                  | 96                   | 112                  |
| Children under 2 .....                                    | 70                 | 77                           | 46                | 33                 | 49                   | 34                   | 65                   | 94                   | 98                   |
| Footwear .....  | 292                | 309                          | 119               | 143                | 160                  | 239                  | 310                  | 387                  | 353                  |
| Other apparel products and services .....                 | 283                | 297                          | 148               | 121                | 134                  | 152                  | 200                  | 234                  | 258                  |
| Transportation .....                                      | 6,815              | 7,000                        | 2,990             | 2,134              | 3,636                | 4,380                | 5,404                | 6,592                | 7,911                |
| Vehicle purchases (net outlay) .....                      | 3,136              | 3,222                        | 1,318             | 886                | 1,761                | 1,990                | 2,453                | 2,902                | 3,698                |
| Cars and trucks, new .....                                | 1,506              | 1,497                        | 420               | 339                | 746                  | 801                  | 837                  | 1,090                | 1,477                |
| Cars and trucks, used .....                               | 1,587              | 1,680                        | 897               | 545                | 1,002                | 1,163                | 1,584                | 1,758                | 2,163                |
| Other vehicles .....                                      | 42                 | 45                           | 41                | 42                 | 43                   | 427                  | 432                  | 54                   | 59                   |
| Gasoline and motor oil .....                              | 1,036              | 1,051                        | 556               | 424                | 603                  | 737                  | 910                  | 1,089                | 1,242                |

See footnotes at end of table.

**Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued**

| Item   | Complete reporting of income |                          |                          |                         |
|--|------------------------------|--------------------------|--------------------------|-------------------------|
|  | \$50,000<br>to<br>59,999     | \$60,000<br>to<br>69,999 | \$70,000<br>to<br>89,999 | \$90,000<br>and<br>over |
| Other food at home .....                                     | \$1,126                      | \$1,250                  | \$1,297                  | \$1,442                 |
| Sugar and other sweets .....                                 | 150                          | 164                      | 154                      | 168                     |
| Fats and oils .....  | 96                           | 96                       | 105                      | 108                     |
| Miscellaneous foods .....                                    | 521                          | 585                      | 613                      | 679                     |
| Nonalcoholic beverages .....                                 | 299                          | 341                      | 341                      | 360                     |
| Food prepared by consumer unit on<br>out-of-town trips ..... | 59                           | 64                       | 84                       | 127                     |
| Food away from home .....                                    | 2,694                        | 2,973                    | 3,686                    | 4,949                   |
| Alcoholic beverages .....                                    | 400                          | 464                      | 548                      | 803                     |
| Housing .....  | 14,268                       | 15,232                   | 18,040                   | 26,695                  |
| Shelter .....  | 7,979                        | 8,609                    | 10,397                   | 15,625                  |
| Owned dwellings .....  | 5,604                        | 6,481                    | 8,195                    | 12,701                  |
| Mortgage interest and charges .....                          | 3,495                        | 4,102                    | 5,198                    | 7,882                   |
| Property taxes .....   | 1,149                        | 1,403                    | 1,731                    | 2,782                   |
| Maintenance, repairs, insurance, other<br>expenses .....     | 960                          | 975                      | 1,267                    | 2,036                   |
| Rented dwellings .....                                       | 1,898                        | 1,557                    | 1,355                    | 1,194                   |
| Other lodging .....  | 478                          | 571                      | 846                      | 1,730                   |
| Utilities, fuels, and public services .....                  | 2,737                        | 2,909                    | 3,101                    | 3,742                   |
| Natural gas .....  | 295                          | 337                      | 356                      | 450                     |
| Electricity .....  | 1,027                        | 1,065                    | 1,126                    | 1,306                   |
| Fuel oil and other fuels .....                               | 98                           | 83                       | 95                       | 128                     |
| Telephone services .....                                     | 976                          | 1,043                    | 1,104                    | 1,350                   |
| Water and other public services .....                        | 343                          | 380                      | 420                      | 508                     |
| Household operations .....                                   | 734                          | 752                      | 1,087                    | 2,198                   |
| Personal services .....                                      | 408                          | 408                      | 633                      | 939                     |
| Other household expenses .....                               | 327                          | 343                      | 454                      | 1,259                   |
| Housekeeping supplies .....                                  | 739                          | 726                      | 847                      | 957                     |
| Laundry and cleaning supplies .....                          | 151                          | 192                      | 190                      | 177                     |
| Other household products .....                               | 376                          | 342                      | 420                      | 491                     |
| Postage and stationery .....                                 | 212                          | 192                      | 236                      | 289                     |
| Household furnishings and equipment .....                    | 2,078                        | 2,236                    | 2,609                    | 4,173                   |
| Household textiles .....                                     | 156                          | 175                      | 174                      | 309                     |
| Furniture .....  | 472                          | 468                      | 642                      | 1,117                   |
| Floor coverings .....  | 51                           | 67                       | 101                      | 151                     |
| Major appliances .....                                       | 217                          | 260                      | 229                      | 372                     |
| Small appliances, miscellaneous<br>housewares .....          | 157                          | 163                      | 191                      | 228                     |
| Miscellaneous household equipment .....                      | 1,025                        | 1,103                    | 1,273                    | 1,995                   |
| Apparel and services .....                                   | 2,050                        | 2,255                    | 2,736                    | 4,236                   |
| Men and boys .....   | 501                          | 611                      | 747                      | 1,092                   |
| Men, 16 and over .....                                       | 383                          | 479                      | 608                      | 913                     |
| Boys, 2 to 15 .....  | 117                          | 132                      | 139                      | 179                     |
| Women and girls .....  | 781                          | 901                      | 1,013                    | 1,520                   |
| Women, 16 and over .....                                     | 649                          | 754                      | 842                      | 1,276                   |
| Girls, 2 to 15 .....   | 132                          | 147                      | 171                      | 244                     |
| Children under 2 .....                                       | 92                           | 95                       | 115                      | 136                     |
| Footwear .....   | 379                          | 324                      | 460                      | 472                     |
| Other apparel products and services .....                    | 298                          | 324                      | 400                      | 1,016                   |
| Transportation .....   | 9,220                        | 10,132                   | 11,174                   | 14,768                  |
| Vehicle purchases (net outlay) .....                         | 4,397                        | 4,619                    | 5,192                    | 6,878                   |
| Cars and trucks, new .....                                   | 1,987                        | 1,942                    | 2,670                    | 4,526                   |
| Cars and trucks, used .....                                  | 2,349                        | 2,559                    | 2,413                    | 2,313                   |
| Other vehicles .....   | 61                           | 118                      | 110                      | 40                      |
| Gasoline and motor oil .....                                 | 1,390                        | 1,470                    | 1,577                    | 1,706                   |

See footnotes at end of table.

**Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999**  
**— Continued**

| Item   | All consumer units | 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 |
| Other vehicle expenses .....                                       | \$2,230            | \$2,310                      | \$930             | \$659              | \$1,085              | \$1,415              | \$1,761              | \$2,281              | \$2,595              |
| Vehicle finance charges .....                                      | 320                | 329                          | 129               | 53                 | 94                   | 165                  | 231                  | 366                  | 416                  |
| Maintenance and repairs .....                                      | 653                | 692                          | 321               | 253                | 419                  | 486                  | 574                  | 714                  | 778                  |
| Vehicle insurance .....  | 748                | 773                          | 331               | 242                | 422                  | 537                  | 659                  | 789                  | 893                  |
| Vehicle rental, leases, licenses, other charges .....              | 510                | 515                          | 150               | 111                | 151                  | 227                  | 297                  | 411                  | 509                  |
| Public transportation .....  | 413                | 418                          | 186               | 165                | 188                  | 238                  | 280                  | 320                  | 375                  |
| Health care .....  | 1,931              | 2,007                        | 896               | 1,164              | 1,647                | 2,034                | 1,930                | 1,899                | 2,051                |
| Health insurance .....   | 918                | 936                          | 368               | 592                | 799                  | 930                  | 964                  | 950                  | 998                  |
| Medical services .....   | 550                | 574                          | 295               | 229                | 335                  | 491                  | 474                  | 506                  | 562                  |
| Drugs .....  | 358                | 382                          | 185               | 290                | 419                  | 505                  | 397                  | 343                  | 360                  |
| Medical supplies .....   | 105                | 115                          | 48                | 53                 | 94                   | 108                  | 95                   | 101                  | 131                  |
| Entertainment .....  | 1,844              | 1,914                        | 907               | 612                | 949                  | 973                  | 1,277                | 1,568                | 1,944                |
| Fees and admissions .....  | 454                | 475                          | 216               | 127                | 160                  | 203                  | 262                  | 339                  | 470                  |
| Television, radios, sound equipment .....                          | 597                | 617                          | 329               | 294                | 385                  | 443                  | 508                  | 592                  | 640                  |
| Pets, toys, and playground equipment .....                         | 338                | 360                          | 142               | 121                | 168                  | 222                  | 268                  | 292                  | 413                  |
| Other entertainment supplies, equipment, and services .....        | 456                | 462                          | 220               | 71                 | 236                  | 105                  | 239                  | 345                  | 421                  |
| Personal care products and services .....                          | 405                | 442                          | 306               | 221                | 261                  | 274                  | 352                  | 428                  | 477                  |
| Reading .....  | 160                | 170                          | 80                | 66                 | 98                   | 105                  | 132                  | 151                  | 167                  |
| Education .....  | 607                | 586                          | 756               | 354                | 233                  | 285                  | 340                  | 374                  | 449                  |
| Tobacco products and smoking supplies .....                        | 287                | 297                          | 239               | 215                | 246                  | 277                  | 293                  | 329                  | 350                  |
| Miscellaneous .....  | 864                | 928                          | 419               | 387                | 470                  | 561                  | 757                  | 887                  | 991                  |
| Cash contributions .....   | 1,145              | 1,289                        | 250               | 254                | 555                  | 576                  | 855                  | 1,068                | 1,234                |
| Personal insurance and pensions .....                              | 3,409              | 4,232                        | 437               | 309                | 590                  | 1,005                | 1,839                | 3,107                | 4,620                |
| Life and other personal insurance .....                            | 396                | 408                          | 177               | 112                | 164                  | 196                  | 266                  | 321                  | 433                  |
| Pensions and Social Security .....                                 | 3,012              | 3,825                        | 260               | 197                | 426                  | 809                  | 1,573                | 2,785                | 4,187                |
| Sources of income and personal taxes: <sup>1</sup>                 |                    |                              |                   |                    |                      |                      |                      |                      |                      |
| Money income before taxes .....                                    | 42,769             | 42,769                       | 1,766             | 7,685              | 12,356               | 17,390               | 24,561               | 34,415               | 44,304               |
| Wages and salaries .....   | 33,661             | 33,661                       | 1,603             | 1,967              | 4,582                | 8,708                | 15,729               | 26,296               | 36,596               |
| Self-employment income .....                                       | 2,419              | 2,419                        | -1,137            | 119                | 237                  | 511                  | 916                  | 1,434                | 1,922                |
| Social Security, private and government retirement .....           | 4,707              | 4,707                        | 529               | 4,147              | 6,217                | 6,663                | 6,515                | 5,132                | 4,298                |
| Interest, dividends, rental income, other property income .....    | 986                | 986                          | 32                | 73                 | 181                  | 328                  | 497                  | 652                  | 710                  |
| Unemployment and workers' compensation, veterans' benefits .....   | 185                | 185                          | 48                | 66                 | 85                   | 215                  | 209                  | 288                  | 227                  |
| Public assistance, supplemental security income, food stamps ..... | 325                | 325                          | 380               | 955                | 649                  | 503                  | 274                  | 186                  | 164                  |
| Regular contributions for support .....                            | 261                | 261                          | 151               | 163                | 239                  | 275                  | 251                  | 283                  | 251                  |
| Other income .....   | 226                | 226                          | 160               | 195                | 166                  | 186                  | 171                  | 145                  | 136                  |
| Personal taxes .....   | 3,281              | 3,281                        | 270               | 78                 | 197                  | 451                  | 1,017                | 1,991                | 3,161                |
| Federal income taxes .....   | 2,492              | 2,492                        | 208               | 8                  | 72                   | 236                  | 668                  | 1,447                | 2,354                |
| State and local income taxes .....                                 | 623                | 623                          | 9                 | 16                 | 46                   | 96                   | 216                  | 408                  | 656                  |
| Other taxes .....  | 166                | 166                          | 52                | 54                 | 79                   | 118                  | 133                  | 136                  | 152                  |
| Income after taxes .....   | 39,489             | 39,489                       | 1,497             | 7,607              | 12,159               | 16,939               | 23,544               | 32,424               | 41,143               |

See footnotes at end of table.

**Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued**

| Item   | Complete reporting of income |                    |                    |                   |
|--|------------------------------|--------------------|--------------------|-------------------|
|  | \$50,000 to 59,999           | \$60,000 to 69,999 | \$70,000 to 89,999 | \$90,000 and over |
| Other vehicle expenses .....                                       | \$3,021                      | \$3,526            | \$3,754            | \$4,862           |
| Vehicle finance charges .....                                      | 543                          | 576                | 609                | 569               |
| Maintenance and repairs .....                                      | 849                          | 977                | 1,004              | 1,311             |
| Vehicle insurance .....  | 999                          | 1,120              | 1,203              | 1,407             |
| Vehicle rental, leases, licenses, other charges .....              | 631                          | 853                | 938                | 1,575             |
| Public transportation .....  | 411                          | 517                | 651                | 1,322             |
| Health care .....  | 2,190                        | 2,388              | 2,583              | 3,121             |
| Health insurance .....   | 1,007                        | 1,041              | 1,141              | 1,307             |
| Medical services .....   | 685                          | 808                | 887                | 1,144             |
| Drugs .....  | 357                          | 398                | 386                | 475               |
| Medical supplies .....   | 141                          | 142                | 170                | 194               |
| Entertainment .....  | 2,604                        | 2,792              | 3,376              | 4,690             |
| Fees and admissions .....  | 586                          | 694                | 844                | 1,513             |
| Television, radios, sound equipment .....                          | 790                          | 855                | 921                | 1,133             |
| Pets, toys, and playground equipment .....                         | 481                          | 547                | 629                | 777               |
| Other entertainment supplies, equipment, and services .....        | 748                          | 696                | 982                | 1,267             |
| Personal care products and services .....                          | 502                          | 604                | 663                | 885               |
| Reading .....  | 194                          | 240                | 268                | 393               |
| Education .....  | 618                          | 682                | 988                | 1,735             |
| Tobacco products and smoking supplies .....                        | 371                          | 349                | 350                | 259               |
| Miscellaneous .....  | 1,140                        | 1,184              | 1,227              | 2,239             |
| Cash contributions .....   | 1,537                        | 2,014              | 2,059              | 3,994             |
| Personal insurance and pensions .....                              | 6,121                        | 6,917              | 9,106              | 14,354            |
| Life and other personal insurance .....                            | 485                          | 558                | 711                | 1,164             |
| Pensions and Social Security .....                                 | 5,636                        | 6,359              | 8,395              | 13,190            |
| Sources of income and personal taxes: <sup>1</sup>                 |                              |                    |                    |                   |
| Money income before taxes .....                                    | 54,238                       | 64,123             | 78,313             | 139,168           |
| Wages and salaries .....   | 46,744                       | 55,730             | 69,149             | 115,509           |
| Self-employment income .....                                       | 2,564                        | 2,414              | 4,189              | 13,032            |
| Social Security, private and government retirement .....           | 3,425                        | 3,962              | 2,876              | 4,166             |
| Interest, dividends, rental income, other property income .....    | 708                          | 1,222              | 1,187              | 5,208             |
| Unemployment and workers' compensation, veterans' benefits .....   | 215                          | 195                | 235                | 176               |
| Public assistance, supplemental security income, food stamps ..... | 119                          | 159                | 76                 | 47                |
| Regular contributions for support .....                            | 334                          | 309                | 352                | 256               |
| Other income .....   | 129                          | 133                | 249                | 775               |
| Personal taxes .....   | 4,041                        | 5,245              | 6,587              | 14,504            |
| Federal income taxes .....   | 3,060                        | 3,990              | 5,032              | 11,513            |
| State and local income taxes .....                                 | 822                          | 1,036              | 1,289              | 2,526             |
| Other taxes .....  | 159                          | 219                | 266                | 466               |
| Income after taxes .....   | 50,201                       | 58,878             | 71,726             | 124,664           |

See footnotes at end of table.

**Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999**  
**— Continued**

| Item   | All consumer units | 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 |
| Addenda:   |                    |                              |                   |                    |                      |                      |                      |                      |                      |
| Net change in total assets and liabilities .....       | - \$882            | - \$1,331                    | \$1,390           | \$492              | \$65                 | \$567                | \$813                | - \$1,676            | - \$3,053            |
| Net change in total assets .....                       | 6,298              | 6,326                        | 3,107             | 856                | 1,614                | 2,009                | 3,624                | 4,221                | 4,231                |
| Net change in total liabilities .....                  | 7,180              | 7,656                        | 1,717             | 364                | 1,549                | 1,442                | 2,812                | 5,897                | 7,284                |
| Other financial information:                           |                    |                              |                   |                    |                      |                      |                      |                      |                      |
| Other money receipts .....                             | 558                | 673                          | 886               | 268                | 83                   | 243                  | 246                  | 410                  | 488                  |
| Mortgage principal paid on owned property .....        | -1,264             | -1,294                       | -2,243            | -164               | -302                 | -424                 | -548                 | -954                 | -1,072               |
| Estimated market value of owned home .....             | 84,071             | 81,488                       | 29,941            | 35,308             | 45,696               | 49,571               | 58,385               | 64,937               | 74,113               |
| Estimated monthly rental value of owned home ..        | 580                | 573                          | 203               | 246                | 345                  | 385                  | 426                  | 486                  | 554                  |
| Gifts of goods and services .....                      | 1,072              | 1,121                        | 555               | 436                | 523                  | 606                  | 761                  | 906                  | 1,002                |
| Food .....   | 84                 | 85                           | 24                | 18                 | 23                   | 28                   | 29                   | 57                   | 69                   |
| Housing .....  | 298                | 312                          | 179               | 139                | 161                  | 168                  | 212                  | 242                  | 304                  |
| Housekeeping supplies .....                            | 41                 | 47                           | 16                | 15                 | 22                   | 28                   | 36                   | 43                   | 49                   |
| Household textiles .....                               | 16                 | 18                           | 4 <sup>3</sup>    | 11                 | 6                    | 12                   | 8                    | 19                   | 19                   |
| Appliances and miscellaneous<br>housewares .....       | 31                 | 34                           | 4 <sup>6</sup>    | 6                  | 16                   | 17                   | 26                   | 30                   | 36                   |
| Major appliances .....                                 | 8                  | 9                            | 4 <sup>2</sup>    | 4 <sup>1</sup>     | 8                    | 11                   | 6                    | 8                    | 18                   |
| Small appliances and miscellaneous<br>housewares ..... | 23                 | 25                           | 4 <sup>4</sup>    | 6                  | 8                    | 6                    | 20                   | 23                   | 18                   |
| Miscellaneous household equipment .....                | 68                 | 74                           | 26                | 27                 | 31                   | 32                   | 55                   | 48                   | 95                   |
| Other housing .....                                    | 142                | 140                          | 128               | 78                 | 86                   | 79                   | 86                   | 102                  | 105                  |
| Apparel and services .....                             | 217                | 233                          | 118               | 121                | 128                  | 138                  | 203                  | 216                  | 235                  |
| Males, 2 and over .....                                | 57                 | 61                           | 41                | 25                 | 32                   | 27                   | 56                   | 56                   | 62                   |
| Females, 2 and over .....                              | 75                 | 80                           | 21                | 32                 | 43                   | 61                   | 60                   | 70                   | 78                   |
| Children under 2 .....                                 | 33                 | 35                           | 4 <sup>10</sup>   | 17                 | 23                   | 13                   | 30                   | 44                   | 33                   |
| Other apparel products and services .....              | 52                 | 56                           | 46                | 46                 | 30                   | 39                   | 58                   | 47                   | 62                   |
| Jewelry and watches .....                              | 26                 | 28                           | 21                | 27                 | 13                   | 15                   | 32                   | 21                   | 36                   |
| All other apparel products and services .....          | 26                 | 28                           | 4 <sup>25</sup>   | 19                 | 17                   | 24                   | 26                   | 26                   | 25                   |
| Transportation .....                                   | 56                 | 59                           | 42                | 18                 | 24                   | 32                   | 63                   | 38                   | 42                   |
| Health care .....                                      | 39                 | 44                           | 4 <sup>27</sup>   | 26                 | 47                   | 63                   | 27                   | 50                   | 23                   |
| Entertainment .....                                    | 93                 | 100                          | 40                | 32                 | 55                   | 60                   | 64                   | 84                   | 106                  |
| Toys, games, hobbies, and tricycles .....              | 31                 | 33                           | 13                | 12                 | 18                   | 18                   | 29                   | 34                   | 35                   |
| Other entertainment .....                              | 62                 | 66                           | 27                | 20                 | 37                   | 41                   | 36                   | 50                   | 71                   |
| Education .....  | 160                | 150                          | 64                | 34                 | 26                   | 36                   | 47                   | 63                   | 84                   |
| All other gifts .....                                  | 125                | 138                          | 61                | 49                 | 59                   | 81                   | 117                  | 156                  | 139                  |

See footnotes at end of table.

**Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued**

| Item   | Complete reporting of income |                          |                          |                         |
|--|------------------------------|--------------------------|--------------------------|-------------------------|
|  | \$50,000<br>to<br>59,999     | \$60,000<br>to<br>69,999 | \$70,000<br>to<br>89,999 | \$90,000<br>and<br>over |
| Addenda:   |                              |                          |                          |                         |
| Net change in total assets and liabilities .....       | - \$1,351                    | - \$7,106                | - \$8,542                | \$751                   |
| Net change in total assets .....                       | 9,053                        | 4,541                    | 10,190                   | 26,831                  |
| Net change in total liabilities .....                  | 10,405                       | 11,647                   | 18,732                   | 26,080                  |
| Other financial information:                           |                              |                          |                          |                         |
| Other money receipts .....                             | 1,052                        | 796                      | 1,056                    | 2,447                   |
| Mortgage principal paid on owned property .....        | -1,405                       | -1,853                   | -2,314                   | -4,274                  |
| Estimated market value of owned home .....             | 88,918                       | 107,511                  | 131,735                  | 220,162                 |
| Estimated monthly rental value of owned home ..        | 673                          | 791                      | 914                      | 1,350                   |
| Gifts of goods and services .....                      | 1,262                        | 1,359                    | 1,661                    | 3,450                   |
| Food .....   | 80                           | 99                       | 125                      | 403                     |
| Housing .....  | 375                          | 359                      | 440                      | 917                     |
| Housekeeping supplies .....                            | 68                           | 74                       | 76                       | 99                      |
| Household textiles .....                               | 23                           | 17                       | 21                       | 62                      |
| Appliances and miscellaneous<br>housewares .....       | 37                           | 64                       | 59                       | 81                      |
| Major appliances .....                                 | 11                           | 4                        | 6                        | 16                      |
| Small appliances and miscellaneous<br>housewares ..... | 27                           | 59                       | 53                       | 65                      |
| Miscellaneous household equipment .....                | 83                           | 86                       | 123                      | 220                     |
| Other housing .....                                    | 165                          | 119                      | 161                      | 455                     |
| Apparel and services .....                             | 252                          | 307                      | 334                      | 527                     |
| Males, 2 and over .....                                | 60                           | 88                       | 98                       | 140                     |
| Females, 2 and over .....                              | 67                           | 115                      | 110                      | 231                     |
| Children under 2 .....                                 | 42                           | 41                       | 60                       | 73                      |
| Other apparel products and services .....              | 83                           | 62                       | 66                       | 83                      |
| Jewelry and watches .....                              | 37                           | 32                       | 36                       | 37                      |
| All other apparel products and services .....          | 46                           | 30                       | 30                       | 46                      |
| Transportation .....                                   | 91                           | 50                       | 93                       | 161                     |
| Health care .....                                      | 31                           | 46                       | 49                       | 93                      |
| Entertainment .....                                    | 112                          | 143                      | 136                      | 284                     |
| Toys, games, hobbies, and tricycles .....              | 40                           | 62                       | 45                       | 66                      |
| Other entertainment .....                              | 72                           | 81                       | 91                       | 218                     |
| Education .....  | 202                          | 172                      | 308                      | 690                     |
| All other gifts .....                                  | 119                          | 182                      | 175                      | 376                     |

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

<sup>2</sup> Value less than 0.5.

<sup>3</sup> No data reported.

<sup>4</sup> Data are likely to have large sampling errors.

n.a. Not applicable.