CURRENT POPULATION REPORTS

Consumer Income

P60-200

Money Income in the United States: 1997

(With Separate Data on Valuation of Noncash Benefits)

U.S. Department of Commerce
Economics and Statistics Administration
BUREAU OF THE CENSUS

HIGHLIGHTS

Official Money Income Estimates

- After 8 years, the median income of households has recovered to its 1989 prerecessionary peak. The median household income in 1997 was $37,005 (± 281), not statistically different from the 1989 income of $37,303 (± 339) (in 1997 dollars). (See Tables A and B-2.)
- Between 1996 and 1997, real median household income increased by 1.9 (±0.9) percent, from $36,306 (±301) to $37,005 (±281). This is the third consecutive year households in the United States experienced an increase in real annual median income. (See Tables A and B-2.)
- The real median earnings of both men and women working full time, year round increased between 1996 and 1997. The median earnings of men increased by 2.4 (±1.5) percent to $33,674 (±526); the median earnings of women increased by 3.0 (±1.3) percent to $24,973 (±255). The female-to-male earnings ratio remained at 0.74 (±.01). (See Tables A and 7.)

Valuation of Noncash Benefits

- The use of a fully adjusted income definition (one that includes the effects of taxes and noncash benefits) lowered income inequality by 10.0 (± 1.1) percent when compared with pre-tax (official) money income. Government transfers have a much more significant effect than taxes on redistributing income. (See Table 12.)
- The change in household median income between 1996 and 1997 using the fully adjusted income definition was 1.6 (± 0.8) percent compared with 1.9 (±0.9) for pre-tax (official) money income.

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David Nguyen and **Anh Ly Teitler,** Demographic Surveys Division, programmed the detailed tables. **Richard A. Denby,** Chief of the Computer Programming and Applications Staff, **Caroline Carbaugh, Stacy Masano,** and **Chandararith R. Phe** produced the tabulation and publication tables.

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Robert J. Shapiro,
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BUREAU OF THE CENSUS
James F. Holmes, Acting Director

ECONOMICS
AND STATISTICS
ADMINISTRATION

Economics and Statistics Administration

Robert J. Shapiro, Under Secretary for Economic Affairs

BUREAU OF THE CENSUS

James F. Holmes, Acting Director
Bradford R. Huther, Deputy Director

Paula J. Schneider, Principal Associate Director for Programs
Nancy M. Gordon, Associate Director for Demographic Programs

HOUSING AND HOUSEHOLD ECONOMIC STATISTICS DIVISION
Daniel H. Weinberg, Chief

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Money Income in the United States: 1997 (With Separate Data on Valuation of Noncash Benefits)

In 1997, real[1] median income of U.S. households returned to the peak reached in 1989, the year before the most recent recessionary period (lasting from July 1990 to March 1991). U.S. households began their recovery in median household income in 1995 and since then have experienced significant annual increases in their income.

Subgroups that achieved[2] or surpassed their 1989 income levels in 1997 included White households, households maintained by a person 25 to 34 years old, households maintained by a person 65 years old and over, households outside of metropolitan areas, households in the West, family households, and nonfamily households maintained by a woman. Subgroups that had already achieved their 1989 income level within the past 2 years and continue to sustain or exceed that level include Black households, households in the Midwest and South, households maintained by a person 55 to 64 years old, married-couple households, and family households maintained by women with no husband present. These data are from the March supplement to the Current Population Survey (CPS).

The CPS supplement conducted in March of each year is one of the best known and most widely used of all continuing federal household surveys. For 50 years, analysts, researchers, and policymakers have used the CPS to examine annual changes in income and earnings and to compare those changes with historical trends. Daily news (whether television, radio, or newspaper) frequently details statistics on Americans' jobs, income, poverty status, health insurance coverage, marital status, migration, and so forth based on these data.

HIGHLIGHTS

(The figures in parentheses denote 90-percent confidence intervals.)

- After 8 years, the median income of households has recovered to its 1989 peak. The median household income in 1997 was $37,005 (± 281), not statistically different from the 1989 income of $37,303 (± 339) (in 1997 dollars). (See Tables A and B-2 and Figure 1.)

- Between 1996 and 1997, real median household income increased by 1.9 (± 0.9) percent, from $36,306 (± 301) to $37,005 (± 281). This is the third consecutive year households in the United States experienced an increase in real annual median income. (See Tables A and B-2.)

- For the fourth consecutive year, family households experienced an increase in real median income. Between 1996 and 1997, the median income of family households increased by 2.9 (± 1.1) percent to $45,347 (± 388); the change in the income for nonfamily households was not statistically significant. (See Tables A and 1.)

- Most race/Hispanic-origin[3] groups experienced increases in their real median household income between 1996 and 1997. White households experienced an increase of 2.5 (± 1.1) percent and Black households an increase of 4.3 (± 3.6) percent. The change in the median income of Asian and Pacific Islander households was not statistically significant. Households maintained by a person of Hispanic origin experienced a 4.5 (± 3.0) percent increase in their median household income between 1996 and 1997; households maintained by a White, not Hispanic person experienced a 2.3 (± 1.2) percent increase.[4] (See Table A.)

- Three of the four regions experienced a significant increase in real median household income between 1996 and 1997. The median household income of the Midwest increased by 2.4 (± 2.1) percent; for the South, it increased by 3.6 (± 1.9) percent; and for the West, it increased by 3.1 (± 2.4) percent.[5] The real median income for households in the Northeast was statistically unchanged. (See Table A.)

- The real median earnings of both men and women working full time, year round increased between 1996 and 1997. The median earnings of men increased by 2.4 (± 1.5) percent to $33,674 (± 526); the median earnings

[1]Changes in real income refer to comparisons after adjusting for inflation. The percentage changes in prices between earlier years and 1997 were computed by dividing the annual average Consumer Price Index (CPI-U) for 1997 by the annual average for earlier years. See Table B-1 in Appendix B for values of the CPI-U from 1947 to 1997.

[2]For the purpose of this report, we say that a particular subgroup "achieved" the 1989 prerecessionary income level (in 1997 dollars) if the difference between the income level for the reference year and that for 1989 is not statistically significant at the 90-percent level of confidence. The difference, or percent change, may be positive or negative.

[3]People of Hispanic origin may be of any race, therefore data users should use caution in comparing data for Hispanics to data for race groups (such as White, Black and Asian and Pacific Islander).

[4]The differences were not statistically significant between the 1996-1997 percent increases in median income among White, Black, Hispanic-origin, and White, not Hispanic households.

[5]The differences were not statistically significant among the 1996-1997 percent increases in median household income for the Midwest, South, and West.

of women increased by 3.0 (± 1.3) percent to $24,973 (± 255).[6] The female-to-male earnings ratio remained at 0.74 (± .01) (See Table A and 7.)

- The overall per capita income increased significantly between 1996 and 1997, in real terms, by 3.7 (± 1.3) percent to $19,241 (± 196). (See Table A.)
- Based on comparisons of 2-year moving averages (1995-1996 and 1996-1997), real median household income increased significantly for 12 states. Seven of these states (Alabama, Delaware, Louisiana, North Carolina, Oklahoma, South Carolina, and Virginia) were in the South, two (Indiana and Kansas) were in the Midwest, and three (New Mexico, Utah, and Washington) were in the West. Median household income declined for four states—Hawaii, Iowa, Maine, and Wisconsin. Median household income did not change significantly for any of the remaining states or the District of Columbia. (See Table C.)
- The use of a fully adjusted income definition (one that includes the effects of taxes and noncash benefits) lowered income inequality by 10.0 (± 1.1) percent when compared with pre-tax (official) money income. Government transfers have a much more significant effect than taxes on redistributing income. (See Table 12.)
- The change in household median income between 1996 and 1997 using the fully adjusted income definition was 1.6 (± 0.8) percent compared with 1.9 (± 0.9) for pre-tax (official) money income.

[6]The difference was not statistically significant between the percent increases in the earnings of men and women.

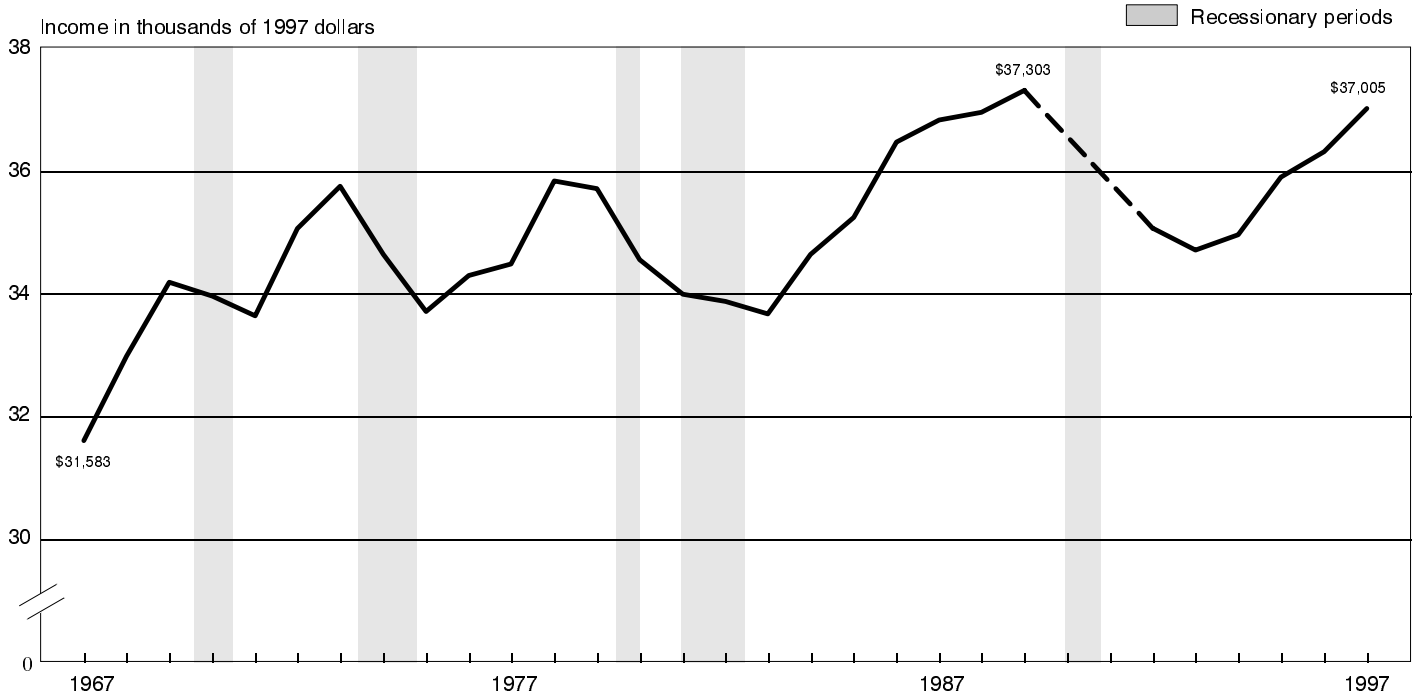
INTRODUCTION

This report presents data on the income of households, families, and people in the United States for calendar year 1997 and compares them with those for 1996 and, in some cases, with those for 1989 (the peak year before the most recent recessionary period that lasted from July 1990 to March 1991). The Census Bureau compiled these data from information collected in the March Supplement to the Current Population Survey (CPS). The March 1998 CPS consisted of approximately 50,000 randomly sampled households nationwide.

OFFICIAL ESTIMATES OF MONEY INCOME

The official income estimates in this report are based solely on money income before taxes and do not include the value of noncash benefits such as food stamps,

Figure 1.
Median Household Income: 1967 to 1997



NOTE: Income data for 1992 and later years are based on 1990 census adjusted population controls. The income data for 1989, 1990, and 1991 were revised to improve their comparability with estimates for later years. The 1989 data were revised to reflect 1990 census population controls. The 1990 census based estimates are not available for income years 1990 and 1991. The 1990 and 1991 income estimates were derived through ratio-estimation.

Source: U.S. Bureau of the Census, March Current Population Survey.

Table A. **Comparison of Summary Measures of Income by Selected Characteristics: 1989, 1996, and 1997**

[Households and people as of March of the following year]

Characteristics	1997		Median income (in 1997 dollars)		Percent change in real income 1996 to 1997	Percent change in real income 1989 to 1997
	Number (1,000)	Median income (dollars)	1996	r1989		
HOUSEHOLDS						
All households	102,528	37,005	36,306	37,303	* 1.9	–0.8
Type of Household						
Family households	70,880	45,347	44,071	44,647	*2.9	*1.6
Married-couple families	54,317	51,681	51,002	49,925	*1.3	*3.5
Female householder, no husband present	12,652	23,040	22,059	22,315	*4.4	3.3
Male householder, no wife present	3,911	36,634	36,476	39,108	0.4	* –6.3
Nonfamily households	31,648	21,705	21,454	22,221	1.2	* –2.3
Female householder	17,516	17,613	16,774	17,865	*5.0	–1.4
Male householder	14,133	27,592	27,892	29,036	–1.1	* –5.0
Race and Hispanic Origin of Householder						
White	86,106	38,972	38,014	39,241	*2.5	–0.7
White, not Hispanic	77,936	40,577	39,677	40,166	*2.3	1.0
Black	12,474	25,050	24,021	23,583	*4.3	*6.2
Asian and Pacific Islander	3,125	45,249	44,269	46,611	2.2	–2.9
Hispanic origin[1]	8,590	26,628	25,477	28,192	*4.5	* –5.5
Age of Householder						
15 to 24 years	5,435	22,583	21,930	24,027	3.0	* –6.0
25 to 34 years	19,033	38,174	36,711	38,442	* 4.0	–0.7
35 to 44 years	23,943	46,359	45,439	48,554	*2.0	* –4.5
45 to 54 years	19,547	51,875	51,630	53,738	0.5	* –3.5
55 to 64 years	13,072	41,356	40,729	39,946	1.5	*3.5
65 years and over	21,497	20,761	19,894	20,402	*4.4	1.8
Nativity of the householder						
Native born	91,713	37,643	36,920	(NA)	*2.0	(X)
Foreign born	10,818	31,318	30,697	(NA)	2.0	(X)
Not a citizen	5,946	26,959	26,239	(NA)	2.7	(X)
Region						
Northeast	19,810	38,929	38,264	42,123	1.7	* –7.6
Midwest	24,236	38,316	37,418	37,107	*2.4	*3.3
South	36,578	34,345	33,166	33,412	*3.6	*2.8
West	21,905	39,162	37,977	40,081	*3.1	–2.3
Residence						
Inside metropolitan areas	82,122	39,381	38,504	40,151	*2.3	* –1.9
Inside central cities	31,907	31,548	31,058	(NA)	1.6	(X)
Outside central cities	50,215	44,668	43,429	(NA)	*2.9	(X)
Outside metropolitan areas	20,406	30,057	28,734	28,942	*4.6	*3.9
EARNINGS OF FULL-TIME, YEAR-ROUND WORKERS						
Male	54,909	33,674	32,882	35,179	*2.4	* –4.3
Female	37,683	24,973	24,254	24,237	*3.0	*3.0
PER CAPITA INCOME						
All races[2]	269,094	19,241	18,552	17,999	*3.7	*6.9
White	221,650	20,425	19,621	19,088	*4.1	*7.0
White, not Hispanic	192,178	21,905	20,991	(NA)	*4.4	(X)
Black	34,598	12,351	12,172	11,231	1.5	*10.0
Asian and Pacific Islander	10,492	18,226	18,332	(NA)	–0.6	(X)
Hispanic origin[1]	30,773	10,773	10,279	10,605	*4.8	1.6

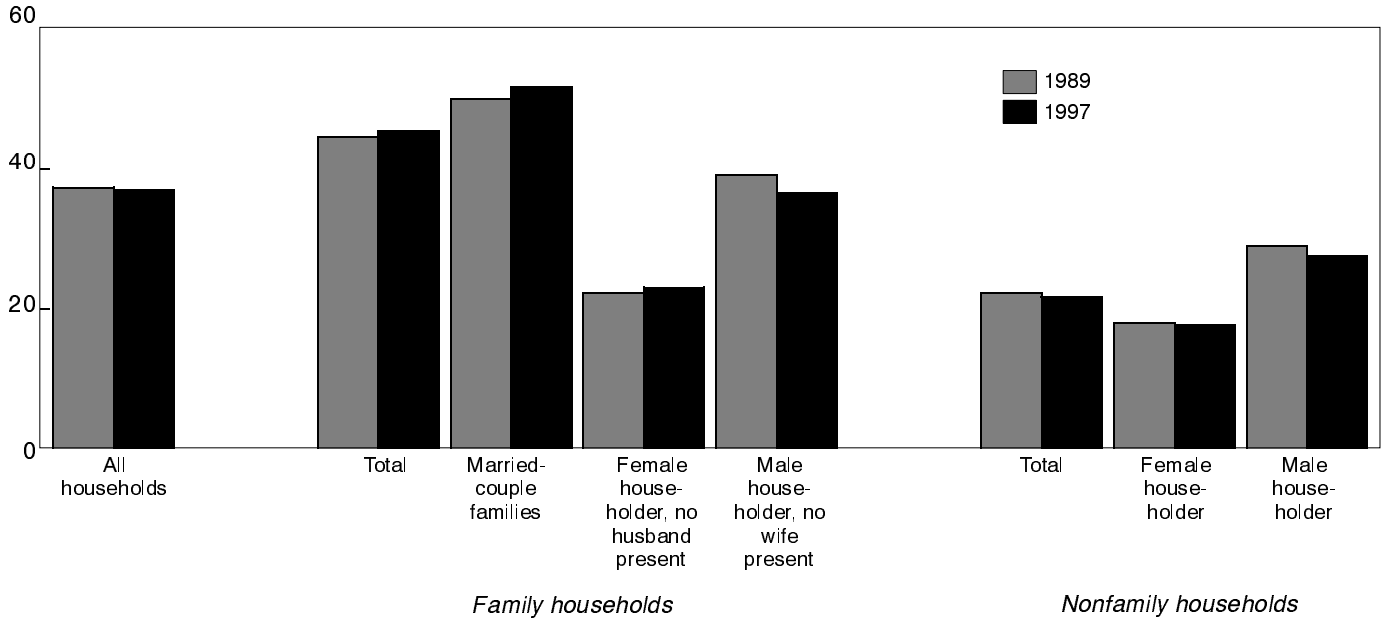
*Statistically significant change at the 90-percent confidence level. r Revised to reflect implementation of 1990 census adjusted population controls.

[1]People of Hispanic origin may be of any race.

[2]Data for American Indians, Eskimos, and Aleuts are not shown separately. Data for this population group are not tabulated from the CPS because of its small size.

Source: U.S. Bureau of the Census, March Current Population Survey.

Figure 2.
Median Household Income by Type of Household: 1989 and 1997
Income in thousands of 1997 dollars



Source: U.S. Bureau of the Census, March Current Population Survey.

medicare, medicaid, public or subsidized housing, and employer-provided fringe benefits. A separate section of this report entitled "Valuation of Noncash Benefits" discusses the effect of taxes and selected noncash benefits on household income using model-based approaches to estimating taxes and valuing benefits. The Census Bureau derived these modeled data from information collected in the March 1998 CPS along with data from other sources including the Internal Revenue Service, the Food and Nutrition Service, the Bureau of Labor Statistics, and the Health Care Financing Administration.[7]

Household Income

For the third consecutive year, households in the United States experienced an increase in real annual median income. Between 1996 and 1997, median household income rose 1.9 percent, going from $36,306 to $37,005. (See Tables A and 1.) These 3 years of positive growth have brought the income level of households to a level comparable to their 1989 level. (See Figure 1.) The median household income in 1997 was $37,005, not statistically different from the 1989 income of $37,303 (in 1997 dollars).

In 1997, family households and households outside metropolitan areas not only reached but surpassed their 1989 income levels by 1.6 percent and 3.9 percent, respectively.[8] Household subgroups achieving, but not surpassing, their 1989 median income levels included White households, households maintained by a person 25 to 34 years old, households maintained by a person 65 years old or older, households in the West region, and nonfamily households maintained by a woman. (See Table A and Figure 2.)

In the 2 years before 1997, certain other subgroups had already achieved or surpassed their 1989 median income levels. These included family households maintained by a married couple or a woman with no husband present, households maintained by a Black person, households maintained by a person 55 to 64 years old, and households in the Midwest and South.

Type of Household

Family households experienced a 2.9 percent increase in real median income between 1996 and 1997 going from $44,071 to $45,347 (see Tables A and 1); the change in the income of nonfamily households was not statistically significant. This is the fourth consecutive year that family households experienced an increase in real median income. Prior to 1997, nonfamily households had experienced 2 years of annual increases in median income.

[7]See Current Population Reports, Series P60-186RD, "Measuring the Effect of Benefits and Taxes on Income and Poverty: 1992," and publications on the appropriate surveys for more details.

[8]The difference was not statistically significant between the 1989-1997 percent increases in median incomes of family households and households outside metropolitan areas.

Among family households, those maintained by a man with no wife present were the only households that did not experience an increase in real income between 1996 and 1997. The real median income of married-couple family households increased by 1.3 percent to $51,681; households maintained by a woman with no husband present experienced a 4.4 percent increase to $23,040.[9] This is the fourth consecutive year that married-couple family households have experienced increases in real median household income. Although households maintained by a woman with no husband present did not experience an increase in median income between 1995 and 1996, they had experienced increases in median household income for the 2 prior consecutive years (1993-1994 and 1994-1995). Family households maintained by a man with no wife present have not experienced an annual increase in median income in real terms since 1995.

Although households maintained by a woman with no husband present experienced a significant increase in real median income between 1996 and 1997, their incomes remained significantly lower than those of married-couple households and households maintained by a man with no wife present. In 1997, the median income of family households maintained by a woman with no husband present was 45 percent of the income of married-couple households and 63 percent of the income of family households maintained by a man with no wife present. Ten years ago the comparable ratios were 44 percent and 58 percent, respectively.[10] The relative gain of households maintained by a woman with no husband present compared to households maintained by a man with no wife present results from an increase in the median income of households maintained by a woman over the 10-year period and to a stagnant median income for households maintained by a man. Between 1987 and 1997, the real median income of households maintained by a woman with no husband present increased 5.3 percent; for households maintained by a man with no wife present, there was no statistically significant change. The increase in the real median income of married-couple family households between 1987 and 1997 was similar to the increase experienced by the family households maintained by a woman (5.0 percent).

[9]The difference was not statistically significant between the 1996-1997 percent increases in median incomes of family households maintained by married couples and those maintained by a woman with no husband present.

[10]The difference was not statistically significant between the 1987 and 1997 ratios of median household income of family households maintained by a woman with no husband present to households maintained by married couples.

Race and Hispanic Origin

Asians and Pacific Islanders[11] continued to have the highest median household income ($45,249) among the race groups in 1997. White households had the second highest ($38,972) followed by Black households ($25,050). (See Table A.) White, not Hispanic households had a median income of $40,577 in 1997, and Hispanic-origin[12] households had a median income of $26,628.

Although Asians and Pacific Islanders as a group had the highest median household income in 1997, their income-per-household-member estimate was lower than the income-per-household-member estimate of White households. (The income-per-household-member measure represents the average amount of income available to each household member.) The larger average size of Asian and Pacific Islander households—3.17 people compared to 2.58 for White households—produces an income-per-household-member estimate of $18,569 in 1997, lower than the $20,093 estimate for White households. This is the first time in 6 years that the income-per-household-member estimate of White households was higher than that for Asian and Pacific Islander households. The income-per-household-member estimate for Black households in 1997 was $11,998 based on an average household size of 2.75.

Most race/Hispanic origin groups fared well between 1996 and 1997. Specifically, White households experienced an increase in real median income of 2.5 percent, and Black households experienced a 4.3 percent increase. Households maintained by a person of Hispanic origin experienced a 4.5 percent increase in median income between 1996 and 1997; households maintained by a White, not Hispanic person experienced a 2.3 percent increase.[13]

Although the apparent 2.2 percent increase in the median household income of Asian and Pacific Islander households between 1996 and 1997 was not statistically significant, it also was not statistically different from the 2.5 percent change experienced by White households. This apparent contradiction results from the relatively small number of Asians and Pacific Islanders and consequent large sampling variability associated with the income estimates of this population group. Therefore, we are not able to make definitive statements about small to moderate changes in their income.

[11]The Asian and Pacific Islander population, like the Hispanic-origin population, consists of many distinct groups which differ in socio-economic characteristics, culture, and recency of immigration. Since there are differences among the individual groups, data users should exercise caution when interpreting aggregate data for these population groups.

[12]People of Hispanic origin may be of any race, therefore data users should use caution in comparing data for Hispanics to data for race groups (such as White, Black and Asian and Pacific Islander).

[13]The differences were not statistically significant between the 1996-1997 percent increases in the median income of the White, Black, Hispanic-origin, and White, not Hispanic households.

Nativity of the Householder

Changes in real median income between 1996 and 1997 varied by nativity of the householder. (See Table A.) The median income of households maintained by a native-born person[14] increased by 2.0 percent between 1996 and 1997, going from $36,920 to $37,643. The median income of households maintained by a foreign-born person did not change significantly between 1996 and 1997. The median income of these households in 1997 was $31,318. The median income of households maintained by a foreign-born person who was not a citizen of the United States ($26,959) also did not change statistically between 1996 and 1997.

Region

Except for the Northeast, all regions experienced a significant increase in real median household income between 1996 and 1997. The median household income for the Midwest increased by 2.4 percent to $38,316; for the South, it increased by 3.6 percent to $34,345; and for the West, it increased by 3.1 percent to $39,162.[15] (See Tables A and 1.) The 1997 median household income for the Northeast was $38,929, statistically unchanged from 1996. Even though the South has experienced year-to-year increases in real median household income, it still had the lowest income among the regions.[16]

Both the Midwest and the South not only achieved their 1989 income peaks, but surpassed them. Between 1989 and 1997, the median household income in the Midwest increased by 3.3 percent and the median income in the South increased by 2.8 percent.[17] The West achieved, but did not surpass, its 1989 income level of $40,081. The Northeast has not yet achieved its 1989 income level of $42,123. In fact, median household income in the Northeast remains 7.6 percent below the 1989 level.

Residence

Households located inside metropolitan areas and households outside metropolitan areas experienced increases in real median income between 1996 and 1997. The median income of households located inside metropolitan areas increased by 2.3 percent, going from $38,504 to $39,381; for households outside metropolitan areas, the increase was 4.6 percent, going from $28,734 to $30,057.[18] Households located in the suburbs of metropolitan areas also experienced an increase in real median income between 1996 and 1997 of 2.9 percent, going from $43,429 to $44,668.[19] The median income of households located inside central cities remained statistically unchanged at $31,548. (See Tables A and 1.)

In 1997, households located outside metropolitan areas not only achieved their 1989 income level, but surpassed it by 3.9 percent. Although this is the third consecutive year that households inside metropolitan areas experienced an annual increase in real median household income, their 1997 income remained 1.9 percent lower than their 1989 level.

Earnings of Full-Time, Year-Round Workers

The percentage of both men and women who worked full time, year round increased between 1996 and 1997. Of the 76.7 million men 15 years old and over who reported working in 1997, 71.6 percent worked full time, year round, up from 70.6 percent in 1996. Of the 67.9 million women 15 years old and over who reported working in 1997, 55.6 percent worked full time, year round, up from 54.6 percent in 1996. (See Tables A and 7.)

The real median earnings of both men and women working full time, year round increased between 1996 and 1997. The median earnings of men increased by 2.4 percent, going from $32,882 to $33,674; the median earnings of women increased by 3.0 percent, going from $24,254 to $24,973.[20] The last time men experienced an annual increase in median earnings was in 1991. For women, this is the second consecutive year of a significant annual increase in median earnings. The female-to-male earnings ratio in 1997 was .74, not statistically different from the all-time high ratio reached in 1996 (.74).

Per Capita Income

Per capita income increased significantly between 1996 and 1997, in real terms, by 3.7 percent, going from $18,552 to $19,241. The White population was the only racial group to experience an increase in per capita income between 1996 and 1997. The per capita income of the White population increased by 4.1 percent, going from $19,621 to

[14]"Native born" includes people born in the United States, people born in Puerto Rico or an outlying area of the United States, and people born in a foreign country who had at least one parent who was a U.S. citizen. All other people are considered foreign-born regardless of the date of entry into the United States or citizenship status. The CPS does not interview people currently living in Puerto Rico.

[15]The differences were not statistically significant among the 1996-1997 percent increases in median household income for the Midwest, South, and West.

[16]The differences among the median household incomes of the Northeast, Midwest, and West were not statistically significant.

[17]The difference between the 1989-1997 percent increases in the median income of households in the Midwest and South was not statistically significant.

[18]The difference was not statistically significant between the 1996-1997 percent increases in median household income of households inside metropolitan areas and that of those outside metropolitan areas.

[19]The difference was not statistically significant among the 1996-1997 percent increases in real median household income of households inside metropolitan areas, outside metropolitan areas, and those in the suburbs of metropolitan areas.

[20]The difference was not statistically significant between the percent increases in the earnings of men and women.

Table B. **Selected Measures of Household Income Dispersion: 1967 to 1997**

[Income in 1997 dollars]

Measures of income dispersion	1997	1996	1995[1]	1990	1985	1980[2]	1975[3]	1970	1968	1967
HOUSEHOLD INCOME AT SELECTED PERCENTILES										
20th percentile upper limit ($)	15,400	15,107	15,165	15,350	14,916	14,736	14,351	14,328	14,147	13,264
50th (median) ($)	37,005	36,306	35,887	36,770	35,229	34,538	33,699	33,942	32,964	31,583
80th percentile upper limit ($)	71,500	69,576	68,585	67,792	65,347	61,821	58,534	56,976	54,017	52,355
95th percentile lower limit ($)	126,550	122,283	119,006	116,351	109,282	100,434	93,333	90,074	84,507	84,008
HOUSEHOLD INCOME RATIOS OF SELECTED PERCENTILES										
95th/20th	8.22	8.09	7.85	7.58	7.33	6.82	6.50	6.29	5.97	6.33
95th/50th	3.42	3.37	3.32	3.16	3.10	2.91	2.77	2.65	2.56	2.66
80th/50th	1.93	1.92	1.91	1.84	1.85	1.79	1.74	1.68	1.64	1.66
80th/20th	4.64	4.61	4.52	4.42	4.38	4.20	4.08	3.98	3.82	3.95
20th/50th	0.42	0.42	0.42	0.42	0.42	0.43	0.43	0.42	0.43	0.42
MEAN HOUSEHOLD INCOME OF QUINTILES										
Lowest quintile ($)	8,872	8,793	8,794	8,835	8,647	8,743	8,665	7,885	7,799	7,189
Second quintile ($)	22,098	21,581	21,481	22,141	21,375	21,099	20,574	20,966	20,614	19,600
Third quintile ($)	37,177	36,300	35,919	36,571	35,404	34,727	33,662	33,763	32,692	31,295
Fourth quintile ($)	57,582	56,182	55,216	55,139	53,242	51,132	48,884	47,594	45,608	43,786
Highest quintile ($)	122,764	118,164	115,226	107,004	98,211	89,812	85,131	84,268	79,875	79,348
SHARES OF HOUSEHOLD INCOME OF QUINTILES										
Lowest quintile	3.6	3.7	3.7	3.9	4.0	4.3	4.4	4.1	4.2	4.0
Second quintile	8.9	9.0	9.1	9.6	9.7	10.3	10.5	10.8	11.1	10.8
Third quintile	15.0	15.1	15.2	15.9	16.3	16.9	17.1	17.4	17.5	17.3
Fourth quintile	23.2	23.3	23.3	24.0	24.6	24.9	24.8	24.5	24.4	24.2
Highest quintile	49.4	49.0	48.7	46.6	45.3	43.7	43.2	43.3	42.8	43.8
Gini coefficient of income inequality	0.459	0.455	0.450	0.428	0.419	0.403	0.397	0.394	0.388	0.399

[1]Reflects 1990 census population controls first implemented in 1993, 1990 census sample redesign, a change in data collection method from paper-pencil to computer-assisted interviewing (CAI), and changes in income reporting limits. For detailed information concerning the impact of these changes, see Current Population Reports, Series P60-191, "*A Brief Look at Postwar U.S. Income Inequality*."

[2]Reflects 1980 census population controls first implemented in March 1980.

[3]Reflects 1970 census population controls first implemented in March 1972.

Source: U.S. Bureau of the Census, March Current Population Survey. Data not available prior to 1967.

$20,425. The Hispanic-origin population also experienced an increase in per capita income between 1996 and 1997 of 4.8 percent, going from $10,279 to $10,773.[21] (See Table A.)

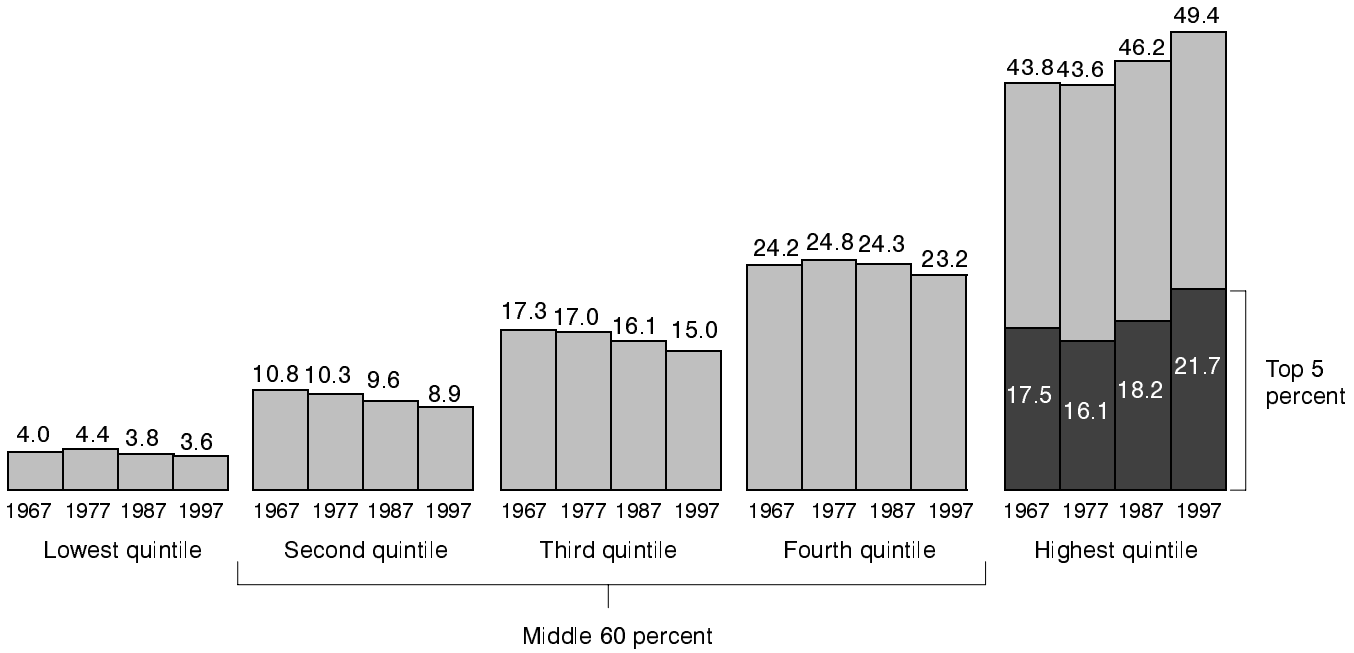
Among race groups, the White population had the highest per capita income in 1997 ($20,425), followed by the Asian and Pacific Islander population with a per capita income of $18,226. The per capita income for the Black population was $12,351.

[21]The differences were not statistically significant between the 1996-1997 percent increases in the per capita incomes of the total, White, and Hispanic-origin populations.

Income Inequality

The U.S. Census Bureau has traditionally used two methods to measure income inequality: the shares of aggregate income received by households (or families) and the Gini coefficient (or index of income concentration). In the shares approach, households are ranked from lowest to highest on the basis of income and then divided into groups of equal population size, typically quintiles. The aggregate income of each group is then divided by the overall aggregate income to derive shares. The Gini coefficient incorporates detailed shares data into a single statistic, which summarizes the dispersion of income across the entire income distribution. The Gini coefficient ranges

Figure 3.
Share of Aggregate Household Income by Quintile: 1967, 1977, 1987, and 1997
(In percent)



Source: U.S. Bureau of the Census, March Current Population Survey.

from 0, indicating perfect equality (where everyone receives an equal share), to 1, perfect inequality (where all the income is received by only one recipient or group of recipients).

Analysis of the share of aggregate income received by each quintile between 1996 and 1997 indicates that there was no change in income inequality. Despite an apparent modest shift of income from the three lowest quintiles to the highest quintile, the change in the income distribution is not statistically significant. The share of aggregate income received by the lowest quintile was 3.6 percent; the share received by the second quintile was 8.9 percent; for the third, it was 15.0 percent; the fourth, 23.2 percent; and the highest quintile, 49.4 percent. (See Table B.)

Examination of the Gini coefficient also yields no evidence of increasing income inequality. The Gini in 1997 was 0.459, not statistically different from 1996. The Gini has not experienced a year-to-year increase since 1993, when it increased 4.6 percent, to a level of 0.454.[22] (See Table B-3.

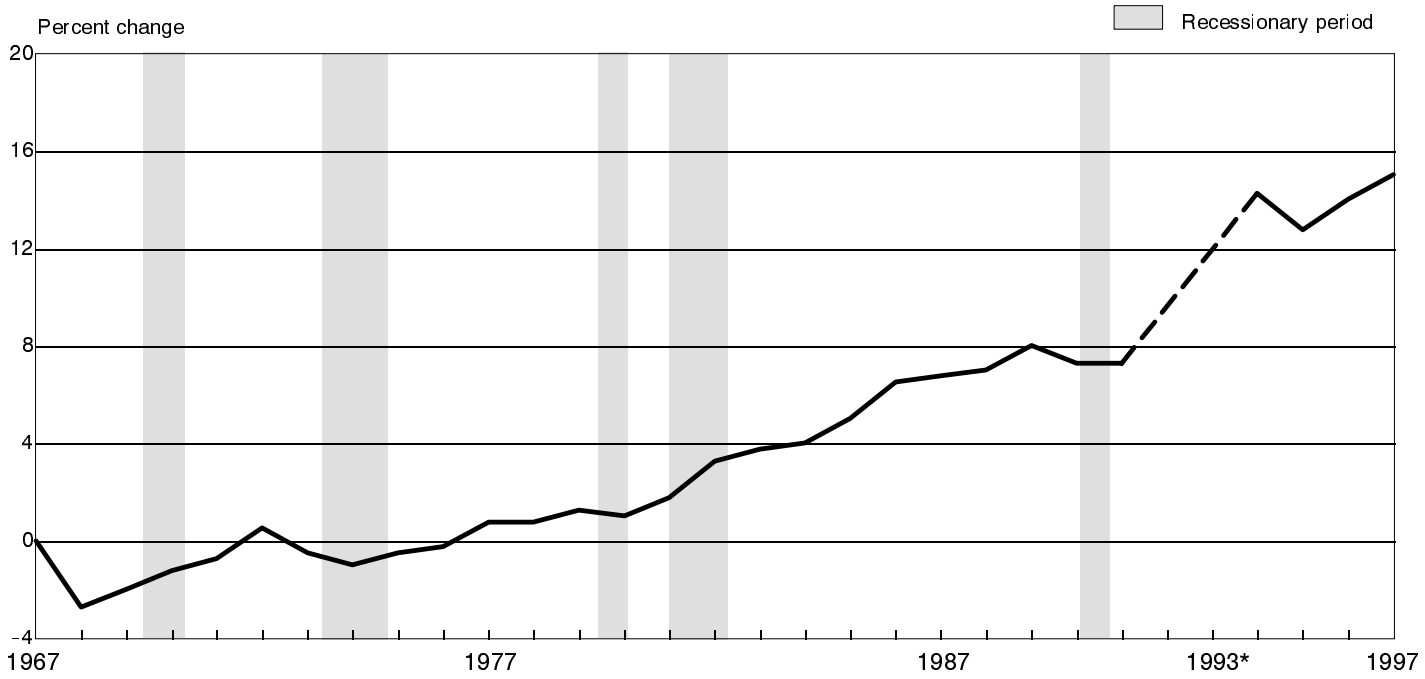
Even though there was no significant increase in income inequality between 1996 and 1997, the long term trend for these two measures indicates increasing income inequality (see Figures 3 and 4). Increasing income inequality is believed to be related to changes taking place in the labor market and in the composition of the households in the United States.[23]

In addition to the inequality measures just discussed, a third measure is the comparison of incomes at selected

[22]The difference between the Gini coefficients for 1993 and 1996 was not statistically significant.

[23]Long-run changes in living arrangements have taken place that tend to exacerbate differences in household income. Among those changes is the shift away from married-couple households and toward single-parent and nonfamily households which typically have lower incomes. See Daniel H. Weinberg, "A Brief Look at Postwar U.S. Income Inequality," Current Population Reports, Series P60-191, June 1996.

Figure 4.
Percent Change in Household Gini Coefficients: 1967 to 1997



*Computer-assisted personal interviewing (CAPI) was introduced in January 1994. As part of the conversion, increases were made in the limits for some income sources. This change in methodology increased measured income in 1993 for the highest income households by considerably more than their actual incomes rose. See Current Population Reports, Series P60-191, "A Brief Look at Postwar U.S. Income Inequality".

Source: U.S. Bureau of the Census, March Current Population Survey.

positions in the income distribution. As Table B shows, the household at the 95th percentile in 1997 had $126,550 in income, 8.2 times that of the household at the 20th percentile ($15,400); while in 1967, the household at the 95th percentile had just 6.3 times the income of the household at the 20th percentile, also indicating growing inequality over the past three decades.

State Income Data

We are providing data on median household income by state in response to the numerous requests from data users. The CPS is designed to collect reliable data primarily at the national level and secondarily at the regional level—state estimates of income are, therefore, considerably less reliable. Specifically, the sampling variability associated with the state estimates are higher than for estimates based on the nation as a whole or on a regional level. Because of this increased sampling variability, year-to-year estimates may fluctuate more widely than national estimates. To reduce the chances of misinterpreting changes in, or rankings of, state income estimates, the Census Bureau recommends using 2-year averages for evaluating changes in state estimates over time, and 3-year averages when comparing the relative ranking of states. (See Table C.)

Based on comparisons of 2-year moving averages (1995-1996 and 1996-1997), real median household income increased significantly for 12 states. Seven of these states (Alabama, Delaware, Louisiana, North Carolina, Oklahoma, South Carolina, and Virginia) were in the South, two (Indiana and Kansas) were in the Midwest, and three (New Mexico, Utah, and Washington) were in the West. The two 2-year moving averages also show that median household income declined for four states—Hawaii, Iowa, Maine, and Wisconsin. Median household income did not change significantly for any of the remaining states or the District of Columbia. (See Table C.)

Comparing the relative ranking of states using the 1995-1997 3-year average shows that the median household income for Alaska was higher than that of the remaining 49 states and the District of Columbia. Conversely, the median household income for West Virginia, although not statistically different from the median for Arkansas, New Mexico, and Mississippi, was lower than that of the remaining 46 states and the District of Columbia. The relative standing of the remaining states and the District of Columbia is less clear because of sampling variability surrounding the estimates. (See Figure 5.)

The Census Bureau also computes biennial estimates of median household income for states and counties based on models using data from the CPS, the 1990 decennial

Table C. **Median Income of Households by State**

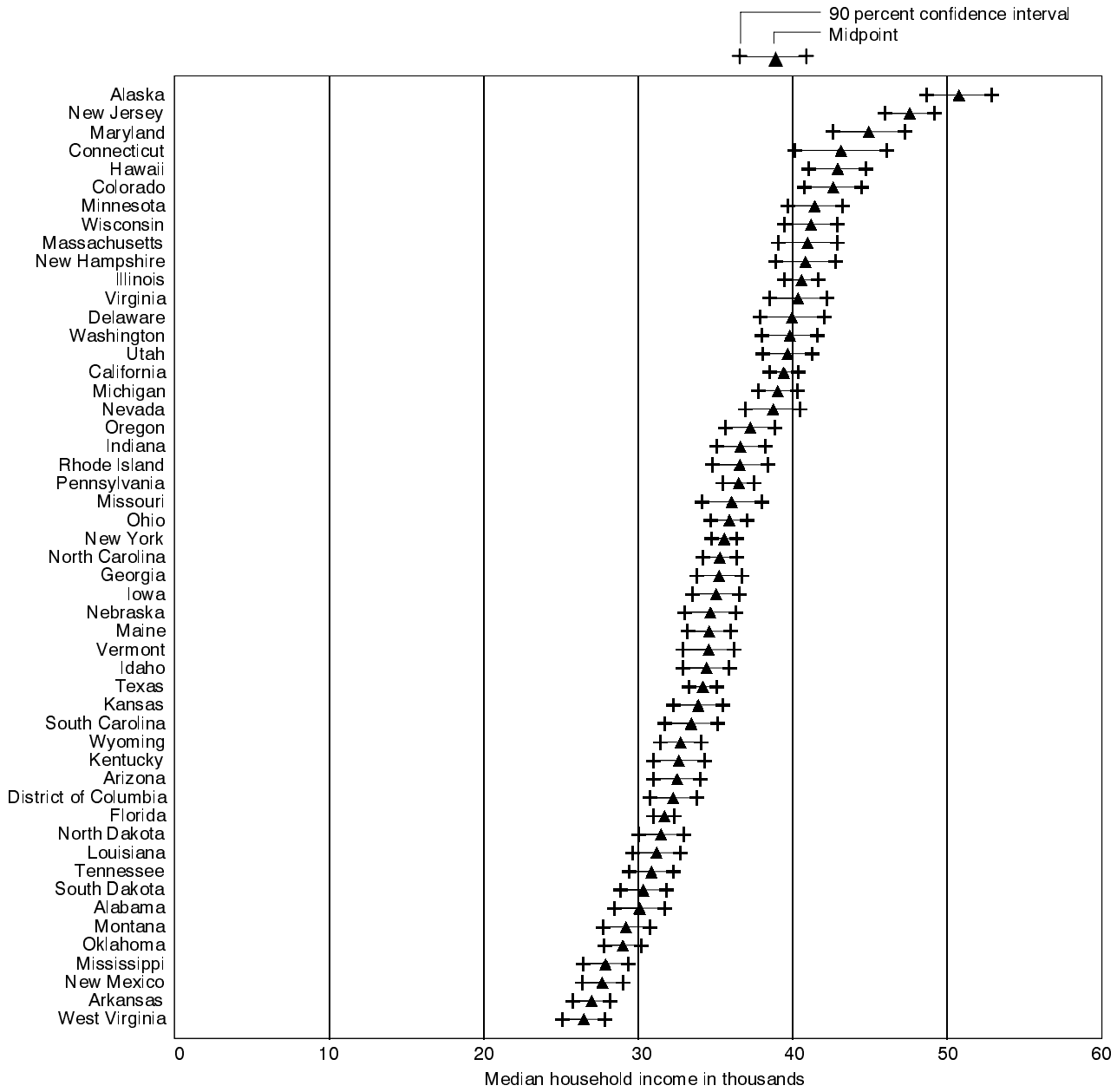
[In 1997 dollars]

States	Three-year average 1995-1997		Two-year moving averages				Differences in 2-year moving averages 1996-97 less 1995-96	
			1996-1997		1995-1996			
	Median income	Standard error	Median income	Standard error	Median income	Standard error	Difference	Percent change
United States	36,399	131	36,656	145	36,097	160	*559	*1.5
Alabama	30,103	981	31,468	1,192	29,185	1,076	*2,284	*7.8
Alaska	50,829	1,268	50,992	1,333	52,247	1,671	–1,255	–2.4
Arizona	32,535	938	32,552	1,068	32,433	1,124	119	0.4
Arkansas	27,031	744	26,954	886	27,466	843	–512	–1.9
California	39,458	575	39,699	699	39,340	657	359	0.9
Colorado	42,664	1,140	42,562	1,367	42,380	1,232	182	0.4
Connecticut	43,151	1,805	43,535	2,140	42,734	2,290	802	1.9
Delaware	40,009	1,252	41,622	1,447	38,498	1,396	*3,125	*8.1
District of Columbia	32,314	921	32,280	1,082	32,541	1,179	–261	–0.8
Florida	31,708	406	31,900	455	31,335	482	565	1.8
Georgia	35,272	873	34,953	1,099	34,577	1,109	376	1.1
Hawaii	42,931	1,120	41,832	1,378	43,930	1,364	* –2,098	* –4.8
Idaho	34,441	911	34,455	1,114	34,959	1,048	–505	–1.4
Illinois	40,613	674	40,873	793	40,278	846	595	1.5
Indiana	36,667	942	37,421	1,032	35,556	1,172	*1,865	*5.2
Iowa	35,054	916	33,877	1,171	35,689	1,062	* –1,812	* –5.1
Kansas	33,919	970	34,902	1,277	32,644	1,023	*2,259	*6.9
Kentucky	32,668	1,019	33,305	1,288	32,276	1,104	1,029	3.2
Louisiana	31,217	940	32,108	1,181	30,195	1,015	*1,913	*6.3
Maine	34,641	860	34,132	1,044	35,575	980	* –1,443	* –4.1
Maryland	44,970	1,409	45,844	1,716	44,112	1,800	1,732	3.9
Massachusetts	41,016	1,169	41,212	1,390	40,512	1,455	700	1.7
Michigan	39,076	778	39,434	936	39,244	911	190	0.5
Minnesota	41,482	1,089	42,248	1,137	40,941	1,329	1,308	3.2
Mississippi	27,912	896	27,894	1,122	27,619	1,001	276	1.0
Missouri	36,093	1,180	35,802	1,489	35,864	1,230	–62	–0.2
Montana	29,262	932	29,277	1,136	29,287	1,143	–10	–
Nebraska	34,722	1,006	34,743	1,258	34,737	1,133	7	–
Nevada	38,760	1,083	39,139	1,326	38,713	1,250	426	1.1
New Hampshire	40,854	1,176	40,655	1,389	40,782	1,403	–128	–0.3
New Jersey	47,612	959	48,289	1,098	47,408	1,119	881	1.9
New Mexico	27,707	798	27,874	933	26,517	934	*1,357	5.1
New York	35,601	505	36,010	575	35,503	623	508	1.4
North Carolina	35,312	676	36,129	801	35,049	808	*1,081	3.1
North Dakota	31,496	895	31,927	1,058	31,414	1,024	513	1.6
Ohio	35,928	710	35,493	816	35,825	874	–332	–0.9
Oklahoma	29,042	721	29,709	879	27,888	840	*1,821	*6.5
Oregon	37,287	972	36,777	1,277	37,307	958	–530	–1.4
Pennsylvania	36,525	633	36,609	805	36,030	709	579	1.6
Rhode Island	36,623	1,102	36,316	1,394	37,537	1,035	–1,221	–3.3
South Carolina	33,446	1,050	34,861	1,252	33,038	1,196	*1,823	*5.5
South Dakota	30,349	899	29,949	892	30,677	1,134	–728	–2.4
Tennessee	30,896	879	31,066	1,017	31,027	1,007	40	0.1
Texas	34,216	545	34,453	683	33,787	596	667	2.0
Utah	39,694	977	40,332	1,298	38,154	963	*2,178	*5.7
Vermont	34,592	1,002	34,077	1,241	34,361	1,063	–285	–0.8
Virginia	40,405	1,130	41,534	1,397	39,129	1,215	*2,405	*6.1
Washington	39,846	1,100	41,040	1,380	37,488	1,221	*3,552	*9.5
West Virginia	26,505	844	26,657	1,087	26,014	931	643	2.5
Wisconsin	41,215	1,044	40,257	1,235	42,026	1,324	* –1,769	–4.2
Wyoming	32,764	810	32,543	966	32,434	857	109	0.3
New York, NY CMSA	40,463	519	41,324	627	40,132	604	*1,192	*3.0
Los Angeles, CA CMSA	38,000	612	38,089	727	37,765	650	325	0.9

*Statistically significant at the 90-percent confidence level.

Source: U.S. Bureau of the Census, March Current Population Survey.

Figure 5.
Median Household Income by State: 1995–97 Three-Year Average



Source: U.S. Bureau of the Census, Current Population Survey, March 1996, 1997, and 1998.

census, and administrative records. They are available on the Internet for income year 1993 at

http://www.census.gov/hhes/www/saipe.html.

Estimates for 1995 will be released in the fall of 1998.

VALUATION OF NONCASH BENEFITS

Traditionally, the official definition of income is based on the amount of money received during a calendar year before taxes and excluding capital gains, but this restricted definition of income does not provide a completely satisfactory measure of the distribution of income. Over time, changes in tax laws and increased participation in various noncash benefit programs have had an impact on the economic well-being of the population. In the early 1980s, the U.S. Census Bureau embarked on a research program to examine the effects of taxes and noncash transfer benefits on income distributional measures.

Table D. **Median Household Income by Definition: 1996 and 1997**

[Medians are in 1997 dollars]

Definition of income	Median income		Percent change 1996-1997
	1997	1996	
INCOME BEFORE TAXES:			
1. Money income excluding capital gains (official measure)	37,005	36,306	*1.9
2. Definition 1 less government cash transfers	33,966	32,829	*3.5
3. Definition 2 plus capital gains	34,233	33,037	*3.6
4. Definition 3 plus health insurance supplements to wage or salary income	35,976	35,164	*2.3
INCOME AFTER TAXES:			
5. Definition 4 less social security payroll taxes	33,709	32,893	*2.5
6. Definition 5 less federal income taxes (excluding the EIC)	30,980	30,353	*2.1
7. Definition 6 plus the earned income credit (EIC)	31,126	30,497	*2.1
8. Definition 7 less state income taxes	30,250	29,647	*2.0
9. Definition 8 plus nonmeans-tested government cash transfers	33,429	32,751	*2.1
10. Definition 9 plus the value of medicare	35,283	34,544	*2.1
11. Definition 10 plus the value of regular-price school lunches	35,295	34,556	*2.1
12. Definition 11 plus means-tested government cash transfers	35,450	34,763	*2.0
13. Definition 12 plus the value of medicaid	35,743	35,165	*1.6
14. Definition 13 plus the value of other means-tested government noncash transfers	35,860	35,311	*1.6
15. Definition 14 plus net imputed return on equity in own home	37,623	37,194	*1.2

*Significant at the 90-percent confidence level.

Source: U.S. Census Bureau, March Current Population Survey.

Table E. **Percentage of Aggregate Income Received by Income Quintiles and Gini Coefficient by Definition of Income: 1997**

Definition of income	Quintiles					Gini coefficient
	Lowest	Second	Third	Fourth	Highest	
Definition 1 (official measure)	3.6	8.9	15.1	23.0	49.3	.448
Definition 4 (definition 1 less government cash transfers plus capital gains and employee health benefits)	0.9	7.1	14.4	23.6	54.0	.513
Definition 8 (definition 4 less taxes, includes EIC)	1.2	8.3	15.5	24.4	50.6	.487
Definition 11 (definition 8 plus nonmeans-tested government cash transfers)	3.9	10.4	16.0	23.3	46.4	.418
Definition 14 (definition 11 plus means-tested government cash transfers)	4.8	10.6	16.0	23.0	45.6	.403
Definition 15 (definition 14 plus return on home equity)	5.0	10.7	16.1	23.1	45.2	.397

Source: U.S. Census Bureau, March 1998 Current Population Survey.

Table F. **Median Income Using Different Definitions for Households With Selected Characteristics: 1997**

[Dollars]

Characteristics	Definition 1 (Official measure)	Definition 4 (Definition 1 less government cash transfers plus capital gains and employee health benefits)	Definition 8 (Definition 4 less taxes, includes EIC)	Definition 11 (Definition 8 plus nonmeans-tested government cash transfers)	Definition 14 (Definition 11 plus means-tested government cash transfers)	Definition 15 (Definition 14 plus return on home equity)
All households	37,005	35,976	30,250	35,295	35,860	37,623
RACE AND HISPANIC ORIGIN OF HOUSEHOLDER						
White	38,972	37,863	31,692	36,806	37,261	39,170
Black	25,050	23,599	21,014	24,357	25,806	26,740
Asian and Pacific Islander	45,249	46,752	38,169	40,720	41,626	43,672
Hispanic origin[1]	26,628	26,162	23,706	26,030	27,484	28,362
TYPE OF HOUSEHOLD						
Married-couple households with related children under 18	54,518	57,305	47,409	48,602	49,065	50,705
Female householder, no husband present with related children under 18	19,752	18,197	18,429	20,036	22,814	23,336
AGE OF HOUSEHOLD MEMBERS						
With members 65 years old and over	22,369	9,552	9,161	28,370	28,845	32,022
With related children under 18	44,791	46,526	39,273	40,764	41,588	42,881

[1]People of Hispanic origin may be of any race.

Source: U.S. Census Bureau, March 1998 Current Population Survey.

Estimates of tax data in this report are based on four types of modeled data: 1) federal individual income taxes, 2) state individual income taxes, 3) property taxes on owner-occupied housing, and 4) payroll taxes. Also, this report presents income measures that include the valuation of various noncash benefits such as food stamps, school lunches, housing subsidies, medicare, medicaid, employer contributions to health insurance, and net imputed return on home equity.[24]

Distributional Effects

Taxes, government transfers, and other benefits have substantial effects on the level of income as well as the distribution of income. These effects can be seen by examining distributional changes under the different definitions of income used in this section. Tables D, E, and F, and Table 12 show data on the distribution of income under those alternative definitions. Statistically significant increases in real median household income occurred between 1996 and 1997 under each of the 15 definitions of income shown in Table D.

Definition 1 is the official definition of income. It is based on money income before taxes and includes government cash transfers. Under definition 1, households in the lowest quintile received 3.6 percent of aggregate household income; the second quintile received 8.9 percent; the third quintile, 15.1 percent; the fourth quintile, 23.0 percent; and the highest quintile, 49.3 percent (see Table E). In 1997, the Gini coefficient for all households under definition 1 was 0.448.[25]

The exclusion of cash transfers, the addition of net capital gains, and the addition of employer contributions to health insurance (definition 4) reveals a distribution of income generated by the private sector which was more unequal than the distribution under the official definition of income (see Table E). Under definition 4, shares of income received by the lowest two quintiles of households declined from that of definition 1 (from 3.6 percent to 0.9 percent,

[24]For more information on the methodology and procedures used to estimate taxes and to value noncash benefits see P60-186RD, *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1992.*

[25]This report uses two methods to estimate shares of aggregate income received by each quintile and the Gini coefficient. The first method incorporates the use of actual sorted household data resulting in a Gini coefficient of .459 and quintile shares of 3.6, 8.9, 15.0, 23.2, and 49.4. The second method uses grouped data and employs several interpolation routines resulting in a Gini coefficient of .448 and quintile shares of 3.6, 8.9, 15.1, 23.0, and 49.3. The grouped data method was used throughout this report for calculating Gini coefficients as they appear with other income summary measures in the detailed tables, as well as for share estimates under the alternative definitions of income.

and from 8.9 percent to 7.1 percent, respectively), while shares of income received by the two highest quintiles increased (from 23.0 percent to 23.6 percent, and from 49.3 percent to 54.0 percent, respectively). The Gini coefficient under this definition of income, 0.513, was 14.5 percent higher than the coefficient under the official income definition (0.448).

The net effect of deducting social security payroll taxes, federal individual income taxes, state individual income taxes, and adding the earned income tax credit reduced income inequality. This result is shown by definition 8. The share of income going to the lowest quintile increased (from 0.9 percent to 1.2 percent) and declined in the highest quintile (from 54.0 percent to 50.6 percent). This reduced the Gini coefficient for 1997 from that of definition 4 by 5.1 percent, from 0.513 to 0.487.

Nonmeans-tested government transfers had a significantly greater effect on reducing income inequality. Those transfers lowered the Gini coefficient by 14.2 percent, from 0.487 to 0.418. This is evident by comparing definition 11 estimates with definition 8 estimates. Including those benefits increased the share of income going to the lowest quintile (from 1.2 percent to 3.9 percent), and lowered the share of income going to the highest quintile (from 50.6 percent to 46.4 percent).

Definition 14 shows that the net effect of adding means-tested government transfers also reduced income inequality. The share of income in the lowest quintile increased from 3.9 percent to 4.8 percent, but the change in the share of income going to the highest quintile was not significantly different at 45.6 percent. The Gini coefficient declined 3.6 percent from 0.418 to 0.403.

An important finding of the Census Bureau's tax and benefit research is that government transfers have a significantly greater impact on lowering income inequality than the tax system. In 1997, subtracting taxes lowered the Gini coefficient by 5.1 percent (from 0.513 to 0.487), while including transfers lowered the Gini coefficient by 17.2 percent (from 0.487 to 0.403). The inclusion of net imputed return on home equity had a minimal effect on the Gini coefficient, as shown by definition 15.

Effects on Selected Population Groups

Different income definitions result in quite different income distributions and summary measures of income inequality for households with selected characteristics. As shown by the data presented in Table F, taxes and transfers affect income comparisons between population subgroups to varying degrees.

Under the official income definition, the median income of Black households ($25,050) was 64 percent of the median income for White households ($38,972). Subtracting government cash transfers and adding capital gains and health insurance supplements (definition 4) reduced the percentage to 62. The subtraction of federal and state income taxes and payroll taxes (definition 8) results in an increase to 66 percent, and the addition of government cash (definition 11) and noncash transfers (definition 14) results in a further increase in the Black-to-White income percentage to 69.

Differences in income percentages by income definition can be also observed across different types of households. Under the official income definition, the median income of households with a female householder, no husband present, with children was 36 percent that of married-couple households with children. Based on a definition of income that includes the effect of taxes and transfers (definition 14), the percentage increased to 46.

The manner which income is defined can have varying importance on the estimates for certain population subgroups. This is particularly evident for households with children under 18 years of age and for households with members 65 years old and over. Under definition 1, the median money income of households with elderly members was $22,369, about 50 percent of the median income of households with children, $44,791. Subtracting cash transfers and adding capital gains and employer-provided health insurance (definition 4) resulted in a decline from 50 percent to 21 percent; subtraction of taxes (definition 8) raised it from 21 percent to 23 percent. Adding cash (definition 11) and noncash transfers (definition 14) tripled it from 23 percent to 69 percent; and adding the return on home equity (definition 15) resulted in a further increase to 75 percent.

ROUNDING

The Census Bureau rounds percentages to the nearest tenth of a percent; therefore, the percentages in a distribution do not always add to exactly 100.0 percent.

SYMBOLS USED IN TABLES

–	Represents zero or rounds to zero.
B	Base less than 75,000.
NA	Not available.
r	Revised.
X	Not applicable.

Table 1. Median Income of Households by Selected Characteristics, Race, and Hispanic Origin of Householder: 1997, 1996, and 1995

[Households as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1997			1996			1995			Percent change in real median income (1996-1997)
		Median income			Median income			Median income		
	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	
ALL RACES										
All households	102 528	37 005	171	101 018	35 492	179	99 627	34 076	197	* 1.9
Type of Residence										
Inside metropolitan areas	82 122	39 381	268	80 950	37 640	245	79 875	36 079	198	* 2.3
1 million or more	54 667	41 502	254	53 760	39 815	327	53 007	37 903	294	* 1.9
Inside central cities	20 310	31 789	356	19 934	30 150	385	19 792	28 633	383	* 3.1
Outside central cities	34 357	47 981	476	33 825	45 526	365	33 215	44 073	432	* 3.0
Under 1 million	27 455	35 409	335	27 190	34 430	402	26 868	32 643	336	.5
Inside central cities	11 597	31 168	425	11 413	30 659	405	11 193	29 478	503	–.6
Outside central cities	15 858	38 581	518	15 778	37 399	456	15 674	35 422	399	.8
Outside metropolitan areas	20 406	30 057	413	20 068	28 089	395	19 753	27 776	402	* 4.6
Region										
Northeast	19 810	38 929	525	19 724	37 406	456	19 695	36 111	359	1.7
Midwest	24 236	38 316	447	23 972	36 579	365	23 707	35 839	356	* 2.4
South	36 578	34 345	347	35 693	32 422	288	35 143	30 942	256	* 3.6
West	21 905	39 162	545	21 629	37 125	387	21 082	35 979	407	* 3.1
Type of Household										
Family households	70 880	45 347	236	70 241	43 082	251	69 594	41 224	208	* 2.9
Married-couple families	54 317	51 681	232	53 604	49 858	290	53 567	47 129	228	* 1.3
Male householder, no wife present	3 911	36 634	719	3 847	35 658	909	3 513	33 534	964	.4
Female householder, no husband present	12 652	23 040	393	12 790	21 564	326	12 514	21 348	328	* 4.4
Nonfamily households	31 648	21 705	208	30 777	20 973	205	30 033	19 929	216	1.2
Male householder	14 133	27 592	461	13 707	27 266	315	13 348	26 023	316	–1.1
Living alone	11 010	23 871	425	10 442	24 050	401	10 288	22 586	382	–3.0
Female householder	17 516	17 613	256	17 070	16 398	219	16 685	15 892	208	* 5.0
Living alone	15 317	15 530	245	14 961	14 626	183	14 612	14 331	177	* 3.8
Age of Householder										
Under 65 years	81 031	42 365	201	79 610	40 941	188	78 141	39 148	217	* 1.2
15 to 24 years	5 435	22 583	492	5 160	21 438	417	5 282	20 979	462	3.0
25 to 34 years	19 033	38 174	452	19 314	35 888	355	19 225	34 701	378	* 4.0
35 to 44 years	23 943	46 359	381	23 823	44 420	446	23 226	43 465	406	* 2.0
45 to 54 years	19 547	51 875	435	18 843	50 472	484	18 008	48 058	525	.5
55 to 64 years	13 072	41 356	457	12 469	39 815	615	12 401	38 077	545	1.5
65 years and over	21 497	20 761	243	21 408	19 449	208	21 486	19 096	203	* 4.4
65 to 74 years	11 272	25 292	391	11 679	23 411	339	11 908	23 031	384	* 5.6
75 years and over	10 226	17 079	245	9 729	15 995	246	9 578	15 342	237	* 4.4
Size of Household										
One person	26 327	18 762	209	25 402	17 897	225	24 900	17 063	171	* 2.5
Two people	32 965	39 343	352	32 736	37 283	303	32 526	35 700	266	* 3.2
Three people	17 331	47 115	455	17 065	44 814	422	16 724	42 244	428	* 2.8
Four people	15 358	53 165	585	15 396	51 405	392	15 118	49 531	523	1.1
Five people	7 048	50 407	701	6 774	47 841	841	6 631	45 710	794	3.0
Six people	2 232	46 465	1 326	2 311	42 438	1 277	2 357	44 263	1 593	* 7.0
Seven people or more	1 267	42 343	1 688	1 334	40 337	1 458	1 372	39 013	1 631	2.6
Number of Earners										
No earners	21 280	14 142	152	21 228	13 320	143	21 281	13 102	139	* 3.8
One earner	35 150	29 780	259	34 026	27 895	237	33 538	27 567	209	* 4.4
Two earners or more	46 098	57 525	310	45 764	55 547	262	44 809	52 813	292	* 1.2
Two earners	36 188	54 192	340	35 753	52 416	276	35 320	50 000	274	1.1
Three earners	7 429	67 182	734	7 455	62 428	655	6 982	63 191	685	* 5.2
Four earners or more	2 480	84 816	1 324	2 556	78 504	1 349	2 507	74 243	1 463	* 5.6
Work Experience of Householder										
Total	102 528	37 005	171	101 018	35 492	179	99 627	34 076	197	* 1.9
Worked	73 415	45 877	218	72 377	43 975	237	71 070	42 141	193	* 2.0
Worked full–time, year-round	53 665	51 336	212	52 699	49 530	307	51 972	47 069	224	* 1.3
Did not work	29 113	18 143	194	28 641	16 730	171	28 557	16 377	163	* 6.0
Tenure										
Owner occupied	67 873	45 821	249	66 356	43 793	266	65 143	41 832	220	* 2.3
Renter occupied	32 954	24 514	256	32 968	23 436	228	32 768	22 563	235	* 2.3
Occupier paid no cash rent	1 701	20 376	1 009	1 693	21 479	790	1 716	19 910	859	–7.3

Table 1. Median Income of Households by Selected Characteristics, Race, and Hispanic Origin of Householder: 1997, 1996, and 1995—Con.

[Households as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1997			1996			1995			Percent change in real median income (1996-1997)
		Median income			Median income			Median income		
	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	
WHITE										
All households	86 106	38 972	247	85 059	37 161	191	84 511	35 766	186	* 2.5
Type of Residence										
Inside metropolitan areas	67 800	41 576	232	67 006	40 113	238	66 648	38 103	246	* 1.3
1 million or more	44 096	44 581	409	43 436	42 207	286	43 307	40 508	288	* 3.3
Inside central cities	13 918	35 451	529	13 622	33 213	655	13 830	31 631	424	* 4.3
Outside central cities	30 179	49 290	502	29 813	46 460	389	29 477	45 146	408	* 3.7
Under 1 million	23 703	36 906	363	23 570	36 222	381	23 341	34 439	369	–.4
Inside central cities	9 258	33 113	646	9 095	32 943	653	8 986	32 005	446	–1.7
Outside central cities	14 446	39 352	516	14 475	38 051	492	14 355	35 894	410	1.1
Outside metropolitan areas	18 307	31 110	428	18 053	29 536	405	17 863	28 891	425	* 3.0
Region										
Northeast	16 926	41 214	431	16 848	40 120	518	16 959	37 772	476	.4
Midwest	21 465	40 040	414	21 254	38 057	473	21 095	37 220	381	* 2.9
South	28 948	36 681	340	28 382	35 214	365	28 297	32 917	369	1.8
West	18 767	39 479	579	18 575	37 281	439	18 160	36 390	448	* 3.5
Type of Household										
Family households	59 511	47 454	277	58 934	45 382	244	58 869	43 265	256	* 2.2
Married-couple families	48 066	52 199	248	47 650	50 302	250	47 873	47 608	295	* 1.4
Male householder, no wife present	3 137	38 511	1 141	2 944	36 938	887	2 712	35 129	947	1.9
Female householder, no husband present	8 308	25 670	422	8 339	24 375	407	8 284	24 431	463	3.0
Nonfamily households	26 596	22 380	247	26 125	21 536	222	25 642	20 585	231	1.6
Male householder	11 725	30 009	459	11 481	28 520	486	11 367	26 898	336	2.9
Living alone	9 018	25 415	405	8 730	25 098	378	8 728	23 552	465	–1.0
Female householder	14 871	17 997	273	14 644	16 765	227	14 275	16 325	221	* 4.9
Living alone	12 980	15 818	272	12 783	14 890	194	12 465	14 667	179	* 3.8
Age of Householder										
Under 65 years	66 910	45 210	241	65 877	43 353	253	65 186	41 481	213	* 1.9
15 to 24 years	4 242	24 423	620	4 040	22 606	523	4 254	22 203	465	* 5.6
25 to 34 years	15 344	40 477	347	15 661	38 283	435	15 730	36 912	377	* 3.4
35 to 44 years	19 761	49 695	520	19 642	47 046	389	19 373	45 924	386	* 3.3
45 to 54 years	16 400	54 879	622	15 936	52 750	575	15 214	50 607	556	1.7
55 to 64 years	11 163	43 052	788	10 598	42 027	583	10 614	40 150	571	.1
65 years and over	19 196	21 374	255	19 182	19 977	230	19 326	19 590	205	* 4.6
65 to 74 years	9 917	26 363	415	10 366	24 169	355	10 583	23 816	403	* 6.6
75 years and over	9 279	17 410	257	8 816	16 402	246	8 743	15 807	240	* 3.8
Size of Household										
One person	21 998	19 288	219	21 513	18 426	235	21 194	17 512	211	* 2.3
Two people	28 817	40 954	296	28 534	39 039	393	28 615	36 939	282	* 2.6
Three people	14 215	50 269	483	14 042	47 529	541	13 873	44 997	480	* 3.4
Four people	12 654	55 819	556	12 739	53 704	649	12 659	51 611	409	1.6
Five people	5 801	52 493	916	5 459	51 102	842	5 350	49 073	969	.4
Six people	1 738	48 974	1 668	1 831	44 782	1 906	1 856	47 249	1 820	6.9
Seven people or more	883	46 044	2 306	941	45 241	1 865	965	41 109	1 315	–.5
Number of Earners										
No earners	18 104	15 324	187	17 815	14 579	151	17 964	14 267	144	* 2.7
One earner	28 332	31 412	197	27 854	29 592	254	27 639	29 175	248	* 3.8
Two earners or more	39 670	58 947	380	39 391	56 521	288	38 907	53 990	306	* 2.0
Two earners	31 256	55 474	316	30 828	53 362	332	30 701	50 910	263	* 1.6
Three earners	6 306	68 363	799	6 356	63 919	827	6 058	64 311	686	* 4.6
Four earners or more	2 108	86 319	1 586	2 207	78 898	1 512	2 149	75 092	1 690	* 7.0
Work Experience of Householder										
Total	86 106	38 972	247	85 059	37 161	191	84 511	35 766	186	* 2.5
Worked	61 469	47 973	297	61 132	45 813	231	60 560	43 946	252	* 2.4
Worked full–time, year-round	45 226	53 045	325	44 833	51 055	235	44 439	48 671	294	* 1.6
Did not work	24 637	19 342	201	23 927	18 003	206	23 952	17 552	188	* 5.0
Tenure										
Owner occupied	60 050	46 578	266	58 826	44 540	279	58 282	42 383	251	* 2.2
Renter occupied	24 635	25 954	247	24 802	24 967	254	24 798	24 396	301	1.6
Occupier paid no cash rent	1 421	22 095	1 067	1 432	22 110	881	1 430	20 459	792	–2.3

Table 1. Median Income of Households by Selected Characteristics, Race, and Hispanic Origin of Householder: 1997, 1996, and 1995—Con.

[Households as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1997			1996			1995			Percent change in real median income (1996-1997)
		Median income			Median income			Median income		
	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	
BLACK										
All households	12 474	25 050	431	12 109	23 482	462	11 577	22 393	382	* 4.3
Type of Residence										
Inside metropolitan areas	10 761	25 720	463	10 492	25 019	485	10 080	23 246	459	.5
1 million or more	7 884	26 967	529	7 739	25 693	537	7 310	24 687	576	2.6
Inside central cities	5 157	23 156	703	4 999	21 573	605	4 825	20 721	569	4.9
Outside central cities	2 727	34 949	1 261	2 740	34 448	1 073	2 484	34 461	1 458	–.8
Under 1 million	2 877	21 683	792	2 753	22 957	967	2 771	20 684	568	* –7.7
Inside central cities	1 876	19 901	913	1 825	19 941	1 118	1 782	17 706	940	–2.4
Outside central cities	1 002	24 597	1 286	928	27 913	1 572	989	24 894	1 392	* –13.9
Outside metropolitan areas	1 713	20 184	1 735	1 617	16 903	1 013	1 496	16 497	824	* 16.7
Region										
Northeast	2 286	23 312	1 033	2 278	22 177	836	2 165	21 947	809	2.8
Midwest	2 288	23 861	1 032	2 251	23 314	1 150	2 153	22 027	712	.1
South	6 814	25 074	555	6 519	23 277	647	6 163	22 567	602	* 5.3
West	1 086	29 989	1 405	1 061	30 176	1 939	1 096	23 416	1 441	–2.8
Type of Household										
Family households	8 408	29 915	570	8 455	27 496	631	8 055	26 838	616	* 6.4
Married-couple families	3 921	45 372	755	3 851	42 069	1 000	3 713	41 362	710	* 5.4
Male householder, no wife present	562	28 593	1 190	657	30 995	990	573	27 071	1 484	* –9.8
Female householder, no husband present	3 926	17 962	627	3 947	16 256	512	3 769	15 589	466	* 8.0
Nonfamily households	4 066	17 073	559	3 654	15 454	661	3 521	15 007	562	* 8.0
Male householder	1 876	19 459	864	1 669	20 525	960	1 532	19 172	847	–7.3
Living alone	1 594	17 139	921	1 303	16 447	1 058	1 235	17 017	958	1.9
Female householder	2 190	15 341	722	1 985	12 434	654	1 989	11 872	520	* 20.6
Living alone	1 982	13 738	837	1 823	11 529	559	1 819	10 958	539	* 16.5
Age of Householder										
Under 65 years	10 595	27 238	455	10 291	25 699	410	9 799	24 545	474	* 3.6
15 to 24 years	935	15 056	1 284	871	13 246	918	774	12 825	1 056	11.1
25 to 34 years	2 752	26 148	857	2 687	23 275	871	2 633	21 871	691	* 9.8
35 to 44 years	3 096	27 711	769	3 095	29 859	939	2 889	28 097	944	* –9.3
45 to 54 years	2 371	33 761	1 766	2 210	33 878	1 738	2 118	30 210	1 049	–2.6
55 to 64 years	1 441	27 350	1 936	1 428	23 449	1 227	1 385	21 842	722	* 14.0
65 years and over	1 878	14 241	583	1 818	14 019	450	1 777	13 246	550	–.7
65 to 74 years	1 123	16 287	965	1 085	15 944	837	1 064	15 925	790	–.1
75 years and over	755	12 101	715	733	12 102	753	713	9 866	583	–2.3
Size of Household										
One person	3 576	15 258	563	3 126	13 772	478	3 055	13 229	629	* 8.3
Two people	3 120	26 870	775	3 196	24 844	944	3 034	24 133	748	5.7
Three people	2 338	28 047	1 287	2 298	26 321	810	2 197	26 578	1 206	4.2
Four people	1 930	35 529	1 283	1 891	32 943	1 318	1 715	32 086	1 763	5.4
Five people	916	36 525	2 596	988	31 806	1 209	919	27 630	2 099	12.3
Six people	340	32 050	2 870	333	30 931	1 875	366	28 028	2 929	1.3
Seven people or more	253	30 799	3 558	277	27 317	2 842	291	28 908	1 642	10.2
Number of Earners										
No earners	2 660	8 172	249	2 800	7 612	220	2 764	7 651	223	4.9
One earner	5 428	21 319	386	4 867	20 658	385	4 678	20 268	423	.9
Two earners or more	4 386	47 602	776	4 442	45 129	841	4 135	42 341	635	3.1
Two earners	3 459	44 728	730	3 512	42 539	900	3 310	40 357	710	2.8
Three earners	755	57 599	1 698	745	51 894	1 837	624	48 737	2 128	* 8.5
Four earners or more	172	77 190	4 350	185	71 429	6 961	201	67 415	4 171	5.6
Work Experience of Householder										
Total	12 474	25 050	431	12 109	23 482	462	11 577	22 393	382	* 4.3
Worked	8 855	31 461	417	8 301	31 259	461	7 808	30 137	464	–1.6
Worked full–time, year-round	6 141	36 928	541	5 742	36 939	593	5 547	35 419	549	–2.3
Did not work	3 619	10 523	375	3 808	9 840	272	3 769	9 784	252	4.5
Tenure										
Owner occupied	5 735	35 679	719	5 510	33 126	901	5 085	33 853	998	* 5.3
Renter occupied	6 529	18 533	489	6 400	17 130	411	6 290	16 558	379	* 5.8
Occupier paid no cash rent	210	9 938	1 900	200	18 933	2 174	201	15 475	1 389	* –48.7

Table 1. Median Income of Households by Selected Characteristics, Race, and Hispanic Origin of Householder: 1997, 1996, and 1995—Con.

[Households as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1997			1996			1995			Percent change in real median income (1996-1997)
		Median income			Median income			Median income		
	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	
HISPANIC ORIGIN[1]										
All households	8 590	26 628	474	8 225	24 906	482	7 939	22 860	498	* 4.5
Type of Residence										
Inside metropolitan areas	7 808	27 078	517	7 475	25 362	506	7 228	23 081	545	* 4.4
1 million or more	5 805	28 433	740	5 587	26 318	595	5 469	23 884	655	* 5.6
Inside central cities	3 099	23 398	789	2 995	21 903	591	2 971	19 976	573	4.4
Outside central cities	2 706	35 506	1 081	2 592	32 013	815	2 498	30 556	865	* 8.4
Under 1 million	2 002	23 883	1 079	1 888	22 367	935	1 759	21 042	933	4.4
Inside central cities	1 180	23 262	1 551	1 126	21 823	1 107	1 024	21 124	1 281	4.2
Outside central cities	822	24 408	1 273	762	23 334	1 447	735	20 941	1 322	2.3
Outside metropolitan areas	783	22 383	1 800	750	20 244	1 606	711	21 373	1 329	8.1
Region										
Northeast	1 468	24 023	1 435	1 424	20 859	1 041	1 368	19 936	1 129	* 12.6
Midwest	644	31 009	1 676	592	30 177	1 745	535	27 777	2 056	.5
South	2 939	26 207	754	2 797	24 814	802	2 725	21 907	634	3.2
West	3 539	27 276	929	3 412	25 619	759	3 311	24 368	783	4.1
Type of Household										
Family households	6 961	29 253	638	6 631	27 152	541	6 287	25 491	541	* 5.3
Married-couple families	4 804	34 317	890	4 520	32 379	756	4 247	30 195	631	3.6
Male householder, no wife present	545	28 249	1 839	494	28 322	1 522	436	25 053	2 665	–2.5
Female householder, no husband present	1 612	16 393	641	1 617	14 535	695	1 604	14 755	661	* 10.3
Nonfamily households	1 630	16 807	902	1 593	15 705	757	1 652	13 780	719	4.6
Male householder	875	21 059	857	854	19 323	1 394	865	17 339	1 214	6.5
Living alone	623	16 524	930	575	14 506	1 240	602	14 181	1 117	11.4
Female householder	754	11 485	667	740	11 770	958	787	10 196	725	–4.6
Living alone	617	9 666	605	621	9 746	619	658	8 908	522	–3.0
Age of Householder										
Under 65 years	7 674	28 315	644	7 329	26 368	489	7 041	24 399	551	* 5.0
15 to 24 years	780	19 341	1 021	687	17 200	858	749	16 854	917	* 9.9
25 to 34 years	2 303	27 519	879	2 263	26 444	705	2 195	23 187	987	1.7
35 to 44 years	2 316	31 148	900	2 229	27 781	974	2 109	26 492	882	* 9.6
45 to 54 years	1 386	32 074	1 290	1 296	30 709	1 641	1 181	29 441	1 579	2.1
55 to 64 years	889	27 648	2 325	854	26 294	1 956	808	22 859	1 839	2.8
65 years and over	916	14 168	868	895	14 006	1 045	898	13 513	743	–1.1
65 to 74 years	566	15 885	1 271	611	16 104	1 035	609	14 561	1 249	–3.6
75 years and over	350	11 015	1 261	284	11 337	934	289	12 277	1 212	–5.0
Size of Household										
One person	1 240	12 222	777	1 195	11 894	632	1 260	11 074	578	.5
Two people	1 838	26 390	961	1 815	22 258	803	1 788	22 127	828	* 15.9
Three people	1 728	26 396	1 050	1 650	27 078	1 143	1 528	22 977	1 114	–4.7
Four people	1 763	33 053	1 577	1 632	30 048	1 054	1 508	27 903	1 294	* 7.5
Five people	1 199	31 586	1 247	995	30 356	1 152	964	26 701	1 170	1.7
Six people	463	30 185	2 045	538	27 510	1 953	523	29 114	1 425	7.3
Seven people or more	358	36 088	3 060	399	34 864	2 754	368	30 180	1 597	1.2
Number of Earners										
No earners	1 312	7 842	351	1 281	7 912	320	1 363	7 486	249	–3.1
One earner	3 081	20 464	401	2 959	18 883	540	2 923	18 062	509	* 5.9
Two earners or more	4 197	41 081	590	3 984	39 231	864	3 654	36 963	729	2.4
Two earners	3 096	37 106	799	2 863	34 835	969	2 712	34 170	717	* 4.1
Three earners	759	47 569	1 603	787	47 044	1 735	651	43 709	2 048	–1.2
Four earners or more	342	58 360	2 270	334	58 055	2 792	290	56 612	2 744	–1.7
Work Experience of Householder										
Total	8 590	26 628	474	8 225	24 906	482	7 939	22 860	498	* 4.5
Worked	6 401	32 019	462	6 058	30 226	534	5 780	28 353	648	* 3.6
Worked full–time, year-round	4 592	36 701	629	4 228	35 038	765	4 044	32 607	664	2.4
Did not work	2 189	11 893	442	2 167	11 737	438	2 159	10 848	476	–.9
Tenure										
Owner occupied	3 857	37 889	1 054	3 543	36 481	907	3 274	34 818	848	1.5
Renter occupied	4 571	20 439	448	4 542	18 875	555	4 529	17 388	395	* 5.9
Occupier paid no cash rent	162	16 840	2 489	139	19 154	2 231	136	16 779	1 953	–14.1

[1]People of Hispanic origin may be of any race.

Table 2. **Selected Characteristics—Households by Total Money Income in 1997**

[Numbers in thousands. Households as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Median income		Mean income	
											Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
All households	102 528	3 531	7 765	8 326	15 244	13 586	16 698	18 531	9 186	9 661	37 005	171	49 692	278
TYPE OF RESIDENCE														
Inside metropolitan areas	82 122	2 701	5 850	6 085	11 655	10 525	13 115	15 302	8 068	8 820	39 381	268	52 423	324
Inside central cities	31 907	1 547	3 255	2 925	5 177	4 361	4 901	4 910	2 318	2 512	31 548	273	44 320	453
1 million or more	20 310	1 008	2 120	1 817	3 230	2 708	3 089	3 092	1 514	1 732	31 789	356	45 314	594
Under 1 million	11 597	540	1 135	1 108	1 946	1 653	1 812	1 818	804	781	31 168	426	42 580	688
Outside central cities	50 215	1 154	2 595	3 159	6 479	6 164	8 214	10 391	5 751	6 308	44 668	340	57 571	440
1 million or more	34 357	759	1 603	1 958	4 117	3 921	5 408	7 318	4 242	5 031	47 981	477	61 507	566
Under 1 million	15 858	395	992	1 201	2 362	2 243	2 805	3 073	1 509	1 277	38 581	518	49 042	652
Outside metropolitan areas	20 406	830	1 915	2 241	3 589	3 062	3 583	3 229	1 118	841	30 057	414	38 702	604
REGION														
Northeast	19 810	740	1 653	1 546	2 648	2 374	3 033	3 532	1 904	2 379	38 929	525	53 815	662
Midwest	24 236	732	1 686	1 836	3 560	3 278	4 138	4 723	2 288	1 995	38 316	447	49 247	560
South	36 578	1 424	3 021	3 143	5 840	5 143	5 981	6 279	2 864	2 884	34 345	347	46 398	468
West	21 905	635	1 404	1 800	3 196	2 792	3 546	3 997	2 130	2 403	39 162	546	51 956	602
RACE AND HISPANIC ORIGIN OF HOUSEHOLDER														
White	86 106	2 415	5 773	6 716	12 549	11 350	14 170	16 190	8 183	8 762	38 972	247	51 902	316
Black	12 474	925	1 747	1 316	2 238	1 766	1 859	1 637	570	415	25 050	431	32 963	473
Hispanic origin[1]	8 590	473	968	916	1 691	1 290	1 429	1 047	427	351	26 628	475	35 883	724
TYPE OF HOUSEHOLD														
Family households	70 880	1 697	2 649	3 911	9 068	9 157	12 500	15 380	8 000	8 516	45 347	237	57 659	358
Married-couple families	54 317	593	878	2 085	5 886	6 473	9 981	13 205	7 240	7 976	51 681	232	64 835	438
Male householder, no wife present	3 911	119	152	262	605	711	709	805	328	220	36 634	719	46 337	1 186
Female householder, no husband present	12 652	985	1 619	1 564	2 578	1 974	1 810	1 370	433	321	23 040	393	30 353	419
Nonfamily households	31 648	1 834	5 115	4 415	6 176	4 429	4 197	3 151	1 186	1 145	21 705	209	31 849	369
Male householder	14 133	723	1 444	1 508	2 715	2 193	2 303	1 844	682	720	27 592	461	38 302	672
Living alone	11 010	672	1 367	1 366	2 309	1 772	1 626	1 138	381	380	23 871	425	32 838	639
Female householder	17 516	1 111	3 671	2 907	3 461	2 236	1 895	1 306	504	424	17 613	256	26 642	379
Living alone	15 317	1 055	3 598	2 805	3 145	1 916	1 432	886	238	241	15 530	245	23 000	341
AGE OF HOUSEHOLDER														
Under 65 years	81 031	2 865	4 356	4 825	10 265	10 535	14 202	16 807	8 428	8 748	42 365	201	54 402	326
15 to 24 years	5 435	444	697	595	1 223	952	810	460	129	125	22 583	492	29 026	726
25 to 34 years	19 033	720	915	1 302	2 683	2 947	3 820	4 062	1 530	1 054	38 174	452	45 099	435
35 to 44 years	23 943	679	1 007	1 181	2 702	3 000	4 319	5 580	2 846	2 629	46 359	381	57 036	579
45 to 54 years	19 547	538	780	876	1 947	2 097	3 084	4 406	2 625	3 193	51 875	435	65 286	760
55 to 64 years	13 072	484	956	871	1 710	1 540	2 168	2 300	1 297	1 747	41 356	457	57 396	1 034
65 years and over	21 497	666	3 409	3 500	4 979	3 052	2 496	1 723	758	913	20 761	243	31 940	460
65 to 74 years	11 272	305	1 420	1 381	2 471	1 797	1 588	1 145	515	650	25 292	391	37 239	677
75 years and over	10 226	361	1 989	2 120	2 508	1 255	908	578	243	263	17 079	245	26 099	603
Mean age of householder	48.6	46.2	56.5	55.5	51.5	47.6	45.7	44.9	46.0	48.2	(X)	(X)	(X)	(X)
SIZE OF HOUSEHOLD														
One person	26 327	1 727	4 965	4 171	5 453	3 688	3 058	2 024	620	621	18 762	209	27 115	336
Two people	32 965	769	1 258	2 177	5 255	5 099	5 894	6 214	3 131	3 168	39 343	353	52 221	507
Three people	17 331	472	705	891	2 084	1 963	3 052	4 028	2 020	2 116	47 115	455	57 466	659
Four people	15 358	319	419	586	1 350	1 623	2 756	3 873	2 107	2 325	53 165	586	66 457	893
Five people	7 048	163	273	290	692	756	1 310	1 658	878	1 028	50 407	701	63 043	1 129
Six people	2 232	47	92	114	239	296	411	503	267	263	46 465	1 326	57 483	1 906
Seven people or more	1 267	33	55	96	170	160	216	231	164	141	42 343	1 689	55 455	2 544
Mean size of household	2.62	2.08	1.77	2.00	2.26	2.49	2.79	3.03	3.18	3.22	(X)	(X)	(X)	(X)
NUMBER OF EARNERS														
No earners	21 280	2 185	5 084	3 987	4 785	2 244	1 498	842	328	327	14 142	152	20 491	233
One earner	35 150	1 205	2 364	3 501	7 322	6 449	6 164	4 692	1 613	1 840	29 780	259	40 303	435
Two earners or more	46 098	141	317	837	3 136	4 894	9 036	12 997	7 245	7 494	57 525	310	70 331	467
Two earners	36 188	134	301	794	2 849	4 348	7 503	10 158	5 015	5 085	54 192	341	66 521	508
Three earners	7 429	5	16	42	256	483	1 293	2 212	1 573	1 549	67 182	734	79 019	1 144
Four earners or more	2 480	2	–	2	31	62	241	627	656	859	84 816	1 324	99 882	2 749
Mean number of earners	1.41	.43	.40	.64	.94	1.28	1.61	1.90	2.14	2.17	(X)	(X)	(X)	(X)
WORK EXPERIENCE OF HOUSEHOLDER														
Total	102 528	3 531	7 765	8 326	15 244	13 586	16 698	18 531	9 186	9 661	37 005	171	49 692	278
Worked	73 415	1 218	2 333	3 779	9 103	9 963	13 673	16 342	8 300	8 703	45 877	218	58 169	351
Worked at full-time jobs	63 318	640	1 277	2 697	7 263	8 681	12 100	15 053	7 689	7 919	48 488	285	60 557	376
50 weeks or more	53 665	250	505	1 649	5 566	7 299	10 470	13 564	7 087	7 276	51 336	212	63 899	420
27 to 49 weeks	6 311	99	355	618	1 062	914	1 189	1 122	463	488	36 263	702	46 422	907
26 weeks or less	3 341	290	417	430	635	467	441	367	138	155	23 254	740	33 591	1 193
Worked at part-time jobs	10 098	578	1 055	1 082	1 841	1 283	1 574	1 289	612	784	28 437	589	43 194	954
50 weeks or more	5 090	124	430	537	953	693	828	682	343	500	31 640	821	49 003	1 594
27 to 49 weeks	2 224	95	231	206	417	282	378	327	138	149	30 652	1 176	42 672	1 730
26 weeks or less	2 784	359	395	339	471	308	367	280	131	135	21 023	844	32 993	1 201
Did not work	29 113	2 313	5 432	4 546	6 141	3 623	3 024	2 188	886	958	18 143	194	28 314	355

See footnotes at end of table.

Table 2. **Selected Characteristics—Households by Total Money Income in 1997**—Con.

[Numbers in thousands. Households as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Median income		Mean income	
											Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
EDUCATIONAL ATTAINMENT[2]														
Total	97 093	3 087	7 068	7 731	14 021	12 635	15 888	18 070	9 057	9 537	38 190	236	50 849	290
Less than 9th grade	7 369	478	1 745	1 344	1 664	843	690	375	114	117	15 541	295	22 810	513
9th to 12th grade (no diploma)	9 686	701	1 620	1 402	2 079	1 303	1 240	898	267	176	19 851	357	27 942	586
High school graduate (includes equivalency)	30 739	1 076	2 178	2 657	5 245	4 729	5 691	5 755	2 064	1 345	33 779	311	41 173	367
Some college, no degree	17 225	410	817	1 287	2 429	2 591	3 121	3 533	1 738	1 300	40 015	481	49 395	618
Associate degree	7 263	163	254	389	900	940	1 357	1 742	828	690	45 258	760	55 521	1 156
Bachelor's degree or more	24 811	259	453	652	1 704	2 229	3 789	5 768	4 047	5 909	63 292	575	79 749	762
Bachelor's degree	16 098	178	351	456	1 276	1 604	2 581	4 020	2 612	3 021	59 048	719	71 521	794
Master's degree	5 735	55	81	140	323	462	873	1 257	979	1 565	68 115	1 112	82 955	1 581
Professional degree	1 693	12	17	27	58	88	213	261	239	778	92 228	4 135	126 778	5 054
Doctorate degree	1 285	14	5	29	47	76	122	231	217	545	87 232	2 882	106 549	3 932
TENURE														
Owner occupied	67 873	1 357	3 019	4 198	8 567	8 240	11 474	14 517	7 846	8 655	45 821	249	58 829	388
Renter occupied	32 954	2 007	4 498	3 882	6 347	5 135	4 975	3 829	1 309	972	24 514	256	32 018	273
Occupier paid no cash rent	1 701	167	247	246	331	212	249	185	31	35	20 376	1 010	27 503	959

[1]People of Hispanic origin may be of any race.
[2]Restricted to people 25 years and over.

Table 3. People in Households, by Total Household Income in 1997, Relationship to Householder, Age, Gender, Race, and Hispanic Origin

[Numbers in thousands. People in households as of March of the following year. For meaning of symbols, see text]

Total money income	Male						Female					
	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Nonrelative	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Nonrelative
ALL RACES												
All Ages												
Total	131 649	59 903	12 457	45 770	7 037	6 483	137 335	42 625	41 859	40 257	7 100	5 493
Less than $5,000	3 035	1 294	141	1 346	141	112	4 317	2 237	452	1 309	192	126
$5,000 to $9,999	5 150	2 239	236	2 129	343	203	8 567	5 526	642	1 799	401	199
$10,000 to $14,999	7 003	3 335	520	2 465	393	290	9 667	4 991	1 565	2 304	511	297
$15,000 to $19,999	7 839	3 786	703	2 453	477	419	9 205	4 051	2 080	2 221	501	351
$20,000 to $24,999	8 377	3 981	735	2 728	470	463	9 013	3 426	2 367	2 323	491	406
$25,000 to $29,999	8 223	3 913	715	2 667	449	480	8 826	3 000	2 442	2 432	464	487
$30,000 to $34,999	8 190	4 027	722	2 507	467	466	8 528	2 646	2 594	2 428	487	373
$35,000 to $39,999	8 217	3 831	766	2 711	492	416	8 095	2 279	2 611	2 319	496	390
$40,000 to $44,999	8 051	3 633	817	2 723	465	413	7 842	2 034	2 642	2 360	398	409
$45,000 to $49,999	7 361	3 268	677	2 613	369	433	6 993	1 652	2 468	2 147	392	334
$50,000 to $54,999	7 238	3 332	726	2 457	409	315	6 893	1 532	2 569	2 107	358	326
$55,000 to $59,999	5 987	2 579	687	2 073	315	333	5 738	1 285	2 010	1 936	306	201
$60,000 to $64,999	6 045	2 605	621	2 197	263	359	5 638	1 145	2 090	1 903	280	220
$65,000 to $69,999	5 199	2 329	505	1 872	240	252	4 926	969	1 875	1 682	217	183
$70,000 to $74,999	4 351	1 959	511	1 497	206	178	4 154	795	1 610	1 450	191	109
$75,000 to $79,999	3 888	1 698	419	1 370	193	208	3 638	701	1 398	1 220	165	153
$80,000 to $84,999	3 742	1 627	425	1 313	197	179	3 389	624	1 328	1 103	178	156
$85,000 to $89,999	2 773	1 232	313	1 006	132	90	2 599	470	1 081	822	134	93
$90,000 to $94,999	2 569	1 118	239	1 022	94	96	2 315	391	997	756	95	76
$95,000 to $99,999	2 224	922	256	804	150	92	2 089	403	785	655	139	106
$100,000 and over	16 189	7 193	1 723	5 816	773	685	14 904	2 468	6 253	4 981	705	497
Under 3 Years Old												
Total	5 979	–	–	5 248	644	87	5 676	–	–	4 878	697	101
Less than $5,000	253	–	–	214	28	10	212	–	–	169	35	8
$5,000 to $9,999	360	–	–	319	37	5	384	–	–	311	60	13
$10,000 to $14,999	392	–	–	344	39	8	354	–	–	297	48	8
$15,000 to $19,999	349	–	–	294	42	13	387	–	–	338	47	2
$20,000 to $24,999	382	–	–	337	41	5	441	–	–	365	60	16
$25,000 to $29,999	377	–	–	314	50	13	424	–	–	375	34	14
$30,000 to $34,999	354	–	–	295	54	5	398	–	–	345	49	4
$35,000 to $39,999	411	–	–	366	38	7	325	–	–	272	50	4
$40,000 to $44,999	357	–	–	327	27	3	372	–	–	317	49	6
$45,000 to $49,999	397	–	–	364	31	2	265	–	–	226	32	8
$50,000 to $54,999	271	–	–	243	25	3	250	–	–	228	21	–
$55,000 to $59,999	222	–	–	205	15	2	271	–	–	246	21	4
$60,000 to $64,999	255	–	–	227	26	3	271	–	–	241	20	10
$65,000 to $69,999	238	–	–	219	17	2	229	–	–	210	18	–
$70,000 to $74,999	165	–	–	132	33	1	169	–	–	151	16	1
$75,000 to $79,999	153	–	–	126	27	–	140	–	–	125	13	2
$80,000 to $84,999	173	–	–	152	21	–	99	–	–	81	18	–
$85,000 to $89,999	123	–	–	100	22	–	79	–	–	68	11	–
$90,000 to $94,999	87	–	–	80	7	–	42	–	–	34	8	–
$95,000 to $99,999	82	–	–	73	9	–	83	–	–	57	26	–
$100,000 and over	578	–	–	519	54	5	483	–	–	423	60	–
3 to 5 Years Old												
Total	6 233	–	–	5 578	475	180	5 960	–	–	5 334	509	117
Less than $5,000	272	–	–	259	9	4	264	–	–	236	19	9
$5,000 to $9,999	441	–	–	390	38	14	341	–	–	289	48	4
$10,000 to $14,999	428	–	–	357	51	20	454	–	–	399	50	5
$15,000 to $19,999	416	–	–	359	44	13	418	–	–	370	37	11
$20,000 to $24,999	432	–	–	381	32	18	397	–	–	342	44	12
$25,000 to $29,999	406	–	–	370	22	15	365	–	–	330	26	9
$30,000 to $34,999	376	–	–	315	43	19	453	–	–	399	42	11
$35,000 to $39,999	359	–	–	322	34	3	382	–	–	341	32	9
$40,000 to $44,999	391	–	–	356	26	9	353	–	–	313	25	15
$45,000 to $49,999	354	–	–	318	17	18	303	–	–	283	14	5
$50,000 to $54,999	310	–	–	279	16	16	263	–	–	240	19	4
$55,000 to $59,999	284	–	–	252	25	7	239	–	–	214	25	–
$60,000 to $64,999	261	–	–	242	14	6	254	–	–	226	21	7
$65,000 to $69,999	207	–	–	194	7	6	210	–	–	193	13	3
$70,000 to $74,999	217	–	–	198	19	–	216	–	–	198	17	1
$75,000 to $79,999	139	–	–	116	17	6	146	–	–	143	–	2
$80,000 to $84,999	145	–	–	135	8	3	146	–	–	127	16	2
$85,000 to $89,999	79	–	–	72	7	1	83	–	–	75	8	–
$90,000 to $94,999	94	–	–	91	3	–	82	–	–	69	9	4
$95,000 to $99,999	61	–	–	53	8	–	77	–	–	69	8	–
$100,000 and over	561	–	–	520	38	3	516	–	–	476	36	4

See footnote at end of table.

Table 3. People in Households, by Total Household Income in 1997, Relationship to Householder, Age, Gender, Race, and Hispanic Origin—Con.

[Numbers in thousands. People in households as of March of the following year. For meaning of symbols, see text]

Total money income	Male						Female					
	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Non-relative	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Non-relative
ALL RACES—Con.												
6 to 11 Years Old												
Total	12 372	–	–	11 239	823	311	11 845	–	–	10 849	751	245
Less than $5,000	453	–	–	433	14	6	471	–	–	450	14	7
$5,000 to $9,999	670	–	–	584	78	8	652	–	–	574	65	13
$10,000 to $14,999	747	–	–	673	63	11	773	–	–	659	96	18
$15,000 to $19,999	720	–	–	630	70	20	696	–	–	624	54	18
$20,000 to $24,999	746	–	–	654	68	25	716	–	–	630	66	20
$25,000 to $29,999	797	–	–	715	52	30	764	–	–	686	59	18
$30,000 to $34,999	733	–	–	644	58	31	751	–	–	683	43	25
$35,000 to $39,999	779	–	–	706	55	18	728	–	–	652	49	27
$40,000 to $44,999	789	–	–	720	47	22	647	–	–	592	38	18
$45,000 to $49,999	654	–	–	564	53	37	610	–	–	564	33	13
$50,000 to $54,999	734	–	–	663	52	19	643	–	–	596	32	15
$55,000 to $59,999	541	–	–	504	27	10	579	–	–	543	27	9
$60,000 to $64,999	593	–	–	552	13	27	554	–	–	525	20	9
$65,000 to $69,999	503	–	–	473	23	8	414	–	–	389	21	3
$70,000 to $74,999	398	–	–	377	17	4	393	–	–	376	16	1
$75,000 to $79,999	342	–	–	331	8	3	327	–	–	313	12	3
$80,000 to $84,999	331	–	–	313	18	–	298	–	–	286	9	3
$85,000 to $89,999	209	–	–	197	5	7	242	–	–	213	19	10
$90,000 to $94,999	227	–	–	218	10	–	185	–	–	182	–	3
$95,000 to $99,999	166	–	–	137	15	15	157	–	–	141	15	1
$100,000 and over	1 241	–	–	1 151	78	12	1 247	–	–	1 173	63	11
12 to 17 Years Old												
Total	12 101	76	5	10 996	766	257	11 503	69	30	10 279	779	347
Less than $5,000	355	18	–	297	37	2	397	16	–	340	32	9
$5,000 to $9,999	583	5	–	500	68	10	470	12	3	379	65	11
$10,000 to $14,999	686	11	–	609	49	17	628	10	7	530	58	23
$15,000 to $19,999	656	5	2	562	73	12	586	6	–	487	67	26
$20,000 to $24,999	706	3	–	611	70	22	674	7	–	565	75	27
$25,000 to $29,999	699	6	–	632	45	15	716	1	10	636	39	29
$30,000 to $34,999	674	7	–	603	45	19	663	1	–	577	68	17
$35,000 to $39,999	710	3	–	627	64	15	659	2	2	566	67	21
$40,000 to $44,999	740	4	–	648	75	12	687	9	–	614	27	36
$45,000 to $49,999	729	8	–	666	36	18	670	4	5	609	42	9
$50,000 to $54,999	652	–	–	598	42	12	638	–	–	578	44	16
$55,000 to $59,999	524	3	–	497	14	10	553	–	–	530	20	3
$60,000 to $64,999	602	–	3	549	20	30	558	–	–	486	30	42
$65,000 to $69,999	484	–	–	455	17	12	500	–	–	458	29	14
$70,000 to $74,999	384	–	–	365	8	12	372	–	–	358	6	7
$75,000 to $79,999	409	–	–	378	22	9	349	–	–	323	17	9
$80,000 to $84,999	299	–	–	288	7	3	352	–	–	320	23	8
$85,000 to $89,999	277	–	–	271	5	1	250	–	–	238	10	1
$90,000 to $94,999	243	–	–	229	6	8	223	–	–	203	14	6
$95,000 to $99,999	226	–	–	213	11	2	204	1	2	184	9	7
$100,000 and over	1 464	3	–	1 396	51	14	1 356	–	–	1 295	36	25
18 to 21 Years Old												
Total	7 443	854	72	5 360	553	605	7 353	999	496	4 491	500	867
Less than $5,000	153	63	4	57	19	10	251	114	17	68	23	28
$5,000 to $9,999	316	97	2	142	17	57	444	213	25	129	26	50
$10,000 to $14,999	364	118	7	168	39	32	385	94	70	161	21	39
$15,000 to $19,999	479	112	7	232	49	79	492	144	54	175	57	62
$20,000 to $24,999	460	95	16	248	48	53	508	91	75	206	45	91
$25,000 to $29,999	433	105	11	243	32	42	488	79	61	197	44	107
$30,000 to $34,999	368	55	13	216	40	43	398	56	48	185	35	73
$35,000 to $39,999	411	56	4	242	64	45	427	40	42	221	46	77
$40,000 to $44,999	382	27	–	283	43	29	385	41	33	212	32	67
$45,000 to $49,999	395	30	–	306	21	39	394	37	26	233	29	69
$50,000 to $54,999	422	31	6	310	25	49	332	20	14	239	26	33
$55,000 to $59,999	381	21	–	302	34	25	308	13	14	237	18	26
$60,000 to $64,999	339	6	–	312	16	5	241	3	4	209	17	9
$65,000 to $69,999	299	7	–	263	8	22	265	9	1	224	12	19
$70,000 to $74,999	225	–	–	207	9	9	242	4	4	222	11	2
$75,000 to $79,999	171	1	–	158	6	6	240	12	–	178	19	31
$80,000 to $84,999	229	7	–	193	17	12	182	6	–	145	9	22
$85,000 to $89,999	195	6	–	167	15	7	128	2	3	117	–	6
$90,000 to $94,999	215	1	–	207	3	4	153	–	–	147	4	3
$95,000 to $99,999	169	3	1	150	13	2	157	2	2	138	3	12
$100,000 and over	1 038	14	–	954	35	35	934	18	4	848	25	39

See footnote at end of table.

Table 3. People in Households, by Total Household Income in 1997, Relationship to Householder, Age, Gender, Race, and Hispanic Origin—Con.

[Numbers in thousands. People in households as of March of the following year. For meaning of symbols, see text]

Total money income	Male						Female					
	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Nonrelative	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Nonrelative
ALL RACES—Con.												
22 to 24 Years Old												
Total	5 170	1 758	239	2 039	430	704	5 193	1 679	1 068	1 482	261	703
Less than $5,000	122	83	9	13	5	11	199	150	12	25	6	7
$5,000 to $9,999	191	119	19	35	12	6	353	251	32	22	10	37
$10,000 to $14,999	268	158	30	50	15	15	382	204	55	74	12	37
$15,000 to $19,999	351	192	24	58	27	51	349	177	84	46	10	32
$20,000 to $24,999	378	193	33	84	24	43	454	197	130	63	14	50
$25,000 to $29,999	403	169	25	85	47	77	418	146	98	62	28	85
$30,000 to $34,999	436	215	21	108	49	42	368	113	101	61	18	75
$35,000 to $39,999	303	113	21	83	26	59	345	99	85	80	27	54
$40,000 to $44,999	311	116	17	85	36	57	417	106	131	92	23	65
$45,000 to $49,999	277	78	18	114	19	49	219	36	70	58	10	44
$50,000 to $54,999	224	83	5	71	31	34	239	41	72	76	16	34
$55,000 to $59,999	239	51	8	106	26	48	188	47	34	52	21	34
$60,000 to $64,999	168	26	2	106	7	26	163	24	41	71	6	21
$65,000 to $69,999	167	32	4	102	24	6	124	7	27	66	6	18
$70,000 to $74,999	135	24	–	86	7	18	101	9	21	57	3	11
$75,000 to $79,999	177	23	–	96	23	35	125	12	28	58	8	19
$80,000 to $84,999	129	24	–	86	5	14	91	11	15	44	5	17
$85,000 to $89,999	89	6	–	64	8	10	78	1	9	59	6	3
$90,000 to $94,999	96	3	1	82	2	8	64	–	–	59	–	5
$95,000 to $99,999	77	–	–	62	5	10	50	7	–	30	2	11
$100,000 and over	630	49	–	463	32	85	466	41	24	328	31	42
25 to 29 Years Old												
Total	9 442	4 838	1 008	1 847	624	1 123	9 539	3 625	3 521	1 166	353	875
Less than $5,000	146	101	19	8	7	10	312	259	38	3	–	13
$5,000 to $9,999	229	142	18	20	23	26	406	315	43	17	13	18
$10,000 to $14,999	437	282	59	52	16	29	589	331	158	46	14	39
$15,000 to $19,999	529	318	65	74	26	46	601	313	175	40	23	50
$20,000 to $24,999	664	351	94	92	46	80	565	298	172	31	14	49
$25,000 to $29,999	611	388	66	58	29	70	657	324	241	40	9	43
$30,000 to $34,999	736	439	66	115	36	80	729	262	315	65	29	59
$35,000 to $39,999	706	407	86	109	34	70	723	270	306	64	21	61
$40,000 to $44,999	709	395	91	88	54	82	640	222	268	84	18	48
$45,000 to $49,999	617	360	70	88	23	76	604	173	272	67	21	70
$50,000 to $54,999	577	299	64	119	45	49	558	154	251	46	25	82
$55,000 to $59,999	474	234	55	83	41	61	455	108	222	53	29	42
$60,000 to $64,999	470	212	47	105	27	79	420	127	171	74	25	23
$65,000 to $69,999	392	181	50	58	37	66	388	102	155	68	13	49
$70,000 to $74,999	279	134	28	59	31	28	265	52	137	35	13	28
$75,000 to $79,999	264	118	36	75	12	23	229	50	94	49	7	30
$80,000 to $84,999	241	101	15	65	9	50	268	66	113	42	9	38
$85,000 to $89,999	176	64	13	72	9	17	154	35	73	24	7	15
$90,000 to $94,999	156	60	16	54	6	20	136	36	43	37	5	14
$95,000 to $99,999	146	43	16	51	14	21	127	22	58	22	11	15
$100,000 and over	883	209	34	401	100	139	714	104	216	259	46	89
30 to 34 Years Old												
Total	10 074	6 376	1 507	998	395	798	10 280	4 194	4 795	514	202	574
Less than $5,000	136	92	14	17	–	13	338	268	54	5	1	11
$5,000 to $9,999	234	149	19	36	10	20	417	309	67	17	11	12
$10,000 to $14,999	461	316	65	27	21	33	588	372	116	40	15	46
$15,000 to $19,999	485	276	102	42	18	48	578	358	145	29	7	39
$20,000 to $24,999	591	398	78	41	16	57	639	371	193	27	14	34
$25,000 to $29,999	636	415	90	56	32	42	593	270	229	24	14	56
$30,000 to $34,999	764	534	92	69	28	41	677	314	306	24	14	19
$35,000 to $39,999	676	453	98	52	32	42	619	237	320	28	5	29
$40,000 to $44,999	698	444	120	57	28	49	668	240	354	21	9	44
$45,000 to $49,999	637	441	67	78	18	33	637	178	363	52	14	30
$50,000 to $54,999	693	460	123	43	23	44	629	202	345	28	4	50
$55,000 to $59,999	516	329	93	31	11	52	492	147	287	22	5	30
$60,000 to $64,999	537	357	88	39	14	38	545	129	369	14	2	30
$65,000 to $69,999	478	324	64	48	14	27	456	148	259	23	10	15
$70,000 to $74,999	384	268	53	34	4	25	397	94	240	31	16	15
$75,000 to $79,999	324	186	58	33	15	31	259	81	154	11	2	12
$80,000 to $84,999	329	179	59	30	32	30	289	92	162	14	9	12
$85,000 to $89,999	174	100	33	20	2	19	161	53	77	11	11	9
$90,000 to $94,999	170	81	19	33	10	26	155	40	101	6	–	8
$95,000 to $99,999	158	79	27	22	21	9	155	42	82	5	11	16
$100,000 and over	992	492	145	189	45	119	988	249	570	81	28	59

See footnote at end of table.

Table 3. People in Households, by Total Household Income in 1997, Relationship to Householder, Age, Gender, Race, and Hispanic Origin—Con.

[Numbers in thousands. People in households as of March of the following year. For meaning of symbols, see text]

Total money income	Male						Female					
	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Non-relative	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Non-relative
ALL RACES—Con.												
35 to 44 Years Old												
Total	22 045	14 935	3 405	1 760	749	1 196	22 407	9 009	11 276	762	479	881
Less than $5,000	339	252	30	40	7	10	558	428	85	10	15	21
$5,000 to $9,999	518	360	36	54	32	35	837	647	110	36	29	15
$10,000 to $14,999	827	535	70	126	37	58	996	645	215	52	34	48
$15,000 to $19,999	991	630	124	138	50	49	1 061	647	293	52	25	44
$20,000 to $24,999	1 229	766	146	190	45	82	1 159	658	382	40	24	54
$25,000 to $29,999	1 284	857	153	123	67	83	1 294	682	436	51	47	78
$30,000 to $34,999	1 270	874	162	98	46	90	1 233	587	502	58	31	56
$35,000 to $39,999	1 464	999	190	145	52	78	1 331	562	615	54	41	59
$40,000 to $44,999	1 411	955	228	112	41	75	1 328	474	691	65	29	68
$45,000 to $49,999	1 309	874	227	90	40	78	1 256	456	687	28	40	46
$50,000 to $54,999	1 347	937	221	106	44	40	1 319	392	809	55	14	49
$55,000 to $59,999	1 140	807	221	55	9	48	1 124	386	647	29	30	33
$60,000 to $64,999	1 219	830	218	49	29	92	1 177	381	700	31	26	39
$65,000 to $69,999	975	661	186	44	22	62	962	268	607	44	12	32
$70,000 to $74,999	960	641	190	34	42	54	906	276	594	17	4	15
$75,000 to $79,999	780	530	136	50	25	39	795	247	504	8	11	26
$80,000 to $84,999	723	483	146	33	20	40	687	181	437	28	11	30
$85,000 to $89,999	507	368	82	35	10	12	568	151	380	12	10	15
$90,000 to $94,999	482	361	70	24	19	7	499	105	369	11	–	13
$95,000 to $99,999	435	294	80	33	16	13	451	126	280	8	14	22
$100,000 and over	2 837	1 920	490	180	96	151	2 865	709	1 935	70	34	118
45 to 54 Years Old												
Total	16 597	12 405	2 599	483	500	611	17 450	7 142	8 922	367	578	441
Less than $5,000	322	278	12	9	4	19	341	260	65	2	8	6
$5,000 to $9,999	417	337	30	29	12	9	586	443	87	14	31	11
$10,000 to $14,999	463	360	56	16	9	23	779	516	183	28	37	15
$15,000 to $19,999	624	464	76	41	25	17	824	491	228	35	38	32
$20,000 to $24,999	725	532	79	54	19	40	830	461	278	38	24	30
$25,000 to $29,999	698	510	79	47	19	44	893	487	329	24	28	25
$30,000 to $34,999	795	585	120	32	25	34	967	515	378	23	32	19
$35,000 to $39,999	881	634	133	39	31	43	974	448	422	35	42	27
$40,000 to $44,999	889	642	139	34	31	43	990	428	456	37	50	19
$45,000 to $49,999	820	597	117	22	36	49	825	335	423	14	29	24
$50,000 to $54,999	963	720	135	16	58	35	993	325	569	17	53	30
$55,000 to $59,999	793	533	149	27	48	37	735	294	403	9	14	15
$60,000 to $64,999	891	660	144	16	40	31	810	278	467	25	15	26
$65,000 to $69,999	799	610	130	14	21	24	793	266	490	6	15	15
$70,000 to $74,999	707	526	140	4	25	12	601	195	362	4	22	18
$75,000 to $79,999	611	455	113	7	5	31	584	177	368	7	20	12
$80,000 to $84,999	610	450	112	19	16	13	536	133	352	15	23	13
$85,000 to $89,999	526	377	114	6	22	7	484	122	327	4	16	16
$90,000 to $94,999	458	362	82	–	3	11	486	130	326	3	10	17
$95,000 to $99,999	404	306	77	9	–	11	372	114	242	2	6	10
$100,000 and over	3 202	2 468	563	40	53	78	3 047	725	2 167	25	67	63
55 to 64 Years Old												
Total	10 669	8 039	1 689	199	406	337	11 571	5 033	5 750	110	474	204
Less than $5,000	259	212	30	–	11	6	399	271	113	–	8	7
$5,000 to $9,999	408	340	42	16	9	1	793	616	145	9	11	12
$10,000 to $14,999	521	378	53	43	29	18	795	493	238	15	33	16
$15,000 to $19,999	558	430	64	22	12	30	804	444	302	18	21	19
$20,000 to $24,999	550	415	58	31	21	26	806	422	335	14	24	11
$25,000 to $29,999	547	422	77	20	16	12	725	335	348	6	26	10
$30,000 to $34,999	590	435	99	12	11	33	793	348	394	7	40	5
$35,000 to $39,999	612	464	96	19	21	13	665	258	359	6	30	12
$40,000 to $44,999	684	513	118	15	23	15	677	256	376	9	24	12
$45,000 to $49,999	611	471	91	3	26	19	630	207	377	12	25	8
$50,000 to $54,999	626	482	94	5	35	10	561	221	311	5	13	11
$55,000 to $59,999	468	325	81	6	33	22	410	146	239	–	25	–
$60,000 to $64,999	425	310	79	–	20	16	341	96	217	3	21	5
$65,000 to $69,999	383	296	52	1	17	16	330	92	219	–	13	5
$70,000 to $74,999	307	217	71	–	3	17	297	115	158	–	17	7
$75,000 to $79,999	332	245	44	–	21	22	265	65	179	2	18	2
$80,000 to $84,999	306	196	68	–	27	15	280	99	157	–	20	5
$85,000 to $89,999	251	190	51	–	9	1	216	75	122	–	10	8
$90,000 to $94,999	254	192	39	3	11	10	199	52	125	–	19	4
$95,000 to $99,999	188	140	36	–	3	9	138	42	75	–	10	10
$100,000 and over	1 791	1 366	347	2	50	26	1 446	381	961	4	65	34

See footnote at end of table.

Table 3. People in Households, by Total Household Income in 1997, Relationship to Householder, Age, Gender, Race, and Hispanic Origin—Con.

[Numbers in thousands. People in households as of March of the following year. For meaning of symbols, see text]

Total money income	Male						Female					
	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Non-relative	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Non-relative
ALL RACES—Con.												
65 to 74 Years Old												
Total	7 992	6 292	1 200	22	301	177	9 882	4 980	4 161	21	635	84
Less than $5,000	135	108	21	–	–	6	258	198	42	–	18	–
$5,000 to $9,999	405	356	37	3	4	5	1 172	1 063	86	–	19	3
$10,000 to $14,999	649	543	84	1	3	18	1 205	838	330	3	35	–
$15,000 to $19,999	844	675	125	–	21	24	1 235	694	483	6	42	10
$20,000 to $24,999	810	652	121	2	25	10	1 003	450	522	2	29	–
$25,000 to $29,999	750	591	121	3	21	13	872	370	452	–	35	14
$30,000 to $34,999	691	552	100	–	19	20	709	283	381	2	39	4
$35,000 to $39,999	596	470	88	–	20	18	587	201	345	–	35	7
$40,000 to $44,999	444	338	84	–	8	14	438	162	241	4	24	8
$45,000 to $49,999	373	278	65	–	20	11	379	138	196	–	38	6
$50,000 to $54,999	289	244	41	4	–	–	278	83	159	–	35	1
$55,000 to $59,999	288	199	58	7	13	11	251	79	135	–	37	–
$60,000 to $64,999	184	128	24	–	26	6	183	58	90	–	35	–
$65,000 to $69,999	193	159	16	1	17	–	183	59	89	–	31	4
$70,000 to $74,999	136	108	24	–	4	–	130	26	80	–	21	2
$75,000 to $79,999	137	110	21	–	3	3	127	40	61	–	21	6
$80,000 to $84,999	162	124	19	–	19	–	101	24	63	–	12	3
$85,000 to $89,999	119	91	18	–	7	3	106	18	68	–	14	6
$90,000 to $94,999	44	34	9	–	–	2	45	11	24	5	5	–
$95,000 to $99,999	68	42	16	–	9	–	69	22	35	–	10	2
$100,000 and over	674	488	110	–	64	12	550	162	280	–	100	8
75 Years Old and Over												
Total	5 532	4 330	733	–	371	98	8 677	5 895	1 840	3	882	55
Less than $5,000	91	87	1	–	–	4	315	274	27	–	13	1
$5,000 to $9,999	380	334	32	–	5	9	1 714	1 656	44	–	14	–
$10,000 to $14,999	761	632	97	–	22	9	1 740	1 487	193	–	58	1
$15,000 to $19,999	837	684	115	–	21	17	1 173	776	316	–	75	6
$20,000 to $24,999	704	577	111	–	15	2	821	472	279	–	58	12
$25,000 to $29,999	583	449	92	–	18	24	619	307	238	–	74	–
$30,000 to $34,999	404	331	50	–	14	8	389	168	168	–	47	6
$35,000 to $39,999	310	233	51	–	22	4	331	161	114	–	52	4
$40,000 to $44,999	246	198	19	–	25	3	242	97	92	–	51	3
$45,000 to $49,999	187	132	23	–	28	4	202	87	50	–	63	2
$50,000 to $54,999	129	76	38	–	13	3	190	94	40	–	55	1
$55,000 to $59,999	117	77	21	–	18	–	132	64	31	–	34	3
$60,000 to $64,999	102	75	16	–	10	–	122	47	31	–	44	–
$65,000 to $69,999	80	59	4	–	16	1	74	18	27	–	24	5
$70,000 to $74,999	54	43	6	–	6	–	66	24	14	–	28	–
$75,000 to $79,999	48	30	11	–	7	–	51	18	11	3	18	–
$80,000 to $84,999	66	61	4	–	1	–	60	11	31	–	14	4
$85,000 to $89,999	48	31	3	–	11	3	51	12	22	–	13	4
$90,000 to $94,999	41	24	2	–	15	–	44	17	8	–	19	–
$95,000 to $99,999	42	14	3	–	26	–	48	25	8	–	15	–
$100,000 and over	301	183	34	–	77	6	293	80	95	–	114	3
WHITE												
Total	109 631	52 220	10 707	36 637	4 702	5 365	112 790	33 886	37 358	32 281	4 654	4 610
Less than $5,000	2 032	941	113	808	78	92	2 752	1 474	368	732	87	92
$5,000 to $9,999	3 439	1 671	189	1 256	178	145	6 083	4 102	519	1 102	207	154
$10,000 to $14,999	5 342	2 779	430	1 696	240	197	7 344	3 937	1 367	1 536	284	220
$15,000 to $19,999	6 219	3 267	589	1 725	282	356	7 303	3 168	1 854	1 654	336	290
$20,000 to $24,999	6 783	3 424	620	2 048	299	392	7 133	2 689	2 123	1 727	290	303
$25,000 to $29,999	6 673	3 346	611	2 020	312	383	7 163	2 392	2 173	1 917	303	378
$30,000 to $34,999	6 792	3 507	638	1 983	287	377	6 881	2 104	2 283	1 900	287	307
$35,000 to $39,999	6 829	3 334	656	2 217	298	324	6 710	1 832	2 320	1 905	322	331
$40,000 to $44,999	6 744	3 160	688	2 244	302	351	6 496	1 643	2 309	1 931	259	354
$45,000 to $49,999	6 134	2 849	567	2 095	276	347	5 864	1 352	2 165	1 758	287	302
$50,000 to $54,999	6 257	3 004	616	2 093	282	262	5 981	1 274	2 334	1 805	271	297
$55,000 to $59,999	5 050	2 300	545	1 714	238	253	4 821	1 012	1 804	1 610	205	191
$60,000 to $64,999	5 217	2 318	532	1 846	198	324	4 825	960	1 851	1 604	220	191
$65,000 to $69,999	4 466	2 050	449	1 588	164	215	4 231	811	1 659	1 454	150	157
$70,000 to $74,999	3 830	1 780	444	1 275	167	164	3 600	681	1 462	1 224	139	95
$75,000 to $79,999	3 453	1 518	385	1 225	142	183	3 204	632	1 257	1 059	118	138
$80,000 to $84,999	3 231	1 468	368	1 119	122	153	2 943	530	1 206	944	130	134
$85,000 to $89,999	2 406	1 110	284	862	90	60	2 241	399	977	714	78	73
$90,000 to $94,999	2 303	1 031	202	916	66	88	2 083	332	929	684	69	69
$95,000 to $99,999	1 903	819	223	676	100	85	1 780	344	699	554	89	93
$100,000 and over	14 528	6 545	1 559	5 231	580	613	13 353	2 217	5 702	4 468	523	441

See footnote at end of table.

Table 3. People in Households, by Total Household Income in 1997, Relationship to Householder, Age, Gender, Race, and Hispanic Origin—Con.

[Numbers in thousands. People in households as of March of the following year. For meaning of symbols, see text]

Total money income	Male						Female					
	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Non-relative	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Non-relative
BLACK												
Total	15 830	5 178	1 180	6 875	1 755	841	18 442	7 295	2 740	5 965	1 810	630
Less than $5,000	812	253	19	468	56	16	1 343	673	45	498	102	25
$5,000 to $9,999	1 476	463	40	788	143	41	2 187	1 284	81	614	170	37
$10,000 to $14,999	1 281	410	61	591	147	72	1 883	906	115	621	196	46
$15,000 to $19,999	1 347	397	89	630	170	61	1 584	778	157	458	137	53
$20,000 to $24,999	1 253	409	82	553	155	53	1 585	653	161	489	194	88
$25,000 to $29,999	1 175	414	72	500	112	77	1 327	520	182	384	146	95
$30,000 to $34,999	1 076	373	53	407	169	73	1 302	459	212	426	169	37
$35,000 to $39,999	992	323	78	363	155	73	978	366	170	275	124	43
$40,000 to $44,999	961	325	102	351	132	51	1 010	317	215	336	96	46
$45,000 to $49,999	889	269	85	411	62	62	838	259	195	305	55	24
$50,000 to $54,999	737	232	82	296	106	21	698	211	160	239	65	23
$55,000 to $59,999	651	182	107	245	46	71	640	216	130	226	58	10
$60,000 to $64,999	495	168	62	208	33	24	503	125	146	187	29	16
$65,000 to $69,999	476	185	34	186	47	24	478	119	148	147	45	20
$70,000 to $74,999	373	130	33	174	22	14	383	67	110	160	38	8
$75,000 to $79,999	228	108	12	69	23	17	227	32	78	92	19	5
$80,000 to $84,999	328	97	39	123	53	17	298	65	79	109	36	10
$85,000 to $89,999	221	67	13	87	27	26	206	44	53	59	38	13
$90,000 to $94,999	153	42	22	66	23	–	122	36	35	33	17	2
$95,000 to $99,999	169	47	17	72	30	4	187	33	38	78	32	6
$100,000 and over	737	285	79	285	44	44	662	130	232	230	48	23
HISPANIC ORIGIN[1]												
Total	15 520	5 063	1 161	6 589	1 812	895	14 889	3 527	3 642	5 770	1 361	589
Less than $5,000	593	179	40	296	34	44	721	294	81	287	34	26
$5,000 to $9,999	1 119	347	48	587	104	34	1 471	621	154	532	119	45
$10,000 to $14,999	1 436	464	112	701	116	42	1 500	452	317	574	111	46
$15,000 to $19,999	1 376	453	111	607	135	70	1 454	387	306	570	134	56
$20,000 to $24,999	1 549	542	118	653	146	90	1 486	308	381	617	125	55
$25,000 to $29,999	1 244	409	106	512	149	68	1 200	263	297	480	92	68
$30,000 to $34,999	1 139	404	79	444	136	77	1 055	214	293	420	89	40
$35,000 to $39,999	1 071	354	89	438	146	44	955	181	267	365	108	33
$40,000 to $44,999	1 044	330	75	415	141	84	875	160	258	325	90	41
$45,000 to $49,999	854	274	60	336	127	58	757	131	208	293	84	40
$50,000 to $54,999	667	222	49	257	111	28	593	88	176	241	64	23
$55,000 to $59,999	563	148	53	209	90	63	416	79	115	163	42	16
$60,000 to $64,999	471	157	36	206	25	47	409	59	131	179	28	12
$65,000 to $69,999	332	115	17	133	36	31	305	36	92	115	35	27
$70,000 to $74,999	269	94	28	103	29	15	228	49	70	82	16	11
$75,000 to $79,999	315	93	18	116	62	26	220	37	76	69	31	8
$80,000 to $84,999	226	76	21	79	23	27	180	30	61	69	18	2
$85,000 to $89,999	164	52	13	60	36	3	148	18	45	46	33	6
$90,000 to $94,999	151	61	9	65	13	4	139	9	54	61	11	3
$95,000 to $99,999	124	39	10	55	14	6	112	14	37	44	14	4
$100,000 and over	812	253	70	319	137	34	665	98	223	237	82	25

[1]People of Hispanic origin may be of any race.

Table 4. Median Income of Families by Selected Characteristics, Race, and Hispanic Origin of Householder: 1997, 1996, and 1995

[Families as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1997			1996			1995			Percent change in real median income (1996-1997)
		Median income			Median income			Median income		
	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	
ALL RACES										
All families	70 884	44 568	267	70 241	42 300	209	69 597	40 611	212	* 3.0
Type of Residence										
Inside metropolitan areas	56 350	47 315	280	55 930	45 117	277	55 307	43 113	287	* 2.5
1 million or more	37 417	50 311	330	36 858	47 442	384	36 465	45 703	337	* 3.7
Inside central cities	12 386	38 049	673	12 248	35 792	531	12 261	33 773	681	* 3.9
Outside central cities	25 030	55 809	443	24 610	52 577	417	24 204	51 361	336	* 3.8
Under 1 million	18 934	42 917	459	19 071	41 395	371	18 842	39 177	414	1.4
Inside central cities	7 206	39 276	758	7 287	37 633	736	7 131	36 052	630	2.0
Outside central cities	11 728	44 993	518	11 784	43 260	485	11 711	40 991	449	1.7
Outside metropolitan areas	14 534	36 149	447	14 311	33 874	554	14 291	32 896	462	* 4.3
Region										
Northeast	13 338	48 328	791	13 404	46 553	459	13 508	43 909	542	1.5
Midwest	16 594	46 734	501	16 457	44 957	485	16 353	43 470	446	1.6
South	25 682	41 001	372	25 438	38 710	408	25 101	36 628	326	* 3.5
West	15 270	45 590	537	14 943	42 569	519	14 636	41 967	534	* 4.7
Type of Family										
Married-couple families	54 321	51 591	231	53 604	49 707	305	53 570	47 062	229	* 1.5
Wife in paid labor force	33 535	60 669	291	33 242	58 381	322	32 677	55 823	314	* 1.6
Wife not in paid labor force	20 786	36 027	305	20 362	33 748	393	20 893	32 375	312	* 4.4
Male householder, no wife present	3 911	32 960	839	3 847	31 600	549	3 513	30 358	681	2.0
Female householder, no husband present	12 652	21 023	308	12 790	19 911	306	12 514	19 691	333	* 3.2
Age of Householder										
Under 65 years	59 614	47 825	315	59 107	45 517	248	58 292	43 635	271	* 2.7
15 to 24 years	3 018	20 820	521	2 964	19 937	704	3 019	18 756	863	2.1
25 to 34 years	13 639	39 979	483	13 737	37 177	482	13 727	36 020	429	* 5.1
35 to 44 years	18 872	50 424	369	19 026	47 725	506	18 504	46 527	388	* 3.3
45 to 54 years	14 695	59 959	570	14 384	57 161	607	13 908	55 029	577	* 2.5
55 to 64 years	9 391	50 241	614	8 997	48 198	854	9 134	45 264	691	1.9
65 years and over	11 270	30 660	386	11 133	28 983	356	11 306	28 301	308	* 3.4
65 to 74 years	6 989	33 372	495	7 120	31 366	496	7 340	30 536	490	* 4.0
75 years and over	4 282	26 611	463	4 013	25 510	463	3 966	24 568	410	2.0
Size of Family										
Two people	30 287	37 562	344	29 780	36 072	307	29 765	34 548	321	* 1.8
Three people	16 231	46 783	463	16 239	44 108	450	15 771	42 081	449	* 3.7
Four people	14 633	53 350	612	14 602	51 518	392	14 424	49 687	532	1.2
Five people	6 555	51 101	640	6 326	48 058	925	6 234	46 319	805	* 3.9
Six people	2 047	45 473	1 406	2 108	41 774	1 290	2 182	42 938	1 485	* 6.4
Seven people or more	1 130	42 001	1 838	1 186	40 339	1 665	1 221	38 496	1 776	1.8
Number of Earners										
No earners	9 835	19 731	274	9 947	18 088	274	10 180	17 713	260	* 6.6
One earner	20 494	30 204	287	20 052	28 383	321	19 894	28 423	297	* 4.0
Two earners or more	40 555	58 972	375	40 242	56 442	278	39 524	54 008	304	* 2.1
Two earners	31 752	55 443	309	31 309	53 361	332	31 041	50 989	258	* 1.6
Three earners	6 638	68 028	781	6 697	63 281	745	6 249	63 924	724	* 5.1
Four earners or more	2 165	85 978	1 503	2 236	79 371	1 370	2 234	75 386	1 480	* 5.9

Table 4. Median Income of Families by Selected Characteristics, Race, and Hispanic Origin of Householder: 1997, 1996, and 1995—Con.

[Families as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1997			1996			1995			Percent change in real median income (1996-1997)
		Median income			Median income			Median income		
	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	
WHITE										
All families	59 515	46 754	259	58 934	44 756	266	58 872	42 646	256	* 2.1
Type of Residence										
Inside metropolitan areas	46 429	50 410	274	46 079	47 769	345	46 009	45 848	279	* 3.2
1 million or more	30 060	53 572	462	29 624	50 977	343	29 711	49 000	439	* 2.7
Inside central cities	8 147	43 444	990	8 024	40 743	643	8 330	38 133	678	* 4.2
Outside central cities	21 913	57 063	496	21 600	54 027	480	21 381	52 466	446	* 3.2
Under 1 million	16 369	44 819	491	16 455	43 316	442	16 298	41 217	442	1.1
Inside central cities	5 717	42 206	872	5 699	41 713	708	5 617	40 068	810	–1.1
Outside central cities	10 651	45 728	508	10 756	44 085	512	10 681	41 657	494	1.4
Outside metropolitan areas	13 086	37 305	483	12 856	35 681	456	12 864	34 192	480	2.2
Region										
Northeast	11 390	51 354	584	11 403	49 235	596	11 631	46 148	509	2.0
Midwest	14 771	48 614	549	14 628	46 579	477	14 595	45 020	463	2.0
South	20 358	43 915	494	20 184	41 955	362	20 114	39 303	385	* 2.3
West	12 996	46 006	607	12 719	42 906	612	12 532	42 466	631	* 4.8
Type of Family										
Married-couple families	48 070	52 098	247	47 650	50 190	257	47 877	47 539	286	* 1.5
Wife in paid labor force	29 344	61 441	309	29 308	58 995	333	29 003	56 409	334	* 1.8
Wife not in paid labor force	18 726	36 343	319	18 342	34 213	406	18 873	33 060	377	* 3.8
Male householder, no wife present	3 137	34 802	950	2 944	32 439	962	2 712	31 461	706	4.9
Female householder, no husband present	8 308	22 999	465	8 339	22 373	408	8 284	22 068	374	.5
Age of Householder										
Under 65 years	49 443	50 701	237	48 963	48 352	324	48 698	46 269	245	* 2.5
15 to 24 years	2 270	22 431	809	2 204	22 419	825	2 336	21 135	720	–2.2
25 to 34 years	10 965	41 890	410	11 128	39 967	477	11 209	38 586	459	* 2.5
35 to 44 years	15 603	52 753	549	15 686	50 741	398	15 408	49 296	522	1.6
45 to 54 years	12 455	61 852	467	12 227	60 001	691	11 831	57 571	684	.8
55 to 64 years	8 149	51 598	550	7 718	50 419	672	7 913	47 272	746	–
65 years and over	10 072	31 167	408	9 971	29 470	360	10 174	28 756	323	* 3.4
65 to 74 years	6 222	34 179	523	6 376	31 934	536	6 574	31 226	509	* 4.6
75 years and over	3 850	26 758	483	3 595	26 004	464	3 601	24 984	457	.6
Size of Family										
Two people	26 380	39 492	385	25 903	37 593	379	26 143	35 969	308	* 2.7
Three people	13 312	50 149	523	13 316	47 239	536	13 044	45 030	493	* 3.8
Four people	12 078	56 022	583	12 100	53 816	647	12 075	51 820	422	1.8
Five people	5 366	53 696	1 166	5 123	51 434	858	5 041	49 360	905	2.1
Six people	1 598	48 079	1 679	1 663	43 377	1 774	1 704	46 970	1 957	* 8.4
Seven people or more	782	45 816	2 539	828	45 416	2 149	865	40 433	1 570	–1.4
Number of Earners										
No earners	8 367	21 516	293	8 198	20 311	323	8 438	19 663	258	* 3.6
One earner	16 239	32 811	424	16 025	30 831	317	16 091	30 600	286	* 4.0
Two earners or more	34 910	60 291	281	34 712	57 461	306	34 343	55 189	305	* 2.6
Two earners	27 467	56 624	335	27 068	54 292	347	26 991	51 938	274	* 2.0
Three earners	5 618	69 239	850	5 713	65 008	821	5 438	64 742	679	* 4.1
Four earners or more	1 824	87 747	1 532	1 931	80 110	1 485	1 914	76 313	1 669	* 7.1

Table 4. Median Income of Families by Selected Characteristics, Race, and Hispanic Origin of Householder: 1997, 1996, and 1995—Con.

[Families as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1997			1996			1995			Percent change in real median income (1996-1997)
		Median income			Median income			Median income		
	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	
BLACK										
All families	8 408	28 602	629	8 455	26 522	470	8 055	25 970	618	* 5.4
Type of Residence										
Inside metropolitan areas	7 242	29 737	667	7 279	28 468	846	6 918	27 147	669	2.1
1 million or more	5 298	30 485	641	5 296	29 520	918	4 952	28 859	652	1.0
Inside central cities	3 350	26 210	994	3 343	24 882	883	3 124	24 479	851	3.0
Outside central cities	1 949	38 703	1 639	1 953	37 572	1 225	1 828	37 298	1 151	.7
Under 1 million	1 944	27 150	1 091	1 984	26 275	1 128	1 966	22 464	766	1.0
Inside central cities	1 208	25 503	2 185	1 266	23 450	1 272	1 207	20 364	1 088	6.3
Outside central cities	736	30 982	2 082	718	31 135	1 322	759	27 418	2 087	–2.7
Outside metropolitan areas	1 166	24 619	1 448	1 176	18 990	1 152	1 137	19 954	1 781	* 26.7
Region										
Northeast	1 501	29 217	1 562	1 558	25 458	1 175	1 438	26 584	1 488	* 12.2
Midwest	1 468	28 129	1 355	1 505	27 448	1 416	1 438	25 989	1 279	.2
South	4 721	27 734	814	4 707	25 552	605	4 496	25 476	913	* 6.1
West	717	33 604	1 898	686	36 571	2 411	684	27 091	2 512	–10.2
Type of Family										
Married-couple families	3 921	45 372	755	3 851	41 963	965	3 713	41 307	710	* 5.7
Wife in paid labor force	2 716	51 702	748	2 636	50 805	1 002	2 479	48 533	1 190	–.5
Wife not in paid labor force	1 205	28 757	1 499	1 216	27 594	1 173	1 234	25 507	1 288	1.9
Male householder, no wife present	562	25 654	1 212	657	26 338	2 006	573	25 172	1 474	–4.8
Female householder, no husband present	3 926	16 879	438	3 947	15 530	503	3 769	15 004	441	* 6.3
Age of Householder										
Under 65 years	7 492	29 343	669	7 536	27 113	526	7 165	26 611	671	* 5.8
15 to 24 years	630	13 556	1 468	636	11 239	773	544	10 365	959	17.9
25 to 34 years	2 054	24 620	1 073	1 982	20 470	1 134	1 950	20 292	1 031	* 17.6
35 to 44 years	2 352	28 148	897	2 437	30 735	1 022	2 286	29 868	1 081	* –10.5
45 to 54 years	1 594	41 903	1 817	1 584	40 009	1 749	1 481	36 320	1 725	2.4
55 to 64 years	862	36 415	2 133	897	33 703	2 088	904	30 219	1 304	5.6
65 years and over	916	23 420	1 490	919	21 328	1 297	890	22 704	1 119	7.3
65 to 74 years	607	23 767	2 039	604	23 885	1 735	599	24 758	1 450	–2.7
75 years and over	309	22 919	2 872	316	18 647	1 415	291	17 756	2 845	20.2
Size of Family										
Two people	3 022	25 061	931	2 987	23 500	1 018	2 881	23 168	819	4.3
Three people	2 184	26 060	1 230	2 242	24 503	1 026	2 080	25 327	1 144	4.0
Four people	1 789	34 644	1 531	1 762	32 747	1 501	1 643	30 819	1 586	3.4
Five people	866	36 984	2 717	905	31 120	1 595	857	28 453	1 916	* 16.2
Six people	317	31 197	1 128	313	30 871	2 031	346	26 256	3 299	–1.2
Seven people or more	230	32 544	3 490	247	27 230	3 399	247	29 151	2 478	16.8
Number of Earners										
No earners	1 202	9 012	468	1 402	7 775	447	1 414	8 367	373	* 13.3
One earner	3 396	19 597	486	3 222	19 066	462	3 014	18 774	629	.5
Two earners or more	3 809	48 750	945	3 832	45 280	890	3 628	42 788	805	* 5.2
Two earners	2 973	45 780	715	3 007	42 637	999	2 911	40 864	724	* 5.0
Three earners	676	57 701	1 835	676	51 457	1 844	540	49 458	2 345	* 9.6
Four earners or more	160	75 640	5 576	149	70 326	9 334	176	62 363	7 129	5.1

Table 4. Median Income of Families by Selected Characteristics, Race, and Hispanic Origin of Householder: 1997, 1996, and 1995—Con.

[Families as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1997			1996			1995			Percent change in real median income (1996-1997)
		Median income			Median income			Median income		
	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	
HISPANIC ORIGIN[1]										
All families	6 961	28 142	655	6 631	26 179	495	6 287	24 570	555	* 5.1
Type of Residence										
Inside metropolitan areas	6 307	28 708	694	6 036	26 528	533	5 704	24 840	578	* 5.8
1 million or more	4 686	30 115	679	4 480	27 394	696	4 305	25 622	613	* 7.5
Inside central cities	2 394	24 567	853	2 309	22 951	742	2 231	20 970	580	4.6
Outside central cities	2 292	36 718	1 051	2 171	33 092	1 158	2 074	31 695	768	* 8.5
Under 1 million	1 621	25 244	1 085	1 556	23 547	1 247	1 400	22 540	1 025	4.8
Inside central cities	943	25 490	1 672	911	23 658	1 790	805	22 734	1 571	5.3
Outside central cities	679	25 008	1 401	645	23 440	1 590	595	22 359	1 356	4.3
Outside metropolitan areas	654	24 130	2 144	595	22 423	2 230	583	22 324	1 673	5.2
Region										
Northeast	1 128	25 784	1 376	1 088	23 240	1 354	1 023	21 776	1 148	8.5
Midwest	542	31 581	2 918	494	30 700	2 130	403	28 749	2 271	.6
South	2 341	28 617	1 034	2 255	26 362	818	2 173	24 049	981	* 6.1
West	2 950	28 014	1 046	2 794	26 252	790	2 688	25 359	797	4.3
Type of Family										
Married-couple families	4 804	33 914	902	4 520	31 930	611	4 247	29 861	659	3.8
Wife in paid labor force	2 650	42 280	893	2 536	40 956	778	2 237	39 370	1 159	.9
Wife not in paid labor force	2 153	23 749	724	1 984	22 769	675	2 010	21 219	662	2.0
Male householder, no wife present	545	25 543	1 780	494	25 875	1 249	436	22 257	1 852	–3.5
Female householder, no husband present	1 612	14 994	703	1 617	12 952	677	1 604	13 474	669	* 13.2
Age of Householder										
Under 65 years	6 414	28 770	698	6 112	26 713	517	5 768	25 019	572	* 5.3
15 to 24 years	626	17 899	1 079	545	15 695	973	582	15 184	1 014	* 11.5
25 to 34 years	1 944	26 291	756	1 905	25 645	727	1 847	22 358	904	.2
35 to 44 years	2 002	31 431	959	1 925	27 877	1 052	1 789	26 671	885	* 10.2
45 to 54 years	1 166	34 592	1 983	1 074	33 390	2 083	955	33 611	1 853	1.3
55 to 64 years	676	33 628	2 200	662	31 881	2 260	596	28 145	2 162	3.1
65 years and over	547	22 677	1 482	519	21 068	1 257	519	21 181	1 310	5.2
65 to 74 years	372	23 988	1 916	383	22 714	1 716	382	22 403	1 444	3.2
75 years and over	174	20 419	2 109	136	18 228	2 083	137	17 089	2 132	9.5
Size of Family										
Two people	1 748	23 593	1 228	1 731	21 466	730	1 723	20 645	711	7.4
Three people	1 669	26 210	1 110	1 571	25 275	1 106	1 415	21 983	913	1.4
Four people	1 678	31 462	1 175	1 555	29 962	1 126	1 438	27 186	1 104	2.7
Five people	1 108	31 175	1 142	931	29 926	1 256	908	26 924	1 156	1.8
Six people	445	30 233	2 199	488	26 460	1 534	456	28 464	1 383	* 11.7
Seven people or more	313	35 508	3 190	355	33 540	3 769	347	29 055	1 718	3.5
Number of Earners										
No earners	815	8 870	554	809	8 601	508	832	8 430	420	.8
One earner	2 434	19 662	637	2 320	18 388	593	2 294	17 972	501	4.5
Two earners or more	3 712	41 153	629	3 502	39 354	880	3 161	37 267	783	2.2
Two earners	2 761	37 425	900	2 548	35 114	966	2 353	34 540	799	4.2
Three earners	669	47 549	1 635	694	48 292	2 232	554	43 841	2 411	–3.7
Four earners or more	282	59 456	2 564	260	58 446	3 073	255	56 757	2 583	–.6

[1]People of Hispanic origin may be of any race.

Table 5. Selected Characteristics of Families—Total Money Income of Families in 1997

[Numbers in thousands. Families as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Median income		Mean income	
											Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
All families	70 884	1 929	2 887	4 054	9 250	9 079	12 357	15 112	7 826	8 391	44 568	267	56 902	357
TYPE OF RESIDENCE														
Inside metropolitan areas	56 350	1 469	2 161	2 830	6 919	6 836	9 374	12 275	6 843	7 643	47 315	280	60 200	419
Inside central cities	19 592	794	1 200	1 474	2 945	2 568	3 162	3 627	1 847	1 974	38 550	511	51 590	656
1 million or more	12 386	546	778	939	1 871	1 621	1 922	2 202	1 166	1 342	38 049	673	52 167	863
Under 1 million	7 206	248	422	536	1 074	947	1 240	1 425	681	633	39 276	759	50 599	991
Outside central cities	36 758	675	961	1 356	3 974	4 268	6 211	8 648	4 997	5 668	51 920	295	64 790	536
1 million or more	25 030	439	603	797	2 489	2 631	3 936	5 982	3 638	4 516	55 809	443	69 431	703
Under 1 million	11 728	236	358	559	1 485	1 637	2 276	2 666	1 359	1 152	44 993	519	54 884	737
Outside metropolitan areas	14 534	460	727	1 224	2 330	2 242	2 983	2 837	983	748	36 149	447	44 115	740
REGION														
Northeast	13 338	381	523	608	1 570	1 596	2 158	2 853	1 605	2 043	48 328	791	62 665	858
Midwest	16 594	352	546	797	1 993	2 122	3 093	3 862	2 052	1 777	46 734	501	57 607	736
South	25 682	845	1 163	1 689	3 718	3 492	4 565	5 230	2 444	2 537	41 001	373	52 932	602
West	15 270	351	655	959	1 968	1 869	2 542	3 167	1 726	2 034	45 590	537	57 780	748
RACE AND HISPANIC ORIGIN OF HOUSEHOLDER														
White	59 515	1 262	1 923	3 047	7 454	7 552	10 527	13 172	6 973	7 605	46 754	259	59 587	406
Black	8 408	577	851	824	1 486	1 193	1 302	1 344	480	352	28 602	630	36 504	546
Hispanic origin[1]	6 961	352	604	759	1 397	1 066	1 199	887	379	318	28 142	655	37 783	853
TYPE OF FAMILY														
All primary families	70 884	1 929	2 887	4 054	9 250	9 079	12 357	15 112	7 826	8 391	44 568	267	56 902	357
Married-couple families	54 321	595	893	2 100	5 899	6 497	9 978	13 200	7 222	7 937	51 591	231	64 678	437
Male householder, no wife present	3 911	172	186	292	703	707	694	716	244	196	32 960	839	42 546	1 154
Female householder, no husband present	12 652	1 162	1 809	1 661	2 647	1 875	1 685	1 195	360	258	21 023	308	27 954	397
Unrelated subfamilies	575	123	96	86	133	69	51	14	–	3	13 692	1 368	17 768	1 295
AGE OF HOUSEHOLDER														
Under 65 years	59 614	1 771	2 479	3 017	6 511	6 923	10 367	13 714	7 192	7 640	47 825	315	59 555	398
15 to 24 years	3 018	303	417	361	659	456	443	264	61	53	20 820	522	26 778	678
25 to 34 years	13 639	586	777	922	1 814	1 846	2 637	3 080	1 148	829	39 979	483	46 065	525
35 to 44 years	18 872	462	689	826	1 934	2 120	3 285	4 734	2 479	2 341	50 424	369	60 435	663
45 to 54 years	14 695	227	303	500	1 112	1 420	2 303	3 640	2 349	2 840	59 959	570	72 967	924
55 to 64 years	9 391	192	292	407	991	1 081	1 700	1 997	1 155	1 576	50 241	615	66 925	1 286
65 years and over	11 270	159	408	1 037	2 739	2 156	1 989	1 398	634	751	30 660	386	42 870	764
65 to 74 years	6 989	105	240	547	1 479	1 329	1 323	960	443	563	33 372	495	46 264	972
75 years and over	4 282	54	168	489	1 260	827	667	438	191	188	26 611	463	37 332	1 224
Mean age of householder	46.9	39.3	41.9	47.9	50.0	48.6	46.7	45.3	46.5	48.4	(X)	(X)	(X)	(X)
PRESENCE OF RELATED CHILDREN UNDER 18 YEARS OLD														
No related children	33 457	452	809	1 804	4 613	4 625	5 932	7 027	3 888	4 309	45 624	353	59 303	542
One or more related children	37 427	1 477	2 078	2 250	4 637	4 454	6 425	8 085	3 938	4 082	43 545	374	54 756	472
All under 6 years	9 284	454	600	591	1 346	1 086	1 587	1 922	825	873	40 245	616	49 777	777
Some under 6, some 6 to 17 years	7 881	401	561	559	989	1 009	1 379	1 570	723	689	39 172	818	50 711	1 070
All 6 to 17 years	20 262	621	917	1 100	2 302	2 360	3 459	4 593	2 391	2 520	46 851	410	58 611	676
One child	15 593	591	876	926	2 033	1 915	2 608	3 292	1 655	1 699	43 013	563	54 199	730
Under 6 years	5 929	303	392	382	910	714	959	1 200	530	540	38 911	1 119	48 412	886
6 to 17 years	9 664	288	483	544	1 123	1 201	1 649	2 092	1 125	1 159	45 565	545	57 750	1 041
Two children or more	21 834	886	1 202	1 324	2 604	2 540	3 817	4 794	2 283	2 383	43 937	496	55 154	619
All under 6 years	3 354	152	208	209	436	372	628	722	295	333	41 521	741	52 190	1 469
Some under 6, some 6 to 17 years	7 881	401	561	559	989	1 009	1 379	1 570	723	689	39 172	818	50 711	1 070
All 6 to 17 years	10 598	334	433	556	1 179	1 159	1 810	2 502	1 266	1 361	48 380	731	59 396	878
Mean number of related children	.99	1.55	1.44	1.11	.94	.93	.97	.97	.91	.86	(X)	(X)	(X)	(X)
SIZE OF FAMILY														
Two people	30 287	830	1 348	2 156	5 002	4 763	5 195	5 443	2 729	2 821	37 562	344	50 680	515
Three people	16 231	523	722	861	1 958	1 747	2 824	3 744	1 853	1 999	46 783	464	57 158	687
Four people	14 633	326	434	564	1 301	1 494	2 561	3 687	2 030	2 237	53 350	612	66 783	930
Five people	6 555	165	249	271	613	663	1 212	1 577	833	972	51 101	641	63 364	1 141
Six people	2 047	51	87	115	230	272	367	464	235	227	45 473	1 406	55 911	1 985
Seven people or more	1 130	34	47	87	145	141	197	197	148	134	42 001	1 839	56 364	2 808
Mean size of family	3.18	3.08	3.06	2.98	2.93	3.01	3.20	3.30	3.37	3.38	(X)	(X)	(X)	(X)
NUMBER OF EARNERS														
No earners	9 835	1 027	1 141	1 378	2 624	1 508	1 095	609	251	203	19 731	274	25 865	383
One earner	20 494	785	1 502	1 960	4 055	3 483	3 455	2 876	1 049	1 330	30 204	288	42 848	636
Two earners or more	40 555	117	244	716	2 570	4 088	7 807	11 628	6 526	6 857	58 972	376	71 531	498
Two earners	31 752	110	230	674	2 348	3 645	6 486	9 067	4 497	4 695	55 443	310	67 861	544
Three earners	6 638	5	15	41	201	390	1 128	2 018	1 432	1 408	68 028	782	79 757	1 219
Four earners or more	2 165	2	–	2	21	53	193	543	598	754	85 978	1 503	100 135	2 888
Mean number of earners	1.64	.54	.71	.87	1.06	1.38	1.72	1.99	2.21	2.22	(X)	(X)	(X)	(X)

See footnotes at end of table.

Table 5. **Selected Characteristics of Families—Total Money Income of Families in 1997**—Con.

[Numbers in thousands. Families as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Median income		Mean income	
											Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
WORK EXPERIENCE OF HOUSEHOLDER														
Total	70 884	1 929	2 887	4 054	9 250	9 079	12 357	15 112	7 826	8 391	44 568	267	56 902	357
Worked	53 783	778	1 410	2 180	5 401	6 287	9 860	13 230	7 067	7 570	51 268	226	63 462	428
Worked at full-time jobs	46 789	419	839	1 592	4 376	5 405	8 631	12 111	6 536	6 880	53 302	333	65 602	459
50 weeks or more	40 012	167	321	955	3 298	4 526	7 424	10 937	6 037	6 347	56 309	297	69 048	510
27 to 49 weeks	4 370	70	202	365	656	565	858	871	387	397	40 651	748	49 801	1 071
26 weeks or less	2 407	182	316	271	422	314	350	303	112	137	25 347	1 102	37 006	1 588
Worked at part-time jobs	6 994	359	571	588	1 025	882	1 228	1 120	531	690	35 725	630	49 144	1 155
50 weeks or more	3 537	87	225	273	517	464	633	599	296	442	39 213	1 024	55 059	1 842
27 to 49 weeks	1 560	57	130	120	218	178	325	285	115	132	38 010	1 029	49 508	2 344
26 weeks or less	1 897	215	217	194	290	240	270	236	120	115	26 362	1 348	37 813	1 547
Did not work	17 101	1 151	1 477	1 874	3 849	2 792	2 497	1 881	759	821	25 592	290	36 272	555
EDUCATIONAL ATTAINMENT[2]														
Total	67 866	1 626	2 470	3 693	8 590	8 622	11 913	14 848	7 765	8 338	45 874	240	58 242	370
Less than 9th grade	4 667	227	463	799	1 267	728	624	341	105	114	21 208	445	28 818	758
9th to 12th grade (no diploma)	6 604	425	602	753	1 465	1 085	1 101	778	239	156	25 465	492	32 948	776
High school graduate (includes equivalency)	21 991	589	850	1 152	3 261	3 517	4 610	4 991	1 850	1 171	40 040	330	46 523	444
Some college, no degree	12 107	221	338	562	1 358	1 666	2 338	2 964	1 535	1 126	46 936	504	55 596	730
Associate degree	5 226	74	88	174	506	556	1 005	1 468	728	627	52 393	858	63 063	1 474
Bachelor's degree or more	17 272	91	130	253	733	1 071	2 235	4 306	3 309	5 145	73 578	768	91 180	990
Bachelor's degree	11 201	57	99	185	581	797	1 616	3 079	2 155	2 633	67 230	614	81 026	1 013
Master's degree	3 903	22	24	46	109	194	451	868	822	1 366	81 734	1 482	96 519	2 117
Professional degree	1 249	3	7	12	25	50	111	203	168	671	106 942	3 942	144 709	6 475
Doctorate degree	919	8	–	10	18	30	58	156	163	475	103 203	5 542	119 550	4 548

[1]People of Hispanic origin may be of any race.
[2]Restricted to people 25 years and over.

Table 6. Presence of Related Children Under 18 Years Old—Total Money Income in 1997 of Married-Couple Families, by Work Experience in 1997 of Husband and Wife

[Numbers in thousands. Married-couple families as of March of the following year. For meaning of symbols, see text]

Total money income	Total	No related children	One or more related children under 18 years old											Mean number of related children
							One child			Two children or more				
			Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	Total	Under 6 years	6 to 17 years	Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	
ALL MARRIED-COUPLE FAMILIES														
Total	54 321	27 892	26 430	6 790	5 810	13 830	10 057	4 068	5 990	16 372	2 722	5 810	7 840	.93
Less than $5,000	595	320	275	77	76	122	109	49	61	166	29	76	61	.97
$5,000 to $9,999	893	533	360	114	91	155	149	74	74	211	39	91	81	.82
$10,000 to $14,999	2 100	1 284	816	258	232	326	273	145	127	543	113	232	199	.86
$15,000 to $19,999	2 787	1 774	1 013	357	286	371	379	223	156	634	134	286	214	.74
$20,000 to $24,999	3 112	1 838	1 274	441	323	510	467	264	203	807	177	323	307	.81
$25,000 to $29,999	3 172	1 852	1 320	369	362	588	433	205	229	886	164	362	360	.88
$30,000 to $34,999	3 325	1 816	1 509	397	432	681	517	234	283	992	163	432	398	.91
$35,000 to $39,999	3 374	1 758	1 616	431	409	776	568	237	331	1 048	194	409	445	.95
$40,000 to $44,999	3 456	1 702	1 753	522	400	831	621	308	312	1 133	214	400	518	.99
$45,000 to $49,999	3 149	1 434	1 715	424	404	886	649	245	404	1 066	179	404	483	1.02
$50,000 to $54,999	3 291	1 561	1 730	412	303	1 015	686	241	445	1 044	171	303	570	.96
$55,000 to $59,999	2 705	1 210	1 495	390	298	808	591	243	348	904	146	298	460	1.04
$60,000 to $64,999	2 703	1 193	1 510	379	321	811	585	239	346	925	140	321	465	1.03
$65,000 to $69,999	2 387	1 056	1 331	316	267	747	516	185	332	815	131	267	416	1.02
$70,000 to $74,999	2 114	955	1 158	281	254	623	436	173	262	722	108	254	361	.99
$75,000 to $79,999	1 827	826	1 001	231	184	585	424	151	273	577	81	184	312	.98
$80,000 to $84,999	1 735	845	890	198	166	526	356	118	238	534	80	166	288	.95
$85,000 to $89,999	1 386	699	686	139	114	433	294	87	206	393	51	114	227	.88
$90,000 to $94,999	1 245	642	603	111	113	378	222	73	149	381	37	113	230	.89
$95,000 to $99,999	1 030	534	496	104	98	295	202	62	140	294	42	98	154	.91
$100,000 and over	7 937	4 058	3 879	840	678	2 361	1 582	512	1 070	2 297	328	678	1 291	.87
Median income ..... dollars	51 591	48 588	54 395	50 059	48 580	58 871	56 324	50 857	60 252	52 857	48 968	48 580	57 591	(X)
Standard error ..... dollars	231	482	446	672	744	641	555	809	749	551	903	744	767	(X)
Mean income ..... dollars	64 678	62 807	66 653	60 101	61 605	71 989	68 502	59 963	74 300	65 517	60 308	61 605	70 224	(X)
Standard error ..... dollars	437	623	611	967	1 369	893	1 033	1 146	1 540	755	1 699	1 369	1 047	(X)
Income per family member ..... dollars	19 988	26 955	15 900	16 529	12 286	17 476	20 154	18 700	21 051	14 002	14 097	12 286	15 367	(X)
Standard error ..... dollars	153	318	173	338	318	262	369	478	522	194	486	318	288	(X)
Gini ratio	.382	.398	.365	.369	.384	.349	.359	.363	.350	.367	.376	.384	.349	(X)
Standard error	.0051	.0072	.0073	.0143	.0161	.0101	.0118	.0182	.0154	.0094	.0232	.0161	.0133	(B)
HUSBAND WORKED														
Total	43 384	18 404	24 980	6 515	5 559	12 906	9 365	3 900	5 465	15 615	2 614	5 559	7 442	1.10
Less than $5,000	250	105	145	51	40	54	66	39	28	79	12	40	27	1.13
$5,000 to $9,999	378	137	241	91	60	90	93	62	31	148	29	60	59	1.33
$10,000 to $14,999	994	348	647	217	204	226	205	120	85	442	96	204	141	1.48
$15,000 to $19,999	1 312	500	812	329	238	245	315	211	105	496	118	238	140	1.22
$20,000 to $24,999	1 737	618	1 119	416	304	398	390	249	140	729	167	304	258	1.30
$25,000 to $29,999	2 035	824	1 211	351	338	522	381	195	187	830	156	338	336	1.26
$30,000 to $34,999	2 381	965	1 416	386	419	611	463	225	238	953	161	419	373	1.21
$35,000 to $39,999	2 647	1 093	1 554	424	400	731	531	234	297	1 023	189	400	434	1.17
$40,000 to $44,999	2 880	1 203	1 677	498	392	788	573	290	283	1 103	208	392	504	1.15
$45,000 to $49,999	2 690	1 029	1 660	418	392	851	618	242	376	1 042	175	392	475	1.16
$50,000 to $54,999	2 890	1 200	1 689	407	300	982	662	238	424	1 027	169	300	558	1.07
$55,000 to $59,999	2 373	907	1 465	382	298	785	568	236	332	898	146	298	453	1.17
$60,000 to $64,999	2 499	1 018	1 481	369	316	796	570	233	337	910	136	316	459	1.10
$65,000 to $69,999	2 164	869	1 295	312	261	721	502	181	321	793	131	261	400	1.10
$70,000 to $74,999	1 959	824	1 135	273	252	610	422	167	255	714	106	252	355	1.05
$75,000 to $79,999	1 705	717	988	230	184	574	414	149	265	574	81	184	309	1.04
$80,000 to $84,999	1 581	715	866	192	164	511	341	112	229	525	80	164	281	1.01
$85,000 to $89,999	1 288	613	675	137	114	424	282	86	196	393	51	114	227	.94
$90,000 to $94,999	1 197	601	596	110	113	372	219	73	146	376	37	113	226	.92
$95,000 to $99,999	971	479	491	102	96	294	200	59	140	291	42	96	153	.96
$100,000 and over	7 457	3 639	3 818	822	674	2 322	1 548	499	1 049	2 270	322	674	1 273	.91
Median income ..... dollars	57 794	61 190	55 905	50 782	49 900	60 850	58 075	51 406	62 423	54 588	49 896	49 900	59 489	(X)
Standard error ..... dollars	380	443	335	602	759	425	732	792	854	570	905	759	823	(X)
Mean income ..... dollars	71 650	75 849	68 555	61 145	63 249	74 582	70 724	60 766	77 831	67 255	61 709	63 249	72 196	(X)
Standard error ..... dollars	517	857	636	995	1 416	937	1 090	1 177	1 653	780	1 751	1 416	1 080	(X)
Income per family member ..... dollars	20 962	31 791	16 407	16 904	12 704	18 115	20 909	19 109	22 068	14 445	14 454	12 704	15 866	(X)
Standard error ..... dollars	176	443	181	351	333	278	393	497	564	202	504	333	302	(X)
Gini ratio	.352	.349	.353	.363	.374	.335	.348	.359	.330	.357	.368	.374	.336	(X)
Standard error	.0057	.0087	.0075	.0146	.0165	.0104	.0122	.0186	.0161	.0096	.0237	.0165	.0137	(B)

Table 6. Presence of Related Children Under 18 Years Old—Total Money Income in 1997 of Married-Couple Families, by Work Experience in 1997 of Husband and Wife—Con.

[Numbers in thousands. Married-couple families as of March of the following year. For meaning of symbols, see text]

Total money income	Total	No related children	One or more related children under 18 years old											Mean number of related children
							One child			Two children or more				
			Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	Total	Under 6 years	6 to 17 years	Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	
HUSBAND WORKED—Con.														
Wife Worked														
Total	32 834	14 020	18 814	4 822	3 708	10 284	7 482	3 088	4 395	11 331	1 734	3 708	5 890	1.05
Less than $5,000	85	34	50	17	16	17	21	11	11	29	7	16	7	1.18
$5,000 to $9,999	122	59	63	30	4	30	30	19	11	33	12	4	18	.88
$10,000 to $14,999	386	142	245	84	50	111	98	60	39	146	24	50	73	1.31
$15,000 to $19,999	669	249	419	194	105	120	188	136	52	231	58	105	68	1.12
$20,000 to $24,999	976	342	634	230	139	264	243	154	89	391	76	139	175	1.24
$25,000 to $29,999	1 292	515	777	242	209	326	269	145	123	508	97	209	203	1.23
$30,000 to $34,999	1 644	651	993	290	273	430	352	189	163	641	101	273	267	1.17
$35,000 to $39,999	1 850	750	1 100	292	256	552	403	170	233	697	121	256	319	1.15
$40,000 to $44,999	2 165	885	1 280	372	287	621	442	231	211	838	142	287	410	1.14
$45,000 to $49,999	2 103	782	1 320	324	317	679	483	200	283	837	124	317	396	1.17
$50,000 to $54,999	2 268	916	1 352	326	226	800	537	204	333	815	122	226	467	1.07
$55,000 to $59,999	1 981	755	1 226	313	233	680	491	199	292	735	114	233	388	1.15
$60,000 to $64,999	2 026	832	1 193	284	247	663	480	198	282	714	86	247	381	1.08
$65,000 to $69,999	1 770	706	1 063	258	186	619	448	155	294	615	103	186	326	1.07
$70,000 to $74,999	1 637	685	951	225	198	528	361	147	214	590	78	198	314	1.03
$75,000 to $79,999	1 440	608	832	208	124	500	382	143	239	450	65	124	261	1.00
$80,000 to $84,999	1 356	616	740	168	128	443	305	102	203	435	66	128	240	.98
$85,000 to $89,999	1 077	528	550	108	80	362	235	68	167	314	39	80	195	.88
$90,000 to $94,999	1 052	530	522	97	93	332	203	71	132	320	27	93	200	.89
$95,000 to $99,999	846	422	424	80	80	264	171	48	123	253	33	80	141	.95
$100,000 and over	6 090	3 012	3 078	676	457	1 944	1 339	437	902	1 739	239	457	1 043	.86
Median income ....dollars..	61 837	65 624	59 733	55 109	54 257	63 501	61 486	55 503	66 121	57 974	54 197	54 257	61 704	(X)
Standard error ....dollars..	284	570	475	814	1 164	754	526	924	737	648	1 437	1 164	633	(X)
Mean income ....dollars..	74 762	79 546	71 198	65 137	64 784	76 351	74 059	65 157	80 314	69 308	65 102	64 784	73 395	(X)
Standard error ....dollars..	558	953	664	1 075	1 361	984	1 192	1 363	1 775	772	1 746	1 361	1 092	(X)
Income per family member ....dollars..	22 188	33 227	17 380	18 358	13 338	18 716	22 054	20 581	22 992	15 119	15 393	13 338	16 249	(X)
Standard error ....dollars..	201	509	204	412	359	305	445	590	627	220	565	359	324	(X)
Gini ratio	.324	.323	.321	.336	.322	.309	.324	.337	.308	.318	.334	.322	.308	(X)
Standard error	.0065	.0098	.0085	.0168	.0194	.0115	.0136	.0209	.0178	.0110	.0282	.0194	.0151	(B)
Wife Full-Time, Year-Round Worker														
Total	18 962	8 907	10 055	2 354	1 804	5 898	4 455	1 685	2 770	5 600	669	1 804	3 127	.92
Less than $5,000	23	7	16	8	3	5	5	3	3	10	5	3	2	(B)
$5,000 to $9,999	12	10	2	–	–	2	–	–	–	2	–	–	2	(B)
$10,000 to $14,999	75	35	40	9	6	25	15	8	7	25	1	6	18	(B)
$15,000 to $19,999	216	95	121	35	38	47	55	30	25	66	6	38	22	.99
$20,000 to $24,999	333	137	196	71	37	88	85	56	29	111	16	37	59	1.05
$25,000 to $29,999	508	239	270	87	55	127	113	58	55	157	29	55	72	1.02
$30,000 to $34,999	708	313	395	101	95	198	151	72	79	244	30	95	119	1.07
$35,000 to $39,999	890	402	488	126	96	266	226	99	127	262	27	96	139	.96
$40,000 to $44,999	1 166	509	656	199	135	322	245	133	112	411	65	135	210	1.04
$45,000 to $49,999	1 155	464	692	162	152	378	293	116	177	399	46	152	201	1.05
$50,000 to $54,999	1 411	620	791	181	138	472	333	123	210	458	57	138	262	.97
$55,000 to $59,999	1 156	468	689	155	139	394	305	111	194	383	44	139	200	1.07
$60,000 to $64,999	1 309	623	686	126	158	402	286	99	187	401	28	158	215	.94
$65,000 to $69,999	1 130	481	649	144	98	407	277	101	176	372	43	98	231	1.00
$70,000 to $74,999	1 075	476	598	135	121	342	247	99	148	351	36	121	194	.96
$75,000 to $79,999	960	457	502	122	65	315	246	92	155	256	30	65	161	.86
$80,000 to $84,999	942	440	502	108	84	311	229	75	154	273	33	84	157	.93
$85,000 to $89,999	725	394	330	51	54	225	161	40	121	169	11	54	104	.75
$90,000 to $94,999	709	396	313	59	45	209	133	41	92	180	18	45	117	.72
$95,000 to $99,999	570	307	263	50	49	165	126	35	92	137	15	49	73	.82
$100,000 and over	3 891	2 035	1 855	423	237	1 196	922	295	627	933	128	237	569	.76
Median income ....dollars..	67 053	70 445	64 859	61 329	60 191	67 429	66 726	61 343	70 160	62 848	61 268	60 191	65 819	(X)
Standard error ....dollars..	408	637	663	1 158	1 086	707	748	1 224	1 565	817	3 254	1 086	840	(X)
Mean income ....dollars..	79 539	82 867	76 591	73 157	68 651	80 390	80 476	72 194	85 513	73 500	75 583	68 651	75 851	(X)
Standard error ....dollars..	720	1 091	951	1 562	1 800	1 387	1 669	1 784	2 445	1 070	3 163	1 800	1 457	(X)
Income per family member ....dollars..	24 439	34 807	19 012	20 902	14 270	20 096	23 780	22 634	24 415	16 185	17 650	14 270	17 079	(X)
Standard error ....dollars..	284	626	304	642	510	439	623	823	856	323	1 027	510	455	(X)
Gini ratio	.294	.292	.294	.312	.278	.289	.298	.308	.288	.288	.319	.278	.286	(X)
Standard error	.0084	.0122	.0116	.0240	.0270	.0152	.0175	.0282	.0223	.0154	.0457	.0270	.0205	(X)

Table 6. Presence of Related Children Under 18 Years Old—Total Money Income in 1997 of Married-Couple Families, by Work Experience in 1997 of Husband and Wife—Con.

[Numbers in thousands. Married-couple families as of March of the following year. For meaning of symbols, see text]

Total money income	Total	No related children	One or more related children under 18 years old											Mean number of related children
			Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	One child			Two children or more				
							Total	Under 6 years	6 to 17 years	Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	
HUSBAND WORKED—Con.														
Wife Did Not Work														
Total	10 550	4 384	6 166	1 693	1 852	2 622	1 882	812	1 070	4 284	881	1 852	1 552	1.24
Less than $5,000	165	70	95	33	25	37	45	28	17	50	5	25	20	1.10
$5,000 to $9,999	256	79	178	60	57	61	63	43	20	114	17	57	41	1.54
$10,000 to $14,999	608	206	402	133	155	115	107	60	46	295	72	155	68	1.58
$15,000 to $19,999	643	251	392	135	133	124	127	74	53	265	60	133	71	1.32
$20,000 to $24,999	761	276	485	186	165	134	147	96	51	338	91	165	83	1.37
$25,000 to $29,999	743	309	434	109	129	196	112	49	63	322	60	129	133	1.31
$30,000 to $34,999	737	314	423	95	146	181	111	36	75	311	59	146	106	1.30
$35,000 to $39,999	796	342	454	132	144	178	128	64	64	326	68	144	115	1.23
$40,000 to $44,999	715	318	397	125	105	167	131	59	72	266	66	105	95	1.18
$45,000 to $49,999	587	247	340	93	75	172	135	42	93	205	51	75	79	1.13
$50,000 to $54,999	622	284	337	81	74	182	124	34	91	213	47	74	91	1.03
$55,000 to $59,999	392	152	240	70	65	105	77	37	40	162	33	65	65	1.28
$60,000 to $64,999	473	186	287	85	69	133	91	35	56	197	50	69	78	1.16
$65,000 to $69,999	394	163	231	54	75	102	54	26	27	178	28	75	74	1.21
$70,000 to $74,999	322	138	184	48	54	82	60	19	41	123	28	54	41	1.13
$75,000 to $79,999	265	109	156	22	60	74	32	6	26	124	15	60	48	1.27
$80,000 to $84,999	225	99	126	23	35	67	36	9	27	90	14	35	41	1.21
$85,000 to $89,999	210	85	125	29	34	62	47	17	29	78	12	34	32	1.26
$90,000 to $94,999	145	72	73	12	20	41	16	3	14	57	10	20	27	1.14
$95,000 to $99,999	124	57	67	21	16	30	29	12	18	38	10	16	13	1.02
$100,000 and over	1 367	627	740	145	217	378	209	62	147	531	83	217	230	1.12
Median income ... dollars	43 482	45 421	42 095	37 891	38 586	47 758	42 887	35 959	48 090	41 783	40 386	38 586	47 524	(X)
Standard error ... dollars	781	848	633	1 403	1 515	1 280	1 627	1 237	1 691	733	1 379	1 515	1 886	(X)
Mean income ... dollars	61 962	64 028	60 493	49 774	60 175	67 640	57 465	44 078	67 630	61 824	55 028	60 175	67 647	(X)
Standard error ... dollars	1 212	1 884	1 583	2 250	3 263	2 516	2 586	2 030	4 221	1 974	3 879	3 263	3 099	(X)
Income per family member ... dollars	17 361	27 132	13 660	13 052	11 522	15 860	16 516	13 630	18 450	12 758	12 655	11 522	14 460	(X)
Standard error ... dollars	382	934	399	679	682	672	848	818	1 299	453	997	682	763	(X)
Gini ratio	.435	.420	.432	.424	.456	.415	.429	.413	.421	.437	.428	.456	.418	(X)
Standard error	.0125	.0191	.0166	.0308	.0310	.0252	.0295	.0414	.0397	.0201	.0446	.0310	.0325	(X)
HUSBAND FULL-TIME, YEAR-ROUND WORKER														
Total	35 618	14 009	21 609	5 551	4 791	11 266	8 052	3 298	4 754	13 557	2 254	4 791	6 512	1.15
Less than $5,000	125	51	74	31	16	28	31	23	9	43	8	16	19	1.14
$5,000 to $9,999	128	39	89	32	25	31	29	18	11	59	15	25	20	1.49
$10,000 to $14,999	503	142	361	137	111	113	122	74	48	239	63	111	65	1.58
$15,000 to $19,999	759	237	522	216	164	142	199	140	59	323	76	164	83	1.38
$20,000 to $24,999	1 183	350	833	322	237	274	285	196	90	548	126	237	184	1.43
$25,000 to $29,999	1 429	494	934	259	267	408	283	148	136	651	112	267	273	1.37
$30,000 to $34,999	1 795	639	1 156	319	337	501	369	173	196	787	146	337	304	1.31
$35,000 to $39,999	2 024	705	1 319	360	352	608	445	204	241	874	156	352	366	1.31
$40,000 to $44,999	2 351	879	1 472	433	344	696	499	247	252	974	186	344	444	1.23
$45,000 to $49,999	2 243	766	1 477	367	343	766	559	227	332	917	140	343	434	1.24
$50,000 to $54,999	2 450	952	1 498	368	273	857	597	212	385	901	156	273	472	1.11
$55,000 to $59,999	2 048	700	1 348	354	281	713	516	211	306	832	143	281	407	1.24
$60,000 to $64,999	2 190	836	1 354	338	298	718	529	214	315	825	124	298	403	1.14
$65,000 to $69,999	1 917	729	1 188	295	244	649	445	168	276	744	127	244	373	1.14
$70,000 to $74,999	1 742	683	1 059	250	230	579	393	155	239	666	95	230	341	1.10
$75,000 to $79,999	1 525	608	917	212	178	528	377	136	241	540	75	178	287	1.09
$80,000 to $84,999	1 433	622	812	179	152	481	317	103	214	495	76	152	267	1.05
$85,000 to $89,999	1 152	519	634	130	106	398	254	78	176	380	51	106	222	1.00
$90,000 to $94,999	1 084	521	563	100	109	353	207	64	143	356	36	109	210	.96
$95,000 to $99,999	859	414	445	93	90	263	180	51	129	266	42	90	134	.99
$100,000 and over	6 678	3 124	3 553	756	635	2 162	1 415	458	957	2 139	299	635	1 205	.95
Median income ... dollars	61 495	66 268	58 688	53 746	53 154	62 946	60 667	54 638	64 950	57 220	52 480	53 154	61 852	(X)
Standard error ... dollars	274	524	517	1 022	1 174	680	496	1 150	974	465	1 230	1 174	606	(X)
Mean income ... dollars	76 005	82 299	71 924	64 511	66 865	77 729	74 005	64 075	80 893	70 689	65 150	66 865	75 419	(X)
Standard error ... dollars	600	1 069	703	1 113	1 553	1 033	1 218	1 307	1 838	855	1 966	1 553	1 178	(X)
Income per family member ... dollars	21 892	34 185	17 281	17 884	13 583	18 904	21 906	20 252	22 935	15 276	15 308	13 583	16 617	(X)
Standard error ... dollars	203	551	203	398	373	308	442	564	629	226	571	373	333	(X)
Gini ratio	.337	.328	.339	.347	.357	.321	.331	.341	.316	.343	.355	.357	.325	(X)
Standard error	.0063	.0099	.0081	.0159	.0177	.0112	.0132	.0203	.0173	.0103	.0254	.0177	.0146	(B)

Table 6. Presence of Related Children Under 18 Years Old—Total Money Income in 1997 of Married-Couple Families, by Work Experience in 1997 of Husband and Wife—Con.

[Numbers in thousands. Married-couple families as of March of the following year. For meaning of symbols, see text]

Total money income	Total	No related children	One or more related children under 18 years old											Mean number of related children
			Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	One child			Two children or more				
							Total	Under 6 years	6 to 17 years	Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	
HUSBAND FULL-TIME, YEAR-ROUND WORKER—Con.														
Wife Worked														
Total	27 493	11 103	16 390	4 147	3 233	9 010	6 499	2 650	3 849	9 891	1 497	3 233	5 161	1.09
Less than $5,000	60	20	40	16	10	13	17	11	7	22	5	10	6	(B)
$5,000 to $9,999	42	22	19	11	–	8	10	8	3	9	4	–	5	(B)
$10,000 to $14,999	174	51	123	55	23	45	52	38	15	70	17	23	30	1.45
$15,000 to $19,999	364	123	241	111	69	62	109	79	30	132	32	69	31	1.21
$20,000 to $24,999	632	195	437	168	99	169	174	120	53	264	48	99	116	1.33
$25,000 to $29,999	909	325	584	186	162	237	193	111	83	391	75	162	154	1.28
$30,000 to $34,999	1 226	434	791	241	213	338	278	149	129	513	91	213	209	1.24
$35,000 to $39,999	1 436	509	927	250	219	458	346	154	192	581	96	219	266	1.25
$40,000 to $44,999	1 760	654	1 105	313	254	538	375	192	183	731	121	254	356	1.21
$45,000 to $49,999	1 785	618	1 167	276	275	615	441	187	254	726	89	275	362	1.21
$50,000 to $54,999	1 902	720	1 182	293	205	684	474	178	296	708	115	205	388	1.12
$55,000 to $59,999	1 717	587	1 130	291	220	619	445	178	267	685	113	220	351	1.22
$60,000 to $64,999	1 771	693	1 078	256	230	593	438	179	259	640	77	230	334	1.12
$65,000 to $69,999	1 568	602	965	245	169	551	399	147	253	566	99	169	299	1.10
$70,000 to $74,999	1 456	571	885	206	178	500	337	136	201	548	70	178	299	1.07
$75,000 to $79,999	1 297	528	769	191	120	458	345	130	215	424	61	120	243	1.04
$80,000 to $84,999	1 232	542	690	155	119	416	281	93	187	410	62	119	228	1.01
$85,000 to $89,999	964	453	511	100	73	338	209	61	149	302	39	73	190	.93
$90,000 to $94,999	953	460	493	88	90	316	191	62	129	302	26	90	186	.93
$95,000 to $99,999	757	368	389	75	74	240	158	42	116	231	33	74	125	.97
$100,000 and over	5 489	2 629	2 861	620	430	1 811	1 224	396	828	1 636	224	430	983	.89
Median income ..... dollars	64 902	69 982	61 713	57 215	56 546	66 001	63 369	57 186	67 701	60 761	57 268	56 546	64 500	(X)
Standard error ..... dollars	388	666	366	793	760	564	925	1 054	966	495	1 268	760	933	(X)
Mean income ..... dollars	78 306	84 689	73 981	67 895	67 574	79 082	76 621	67 624	82 816	72 247	68 373	67 574	76 297	(X)
Standard error ..... dollars	638	1 150	730	1 183	1 512	1 076	1 317	1 501	1 956	843	1 920	1 512	1 179	(X)
Income per family member ..... dollars	22 985	35 200	18 111	19 200	14 041	19 401	22 837	21 447	23 701	15 829	16 224	14 041	16 917	(X)
Standard error ..... dollars	230	612	226	460	403	336	494	659	692	244	632	403	355	(X)
Gini ratio	.312	.308	.310	.324	.313	.297	.312	.326	.295	.308	.321	.313	.298	(X)
Standard error	.0071	.0111	.0091	.0181	.0208	.0123	.0146	.0226	.0190	.0117	.0302	.0208	.0161	(B)
Wife Full-Time, Year-Round Worker														
Total	16 244	7 392	8 852	2 047	1 594	5 211	3 921	1 467	2 454	4 931	581	1 594	2 757	.94
Less than $5,000	22	7	15	8	3	4	5	3	2	10	5	3	2	(B)
$5,000 to $9,999	10	8	2	–	–	2	–	–	–	2	–	–	2	(B)
$10,000 to $14,999	48	18	29	8	4	18	13	8	6	16	–	4	12	(B)
$15,000 to $19,999	116	44	72	17	23	32	33	13	20	39	4	23	12	1.09
$20,000 to $24,999	216	97	119	54	24	41	58	46	13	60	9	24	28	.93
$25,000 to $29,999	356	166	190	61	39	91	73	37	37	117	24	39	55	1.02
$30,000 to $34,999	507	214	293	72	67	154	107	45	61	186	27	67	92	1.12
$35,000 to $39,999	678	295	383	103	77	203	181	85	96	202	19	77	107	1.00
$40,000 to $44,999	949	376	573	161	123	288	217	113	104	355	48	123	184	1.11
$45,000 to $49,999	985	366	619	142	136	341	269	108	161	350	34	136	180	1.10
$50,000 to $54,999	1 176	486	690	160	124	406	293	108	185	397	53	124	221	1.02
$55,000 to $59,999	1 017	382	635	145	129	361	279	102	177	356	44	129	184	1.12
$60,000 to $64,999	1 124	519	605	110	144	351	259	89	170	346	20	144	181	.96
$65,000 to $69,999	1 003	412	591	137	94	360	242	95	148	349	43	94	212	1.04
$70,000 to $74,999	976	415	561	124	113	324	235	93	142	326	31	113	182	.99
$75,000 to $79,999	875	412	463	113	64	285	218	86	132	245	28	64	153	.89
$80,000 to $84,999	854	392	462	98	74	290	211	69	142	251	29	74	148	.94
$85,000 to $89,999	645	339	306	49	47	211	147	37	110	159	11	47	101	.78
$90,000 to $94,999	649	355	294	54	43	197	128	36	91	167	18	43	106	.74
$95,000 to $99,999	517	275	242	44	46	151	118	29	88	124	15	46	63	.83
$100,000 and over	3 521	1 814	1 707	386	221	1 101	834	267	567	874	119	221	534	.78
Median income ..... dollars	69 507	73 280	66 477	63 918	61 358	69 239	68 173	63 366	72 115	65 354	65 442	61 358	67 521	(X)
Standard error ..... dollars	544	969	521	1 693	827	872	1 129	1 785	1 444	766	3 172	827	940	(X)
Mean income ..... dollars	82 141	86 321	78 651	75 461	70 733	82 326	82 388	74 247	87 254	75 679	78 528	70 733	77 939	(X)
Standard error ..... dollars	806	1 259	1 038	1 705	1 971	1 510	1 840	1 933	2 693	1 148	3 498	1 971	1 537	(X)
Income per family member ..... dollars	25 078	36 242	19 556	21 590	14 775	20 610	24 376	23 329	24 946	16 699	18 326	14 775	17 568	(X)
Standard error ..... dollars	317	722	334	707	561	480	686	903	940	351	1 140	561	489	(X)
Gini ratio	.287	.283	.287	.305	.270	.282	.290	.300	.279	.282	.314	.270	.281	(X)
Standard error	.0091	.0134	.0124	.0258	.0288	.0162	.0187	.0303	.0238	.0164	.0489	.0288	.0219	(X)

Table 6. Presence of Related Children Under 18 Years Old—Total Money Income in 1997 of Married-Couple Families, by Work Experience in 1997 of Husband and Wife—Con.

[Numbers in thousands. Married-couple families as of March of the following year. For meaning of symbols, see text]

Total money income	Total	No related children	One or more related children under 18 years old											Mean number of related children
			Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	One child			Two children or more				
							Total	Under 6 years	6 to 17 years	Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	
HUSBAND FULL-TIME, YEAR-ROUND WORKER—Con.														
Wife Did Not Work														
Total	8 125	2 906	5 219	1 404	1 558	2 256	1 553	648	905	3 666	757	1 558	1 351	1.36
Less than $5,000	65	31	35	15	5	15	14	12	2	21	3	5	13	(B)
$5,000 to $9,999	86	17	69	21	25	23	19	10	9	51	11	25	15	1.84
$10,000 to $14,999	329	91	238	83	87	68	70	36	33	169	47	87	35	1.65
$15,000 to $19,999	395	115	281	105	95	80	90	61	29	191	44	95	52	1.53
$20,000 to $24,999	551	155	396	153	138	105	112	75	37	284	78	138	68	1.55
$25,000 to $29,999	519	170	350	74	105	171	90	37	53	260	37	105	119	1.52
$30,000 to $34,999	570	205	365	78	124	163	91	24	67	274	54	124	95	1.46
$35,000 to $39,999	588	196	392	110	133	150	99	50	49	293	60	133	100	1.47
$40,000 to $44,999	592	225	367	120	90	157	124	55	69	243	65	90	88	1.30
$45,000 to $49,999	458	148	310	91	68	151	118	40	79	192	51	68	72	1.33
$50,000 to $54,999	547	232	316	75	68	173	122	34	88	194	41	68	85	1.08
$55,000 to $59,999	332	113	218	63	61	94	71	33	38	147	30	61	56	1.36
$60,000 to $64,999	419	143	276	83	68	125	91	35	56	185	48	68	69	1.24
$65,000 to $69,999	350	127	223	50	75	98	45	22	24	178	28	75	74	1.35
$70,000 to $74,999	286	112	174	44	51	79	56	19	38	118	25	51	41	1.22
$75,000 to $79,999	228	80	148	21	57	70	32	6	26	116	15	57	44	1.38
$80,000 to $84,999	201	80	121	23	33	65	36	9	27	85	14	33	38	1.28
$85,000 to $89,999	188	66	122	29	33	59	44	17	27	78	12	33	32	1.38
$90,000 to $94,999	130	60	70	12	20	38	16	3	14	54	10	20	24	1.22
$95,000 to $99,999	102	46	56	18	16	22	22	8	13	34	10	16	9	1.10
$100,000 and over	1 188	496	693	137	206	350	190	62	129	502	75	206	222	1.22
Median income ..... dollars	48 510	51 866	46 454	41 822	43 211	50 860	46 864	41 159	51 016	46 109	42 380	43 211	50 705	(X)
Standard error ..... dollars	1 081	762	672	909	1 896	679	1 009	1 244	862	1 038	1 883	1 896	1 207	(X)
Mean income ..... dollars	68 221	73 170	65 465	54 522	65 394	72 326	63 057	49 550	72 719	66 485	58 776	65 394	72 062	(X)
Standard error ..... dollars	1 497	2 677	1 789	2 637	3 601	2 850	3 046	2 382	4 883	2 195	4 435	3 601	3 456	(X)
Income per family member ..... dollars	18 477	30 322	14 864	14 285	12 695	17 001	18 145	15 447	19 834	13 857	13 549	12 695	15 504	(X)
Standard error ..... dollars	457	1 293	457	800	773	766	1 007	998	1 506	514	1 144	773	862	(X)
Gini ratio	.416	.399	.409	.403	.426	.394	.404	.384	.401	.415	.416	.426	.397	(X)
Standard error	.0142	.0233	.0180	.0338	.0332	.0271	.0326	.0460	.0438	.0215	.0484	.0332	.0346	(X)
HUSBAND DID NOT WORK														
Total	10 937	9 488	1 449	276	250	923	693	168	525	757	108	250	398	.25
Less than $5,000	345	216	130	26	36	68	43	10	33	87	17	36	35	.86
$5,000 to $9,999	515	396	119	23	31	65	55	12	43	63	11	31	22	.44
$10,000 to $14,999	1 105	936	169	41	28	101	68	25	43	102	16	28	58	.30
$15,000 to $19,999	1 476	1 274	202	28	48	126	64	12	51	138	16	48	75	.31
$20,000 to $24,999	1 375	1 220	155	24	19	112	77	15	63	78	10	19	49	.20
$25,000 to $29,999	1 137	1 028	108	18	25	66	52	10	42	56	8	25	24	.20
$30,000 to $34,999	944	851	93	11	13	70	54	9	45	40	2	13	25	.15
$35,000 to $39,999	727	665	62	7	9	45	37	3	34	25	5	9	12	.15
$40,000 to $44,999	576	500	76	25	8	43	47	18	29	29	7	8	14	.21
$45,000 to $49,999	459	405	54	7	12	36	31	3	28	24	4	12	8	.19
$50,000 to $54,999	402	361	41	5	3	33	24	3	21	17	2	3	12	.16
$55,000 to $59,999	332	303	30	7	–	23	23	7	16	6	–	–	6	.13
$60,000 to $64,999	204	175	30	10	5	15	15	6	9	14	3	5	6	.23
$65,000 to $69,999	224	187	36	4	6	26	14	4	11	22	–	6	16	.27
$70,000 to $74,999	155	132	23	8	1	13	14	7	8	9	2	1	6	.20
$75,000 to $79,999	122	110	13	1	–	11	9	1	8	3	–	–	3	.15
$80,000 to $84,999	154	130	24	7	3	15	15	7	8	9	–	3	7	.27
$85,000 to $89,999	98	86	12	2	–	10	12	2	10	–	–	–	–	.12
$90,000 to $94,999	48	41	7	1	–	6	3	–	3	4	1	–	3	(B)
$95,000 to $99,999	60	55	5	2	2	1	2	2	–	3	–	2	1	(B)
$100,000 and over	480	419	61	18	4	39	34	13	21	27	5	4	18	.23
Median income ..... dollars	27 639	28 253	22 880	23 681	18 236	24 425	28 329	29 915	27 883	19 602	18 370	18 236	20 985	(B)
Standard error ..... dollars	360	391	1 052	3 322	1 275	1 384	1 993	5 393	2 132	809	2 445	1 275	1 386	(B)
Mean income ..... dollars	37 024	37 508	33 857	35 437	25 120	35 756	38 455	41 266	37 558	29 650	26 394	25 120	33 380	(B)
Standard error ..... dollars	562	607	1 465	3 053	2 662	1 969	2 194	4 326	2 541	1 931	3 585	2 662	3 089	(B)
Income per family member ..... dollars	14 731	16 883	7 655	8 679	4 329	8 616	10 616	10 793	10 555	5 751	5 883	4 329	6 771	(B)
Standard error ..... dollars	274	342	392	929	538	560	744	1 438	869	432	993	538	718	(B)
Gini ratio	.408	.398	.473	.477	.473	.462	.451	.454	.446	.482	.482	.473	.480	(B)
Standard error	.0121	.0130	.0338	.0703	.0838	.0435	.0477	.0885	.0569	.0485	.1150	.0838	.0681	(B)

Table 6. Presence of Related Children Under 18 Years Old—Total Money Income in 1997 of Married-Couple Families, by Work Experience in 1997 of Husband and Wife—Con.

[Numbers in thousands. Married-couple families as of March of the following year. For meaning of symbols, see text]

Total money income	Total	No related children	One or more related children under 18 years old											Mean number of related children
							One child			Two children or more				
			Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	Total	Under 6 years	6 to 17 years	Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	
HUSBAND DID NOT WORK—Con.														
Wife Worked														
Total	2 861	2 084	778	160	125	493	382	90	292	396	70	125	201	.50
Less than $5,000	46	18	28	8	9	10	13	3	10	15	6	9	–	(B)
$5,000 to $9,999	100	57	43	8	5	30	23	2	22	20	6	5	9	.76
$10,000 to $14,999	146	72	74	23	13	38	34	14	20	40	9	13	18	.94
$15,000 to $19,999	229	131	98	15	29	53	23	4	19	75	11	29	34	.96
$20,000 to $24,999	253	178	75	11	16	48	32	4	28	43	7	16	20	.57
$25,000 to $29,999	270	200	70	16	13	42	38	8	30	33	8	13	12	.57
$30,000 to $34,999	295	232	63	11	4	48	37	9	28	27	2	4	20	.34
$35,000 to $39,999	204	161	43	5	5	33	26	3	23	16	2	5	10	.35
$40,000 to $44,999	178	122	56	17	7	32	30	12	19	26	6	7	13	.55
$45,000 to $49,999	153	120	34	5	7	22	20	3	17	14	2	7	5	.36
$50,000 to $54,999	161	129	32	5	3	24	15	3	12	17	2	3	12	.35
$55,000 to $59,999	152	131	21	2	–	19	14	2	13	6	–	–	6	.22
$60,000 to $64,999	94	73	20	8	5	8	9	4	5	11	3	5	3	.33
$65,000 to $69,999	123	93	30	4	2	24	14	4	11	15	–	2	13	.36
$70,000 to $74,999	70	57	14	2	–	12	6	–	6	8	2	–	6	(B)
$75,000 to $79,999	34	30	4	–	–	4	1	–	1	3	–	–	3	(B)
$80,000 to $84,999	57	42	15	4	3	9	8	4	5	7	–	3	4	(B)
$85,000 to $89,999	36	27	9	2	–	7	9	2	7	–	–	–	–	(B)
$90,000 to $94,999	23	17	6	–	–	6	2	–	2	3	–	–	3	(B)
$95,000 to $99,999	29	24	5	2	2	1	2	2	–	3	–	2	1	(B)
$100,000 and over	208	170	38	13	1	24	24	10	14	14	3	1	10	.34
Median income ... dollars	37 239	39 784	30 014	29 799	21 295	31 892	32 530	37 379	32 160	25 990	(B)	21 295	31 507	(B)
Standard error ... dollars	984	1 048	1 288	2 319	2 144	1 633	2 376	5 301	2 381	2 582	(B)	2 144	2 545	(B)
Mean income ... dollars	48 839	52 013	40 330	39 172	28 175	43 796	43 986	46 928	43 076	36 801	(B)	28 175	44 841	(B)
Standard error ... dollars	1 626	2 067	2 204	3 733	2 848	3 145	3 222	5 519	3 854	2 992	(B)	2 848	5 303	(B)
Income per family member ... dollars	17 019	22 247	9 391	10 167	4 902	10 766	12 454	13 403	12 164	7 315	(B)	4 902	9 278	(B)
Standard error ... dollars	669	1 060	622	1 292	669	926	1 142	2 193	1 332	705	(B)	669	1 290	(B)
Gini ratio	.396	.381	.428	.423	.378	.428	.422	.399	.427	.425	(B)	.378	.429	(B)
Standard error	.0237	.0277	.0461	.0913	.1011	.0612	.0648	.1187	.0789	.0661	(B)	.1011	.0970	(B)
Wife Full-Time, Year-Round Worker														
Total	1 600	1 124	476	110	69	297	247	65	182	229	46	69	115	.53
Less than $5,000	5	–	5	2	–	3	3	–	3	2	2	–	–	(B)
$5,000 to $9,999	6	4	2	–	–	2	2	–	2	–	–	–	–	(B)
$10,000 to $14,999	47	19	28	12	7	9	17	11	6	11	1	7	3	(B)
$15,000 to $19,999	101	58	43	9	13	22	11	3	8	33	6	13	14	1.02
$20,000 to $24,999	113	77	35	9	6	20	14	2	12	21	7	6	8	.51
$25,000 to $29,999	151	100	52	16	4	31	27	8	20	24	8	4	12	.63
$30,000 to $34,999	168	122	46	11	4	31	29	9	21	16	2	4	10	.44
$35,000 to $39,999	107	68	39	4	5	30	24	3	21	15	1	5	9	.59
$40,000 to $44,999	108	64	44	15	7	22	24	9	14	21	6	7	8	.76
$45,000 to $49,999	107	80	27	4	7	16	15	1	14	12	2	7	2	.41
$50,000 to $54,999	110	84	27	5	3	19	15	3	12	12	2	3	7	.37
$55,000 to $59,999	106	88	17	2	–	16	11	2	9	6	–	–	6	.29
$60,000 to $64,999	64	48	16	8	5	3	8	4	3	8	3	5	–	(B)
$65,000 to $69,999	78	56	23	–	2	20	9	–	9	14	–	2	12	.45
$70,000 to $74,999	54	40	13	2	–	12	6	–	6	8	2	–	6	(B)
$75,000 to $79,999	27	23	4	–	–	4	1	–	1	3	–	–	3	(B)
$80,000 to $84,999	39	25	14	4	3	7	7	4	3	7	–	3	4	(B)
$85,000 to $89,999	27	18	9	2	–	7	9	2	7	–	–	–	–	(B)
$90,000 to $94,999	18	12	6	–	–	6	2	–	2	3	–	–	3	(B)
$95,000 to $99,999	22	17	5	2	2	1	2	2	–	3	–	2	1	(B)
$100,000 and over	143	121	22	5	1	16	12	2	10	10	3	1	6	.36
Median income ... dollars	44 548	47 962	38 347	32 247	(B)	40 147	39 041	(B)	39 775	37 405	(B)	(B)	41 035	(B)
Standard error ... dollars	1 779	1 596	2 040	5 069	(B)	2 314	2 263	(B)	2 577	3 846	(B)	(B)	6 282	(B)
Mean income ... dollars	57 016	60 902	47 840	40 032	(B)	53 121	48 260	(B)	50 677	47 386	(B)	(B)	57 007	(B)
Standard error ... dollars	2 616	3 495	2 940	3 558	(B)	4 356	3 723	(B)	4 708	4 606	(B)	(B)	8 413	(B)
Income per family member ... dollars	19 351	25 631	11 144	10 202	(B)	12 920	13 283	(B)	13 827	9 469	(B)	(B)	11 824	(B)
Standard error ... dollars	1 039	1 732	868	1 373	(B)	1 321	1 368	(B)	1 689	1 125	(B)	(B)	2 086	(B)
Gini ratio	.372	.368	.365	.332	(B)	.373	.353	(B)	.354	.377	(B)	(B)	.398	(B)
Standard error	.0320	.0380	.0581	.1032	(B)	.0779	.0788	(B)	.0952	.0863	(B)	(B)	.1335	(B)

Table 6. Presence of Related Children Under 18 Years Old—Total Money Income in 1997 of Married-Couple Families, by Work Experience in 1997 of Husband and Wife—Con.

[Numbers in thousands. Married-couple families as of March of the following year. For meaning of symbols, see text]

Total money income	Total	No related children	One or more related children under 18 years old											Mean number of related children
			Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	One child			Two children or more				
							Total	Under 6 years	6 to 17 years	Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	
HUSBAND DID NOT WORK—Con.														
Wife Did Not Work														
Total	8 076	7 404	672	116	125	431	311	77	233	361	38	125	197	.16
Less than $5,000	299	198	102	18	26	57	30	7	23	72	11	26	35	.82
$5,000 to $9,999	414	339	75	15	25	35	32	11	21	44	4	25	14	.36
$10,000 to $14,999	959	864	95	18	14	63	34	11	23	61	7	14	40	.20
$15,000 to $19,999	1 247	1 143	104	13	18	73	41	9	32	63	4	18	40	.19
$20,000 to $24,999	1 122	1 042	80	13	2	64	45	10	35	35	3	2	29	.12
$25,000 to $29,999	867	828	38	2	12	24	15	2	12	23	–	12	12	.09
$30,000 to $34,999	649	619	30	–	8	21	17	–	17	13	–	8	4	.07
$35,000 to $39,999	524	504	19	3	4	12	11	–	11	9	3	4	2	.07
$40,000 to $44,999	398	378	20	7	2	11	17	6	10	3	1	2	1	.06
$45,000 to $49,999	305	285	20	2	5	14	11	–	11	10	2	5	3	.10
$50,000 to $54,999	241	232	9	–	–	9	9	–	9	–	–	–	–	.04
$55,000 to $59,999	181	172	9	5	–	4	9	5	4	–	–	–	–	.05
$60,000 to $64,999	110	101	9	2	–	7	6	2	4	3	–	–	3	.15
$65,000 to $69,999	101	94	7	–	4	3	–	–	–	7	–	4	3	.17
$70,000 to $74,999	84	75	9	7	1	1	8	7	1	1	–	1	–	.13
$75,000 to $79,999	89	80	9	1	–	7	9	1	7	–	–	–	–	.10
$80,000 to $84,999	97	87	9	3	–	6	7	3	4	3	–	–	3	.15
$85,000 to $89,999	62	59	2	–	–	2	2	–	2	–	–	–	–	(B)
$90,000 to $94,999	25	24	1	1	–	–	–	–	–	1	1	–	–	(B)
$95,000 to $99,999	31	31	–	–	–	–	–	–	–	–	–	–	–	(B)
$100,000 and over	272	249	23	5	3	15	9	2	7	13	2	3	8	.14
Median income ....dollars	24 986	25 656	17 542	16 478	13 698	19 100	21 406	21 267	21 415	15 256	(B)	13 698	16 247	(B)
Standard error ....dollars	327	361	982	3 507	2 572	1 108	991	4 025	912	969	(B)	2 572	1 255	(B)
Mean income ....dollars	32 838	33 426	26 365	30 286	22 063	26 562	31 655	34 660	30 659	21 816	(B)	22 063	21 722	(B)
Standard error ....dollars	478	495	1 769	5 038	4 462	2 012	2 764	6 638	2 943	2 215	(B)	4 462	2 585	(B)
Income per family member ....dollars	13 756	15 270	5 767	6 881	3 766	6 260	8 478	8 254	8 565	4 122	(B)	3 766	4 321	(B)
Standard error ....dollars	268	311	451	1 325	837	570	901	1 863	1 020	474	(B)	837	604	(B)
Gini ratio	.396	.385	.507	.544	.558	.475	.472	.508	.456	.521	(B)	.558	.475	(B)
Standard error	.0139	.0145	.0505	.1135	.1404	.0617	.0698	.1417	.0799	.0745	(B)	.1404	.0996	(B)

Table 7. Median Income of People by Selected Characteristics: 1997, 1996, and 1995

[People 15 years old and over as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1997			1996			1995			Percent change in real median income (1996-1997)
	Number with income (1,000)	Median income		Number with income (1,000)	Median income		Number with income (1,000)	Median income		
		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)	
TOTAL										
Male										
All males	94 168	25 212	123	93 439	23 834	157	92 066	22 562	146	* 3.4
Region										
Northeast	17 953	26 378	300	18 060	25 282	264	17 943	24 610	344	2.0
Midwest	22 086	26 285	246	21 908	25 406	243	21 839	24 298	324	1.1
South	32 950	23 896	271	32 464	22 234	187	31 785	21 162	181	* 5.1
West	21 179	24 832	386	21 006	23 395	366	20 498	22 314	279	* 3.8
Race and Hispanic Origin										
White	80 400	26 115	135	80 041	24 949	156	79 022	23 895	177	* 2.3
Black	9 671	18 096	477	9 410	16 491	329	9 339	16 006	285	* 7.3
Hispanic origin[1]	9 585	16 216	244	9 305	15 437	250	8 577	14 840	292	2.7
Relationship to Family Householder										
In families	74 887	25 819	143	74 453	24 513	182	73 762	23 335	187	* 3.0
Householder	45 172	31 844	167	45 760	30 853	162	46 907	29 749	247	.9
Spouse of householder	12 203	31 177	291	10 816	29 672	509	9 454	28 355	580	2.7
Other relative of householder	17 512	9 284	175	17 876	8 392	185	17 401	8 127	166	* 8.1
In unrelated subfamilies	306	17 267	2 103	341	12 650	1 254	247	13 722	1 822	* 33.4
Unrelated individuals	18 975	22 820	308	18 646	21 975	228	18 058	20 777	223	1.5
Age										
Under 65 years	80 860	26 629	129	80 265	25 548	130	78 974	24 470	183	* 1.9
15 to 24 years	13 905	7 468	154	14 016	6 960	127	13 802	6 913	137	* 4.9
25 to 34 years	18 936	25 996	179	19 354	25 179	194	19 617	23 609	260	.9
35 to 44 years	21 456	32 851	444	21 181	32 167	216	20 773	31 420	216	–.2
45 to 54 years	16 203	37 624	436	15 748	36 232	312	14 920	35 586	345	1.5
55 to 64 years	10 361	31 157	393	9 966	29 526	583	9 863	28 980	561	3.2
65 years and over	13 308	17 768	228	13 173	16 684	221	13 092	16 484	195	* 4.1
65 to 74 years	7 843	19 651	311	7 947	18 605	338	8 131	18 347	278	3.3
75 years and over	5 465	15 407	324	5 227	14 494	192	4 960	14 160	242	* 3.9
Occupation Group of Longest Job[2] (Earnings)										
Total with earnings[3]	76 694	26 843	122	76 121	25 785	123	74 619	25 018	157	* 1.8
Executive, administrators, and managerial	10 448	45 970	440	10 396	42 681	742	10 156	42 304	470	* 5.3
Professional specialty	9 639	44 401	871	9 118	42 309	467	8 799	41 639	306	2.6
Technical and related support	2 074	34 751	962	2 056	32 608	1 065	1 835	31 619	467	4.2
Sales	8 566	27 550	660	8 324	27 493	569	8 479	26 047	428	–2.0
Administrative support, including clerical	4 312	23 126	626	4 294	22 450	542	4 366	21 960	428	.7
Precision production, craft, and repair	14 176	27 429	299	13 993	26 296	229	13 180	26 074	225	* 2.0
Machine operators, assemblers, and inspectors	5 249	23 991	633	5 327	22 096	283	5 375	21 222	258	* 6.1
Transportation and material moving	5 216	23 739	572	5 234	23 692	528	5 124	22 151	343	–2.1
Handlers, equipment cleaners, helpers, and laborers	4 806	12 469	423	5 055	10 908	310	4 948	11 796	335	* 11.7
Service workers	8 481	13 145	415	8 340	12 569	308	8 147	12 345	254	2.2
Private household	37	(B)	(B)	34	(B)	(B)	67	(B)	(B)	(X)
Service workers, except private household	8 444	13 207	414	8 305	12 612	318	8 079	12 432	291	2.4
Farming, forestry, and fishing	3 013	11 645	322	3 284	11 355	303	3 462	10 756	343	.2
Educational Attainment										
Total, 25 years and over	80 263	28 919	215	79 423	27 248	123	78 264	26 346	128	* 3.8
Less than 9th grade	5 839	12 157	163	6 139	12 174	176	6 277	11 723	182	–2.4
9th to 12th grade (no diploma)	7 601	16 818	265	7 671	16 058	255	7 490	15 791	244	2.4
High school graduate (includes equivalency)	25 777	25 453	171	25 510	24 814	228	24 909	23 365	246	.3
Some college, no degree	13 892	30 536	232	13 756	29 160	398	13 715	28 004	393	* 2.4
Associate degree	5 591	32 930	646	5 210	33 065	645	5 230	31 027	362	–2.6
Bachelor's degree or more	21 563	47 126	348	21 136	44 161	506	20 644	43 322	606	* 4.3
Bachelor's degree	13 900	41 949	347	13 510	39 624	521	13 065	39 040	617	* 3.5
Master's degree	4 583	52 530	1 093	4 709	50 003	1 013	4 774	49 076	1 066	2.7
Professional degree	1 741	72 274	4 086	1 702	71 869	2 643	1 657	66 257	2 682	–1.7
Doctorate degree	1 338	68 643	2 222	1 215	62 255	1 639	1 149	57 356	2 362	* 7.8

[1]People of Hispanic origin may be of any race.
[2]Amounts shown are median earnings.
[3]Includes people whose longest job was in the Armed Forces .

Table 7. **Median Income of People by Selected Characteristics: 1997, 1996, and 1995**—Con.

[People 15 years old and over as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1997			1996			1995			Percent change in real median income (1996-1997)
	Number with income (1,000)	Median income		Number with income (1,000)	Median income		Number with income (1,000)	Median income		
		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)	
TOTAL										
Female										
All females	97 447	13 703	108	96 558	12 815	106	96 007	12 130	75	* 4.5
Region										
Northeast	19 283	14 333	227	19 400	13 451	221	19 248	12 482	192	* 4.2
Midwest	23 417	13 899	221	23 219	13 051	218	23 336	12 380	160	* 4.1
South	34 154	13 036	189	33 772	12 357	128	33 621	11 589	127	* 3.1
West	20 592	14 002	247	20 167	12 831	246	19 801	12 457	208	* 6.7
Race and Hispanic Origin										
White	81 352	13 792	116	80 741	12 961	113	80 608	12 316	82	* 4.0
Black	11 961	13 048	354	11 817	11 772	246	11 607	10 961	228	* 8.4
Hispanic origin[1]	8 055	10 260	209	7 744	9 484	227	7 478	8 928	227	* 5.8
Relationship to Family Householder										
In families	75 895	12 855	132	75 416	12 081	88	75 445	11 385	88	* 4.0
Householder	23 580	15 395	188	22 567	14 507	214	21 094	13 937	202	* 3.7
Spouse of householder	38 317	14 830	187	38 787	13 901	189	40 288	12 569	166	* 4.3
Other relative of householder	13 999	6 923	102	14 062	6 578	107	14 062	6 084	106	2.9
In unrelated subfamilies	631	11 476	663	717	10 735	713	737	12 116	750	4.5
Unrelated individuals	20 920	16 118	201	20 425	15 214	194	19 825	14 820	167	* 3.6
Age										
Under 65 years	79 354	15 408	112	78 532	14 476	130	78 017	13 484	126	* 4.1
15 to 24 years	13 626	6 342	110	13 502	5 881	116	13 550	5 310	122	* 5.4
25 to 34 years	18 081	17 647	235	18 481	16 384	224	18 856	15 557	174	* 5.3
35 to 44 years	20 809	18 706	310	20 637	18 447	288	20 458	17 397	242	–.9
45 to 54 years	16 231	20 534	236	15 693	19 046	284	15 139	17 723	299	* 5.4
55 to 64 years	10 607	14 376	332	10 220	13 316	335	10 014	12 381	274	* 5.5
65 years and over	18 093	10 062	112	18 026	9 626	84	17 990	9 355	83	* 2.2
65 to 74 years	9 571	10 141	182	9 642	9 656	128	9 826	9 277	127	2.7
75 years and over	8 522	9 996	132	8 384	9 598	111	8 163	9 427	109	1.8
Occupation Group of Longest Job[2] (Earnings)										
Total with earnings[3]	67 736	16 716	107	66 661	16 028	108	65 557	15 322	102	* 2.0
Executive, administrators, and managerial	8 852	29 301	555	8 493	27 369	334	8 013	26 787	288	* 4.7
Professional specialty	11 176	29 257	487	10 821	27 721	408	10 487	27 234	289	* 3.2
Technical and related support	2 580	23 733	830	2 404	24 011	501	2 515	21 968	343	–3.4
Sales	9 244	10 535	195	9 326	10 112	218	9 056	9 571	242	1.8
Administrative support, including clerical	16 188	17 825	219	15 663	17 029	164	15 813	16 292	148	* 2.3
Precision production, craft, and repair	1 364	16 466	572	1 345	16 640	505	1 288	16 792	471	–3.3
Machine operators, assemblers, and inspectors	3 347	14 411	393	3 499	13 243	385	3 573	12 361	267	* 6.4
Transportation and material moving	591	12 345	675	577	12 740	746	549	12 787	1 060	–5.3
Handlers, equipment cleaners, helpers, and laborers	1 159	9 056	834	1 205	9 050	793	1 123	9 686	677	–2.2
Service workers	12 376	8 603	191	12 545	7 756	184	12 294	7 483	153	* 8.4
Private household	982	4 852	396	900	4 428	620	1 007	4 062	434	7.1
Service workers, except private household	11 395	9 072	192	11 645	8 122	190	11 288	7 925	187	* 9.2
Farming, forestry, and fishing	742	6 235	667	707	5 332	804	789	5 015	639	14.3
Educational Attainment										
Total, 25 years and over	83 821	15 573	107	83 056	14 682	111	82 457	13 821	109	* 3.7
Less than 9th grade	5 647	7 505	123	5 775	7 276	92	6 020	7 096	88	.8
9th to 12th grade (no diploma)	7 661	8 861	147	7 929	8 544	147	8 122	8 057	160	1.4
High school graduate (includes equivalency)	29 332	13 407	158	29 212	12 702	152	28 785	12 046	116	* 3.2
Some college, no degree	14 677	17 153	246	14 528	16 255	232	14 619	15 552	224	* 3.2
Associate degree	6 914	21 073	316	6 839	20 460	343	6 642	19 450	426	.7
Bachelor's degree or more	19 590	29 781	350	18 775	27 556	303	18 269	26 843	257	* 5.7
Bachelor's degree	13 787	26 401	324	13 247	25 192	291	12 875	24 065	372	* 2.4
Master's degree	4 488	35 882	607	4 285	33 302	779	4 205	33 509	721	* 5.3
Professional degree	807	45 200	2 699	715	42 059	2 408	732	38 588	1 834	5.1
Doctorate degree	508	46 545	1 975	527	42 431	1 967	457	39 821	2 096	7.2

[1]People of Hispanic origin may be of any race.
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[3]Includes people whose longest job was in the Armed Forces .

Table 7. **Median Income of People by Selected Characteristics: 1997, 1996, and 1995**—Con.

[People 15 years old and over as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1997			1996			1995			Percent change in real median income (1996-1997)
	Number with income (1,000)	Median income		Number with income (1,000)	Median income		Number with income (1,000)	Median income		
		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)	
FULL-TIME, YEAR-ROUND WORKERS										
Male										
All males	54 914	35 248	150	53 792	33 538	267	52 669	32 199	123	* 2.7
Region										
Northeast	10 279	37 897	531	10 127	36 296	330	10 030	35 521	330	2.1
Midwest	12 953	36 052	305	12 967	35 053	374	12 962	33 421	545	.5
South	19 622	31 929	193	18 849	31 259	218	18 363	30 215	234	–.1
West	12 060	35 701	361	11 849	34 319	715	11 314	32 962	567	1.7
Race and Hispanic Origin										
White	47 230	36 118	164	46 661	34 741	281	45 663	33 515	287	* 1.6
Black	5 172	26 897	310	4 799	27 136	372	4 828	24 798	484	* –3.1
Hispanic origin[1]	5 976	21 799	267	5 540	21 265	312	4 960	20 553	340	.2
Relationship to Family Householder										
In families	44 027	36 339	171	43 317	35 135	184	42 656	33 428	307	* 1.1
Householder	29 635	40 087	223	29 988	37 830	333	30 412	36 766	193	* 3.6
Spouse of householder	8 312	38 487	690	7 283	37 076	412	6 324	35 764	454	1.5
Other relative of householder	6 080	20 442	262	6 046	19 731	332	5 920	18 482	334	1.3
In unrelated subfamilies	197	22 812	1 781	186	20 379	1 581	116	22 319	2 444	9.4
Unrelated individuals	10 690	30 886	220	10 289	29 968	387	9 897	28 917	411	.8
Age										
Under 65 years	53 919	35 126	162	52 730	33 321	268	51 623	32 118	124	* 3.1
15 to 24 years	4 107	17 651	352	4 028	17 410	281	4 169	16 659	196	–.9
25 to 34 years	14 374	30 145	216	14 449	28 962	356	14 434	27 415	229	1.7
35 to 44 years	16 997	37 413	311	16 577	36 957	236	16 183	36 125	225	–1.0
45 to 54 years	12 577	42 370	394	12 234	41 481	310	11 430	41 062	281	–.1
55 to 64 years	5 863	41 096	426	5 441	39 563	669	5 406	38 713	897	1.5
65 years and over	995	45 648	2 390	1 063	42 836	2 086	1 047	41 259	1 389	4.2
65 to 74 years	794	43 937	2 516	883	43 359	2 212	903	41 169	1 457	–.9
75 years and over	201	49 672	2 754	179	40 833	6 764	143	42 048	7 333	18.9
Occupation Group of Longest Job[2] (Earnings)										
Total with earnings[3]	54 909	33 674	320	53 787	32 144	114	52 667	31 496	115	* 2.4
Executive, administrators, and managerial	9 046	50 149	604	9 066	46 654	485	8 718	46 534	522	* 5.1
Professional specialty	7 516	50 402	367	7 085	50 012	748	6 837	47 339	643	–1.5
Technical and related support	1 591	37 705	1 094	1 638	36 775	575	1 463	36 035	733	.2
Sales	6 108	35 655	396	5 997	35 104	701	6 073	35 064	733	–.7
Administrative support, including clerical	3 035	29 442	713	2 875	30 381	518	3 076	27 423	581	* –5.3
Precision production, craft, and repair	10 629	31 496	188	10 278	30 421	222	9 602	30 421	210	1.2
Machine operators, assemblers, and inspectors	4 026	26 969	292	4 032	25 625	322	4 065	24 262	490	* 2.9
Transportation and material moving	3 641	28 227	780	3 634	27 723	589	3 630	26 607	443	–.5
Handlers, equipment cleaners, helpers, and laborers	2 304	21 475	487	2 231	20 793	358	2 358	18 858	503	1.0
Service workers	4 703	22 335	434	4 654	21 028	322	4 397	21 331	282	* 3.8
Private household	7	(B)	(B)	9	(B)	(B)	10	(B)	(B)	(X)
Service workers, except private household	4 696	22 359	445	4 645	21 036	322	4 386	21 359	281	* 3.9
Farming, forestry, and fishing	1 651	17 394	720	1 672	18 127	791	1 790	17 349	506	–6.2
Educational Attainment										
Total, 25 years and over	50 807	36 678	148	49 764	35 622	150	48 500	34 551	274	.7
Less than 9th grade	1 914	19 291	629	2 041	17 962	594	1 946	18 354	544	5.0
9th to 12th grade (no diploma)	3 548	24 726	465	3 441	22 717	413	3 335	22 185	342	* 6.4
High school graduate (includes equivalency)	16 225	31 215	171	15 840	30 709	183	15 331	29 510	357	–.6
Some college, no degree	9 170	35 945	293	9 173	34 845	456	8 908	33 883	517	.8
Associate degree	4 086	38 022	774	3 931	37 131	434	3 926	35 201	535	.1
Bachelor's degree or more	15 864	53 450	755	15 339	51 436	303	15 054	50 481	312	1.6
Bachelor's degree	10 349	48 616	850	9 898	45 846	458	9 597	45 266	510	* 3.7
Master's degree	3 228	61 690	771	3 272	60 508	945	3 395	55 216	973	–.3
Professional degree	1 321	85 011	4 253	1 277	85 963	3 317	1 208	79 668	2 582	–3.3
Doctorate degree	966	76 234	3 611	893	71 227	3 362	853	65 336	2 188	4.6

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	Number with income (1,000)	Median income		Number with income (1,000)	Median income		Number with income (1,000)	Median income		
		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)	
FULL-TIME, YEAR-ROUND WORKERS										
Female										
All females	37 696	26 029	131	36 445	24 935	149	35 495	23 777	162	* 2.0
Region										
Northeast	7 218	29 158	412	6 988	27 103	271	6 817	26 325	229	* 5.2
Midwest	8 865	25 800	258	8 752	24 599	308	8 514	23 658	330	* 2.5
South	13 931	23 963	283	13 588	22 946	286	13 100	21 701	191	2.1
West	7 682	27 295	384	7 117	26 132	316	7 064	25 300	382	2.1
Race and Hispanic Origin										
White	30 598	26 470	145	29 607	25 358	146	29 125	24 264	173	* 2.0
Black	5 313	22 764	404	5 098	21 990	272	4 812	21 079	302	1.2
Hispanic origin[1]	3 143	19 676	534	2 952	19 272	546	2 771	17 855	493	–.2
Relationship to Family Householder										
In families	29 730	25 533	147	28 846	24 438	171	28 077	23 235	181	* 2.1
Householder	10 369	26 208	256	9 808	25 281	252	9 095	24 190	312	1.3
Spouse of householder	15 767	26 549	200	15 640	25 442	192	15 606	24 356	238	* 2.0
Other relative of householder	3 594	19 707	393	3 399	18 663	354	3 377	17 403	338	3.2
In unrelated subfamilies	223	21 959	1 034	245	20 291	1 293	340	20 524	1 031	5.8
Unrelated individuals	7 743	28 650	533	7 353	26 686	279	7 078	25 955	292	* 5.0
Age										
Under 65 years	37 078	25 978	132	35 885	24 899	152	35 004	23 722	164	* 2.0
15 to 24 years	3 072	16 290	232	2 895	15 699	255	2 822	15 141	261	1.4
25 to 34 years	9 681	25 144	227	9 481	23 838	269	9 709	22 567	241	* 3.1
35 to 44 years	11 126	27 524	289	11 094	26 787	241	10 794	26 121	251	.4
45 to 54 years	9 191	29 364	449	8 709	27 154	279	8 246	26 143	307	* 5.7
55 to 64 years	4 008	26 661	448	3 706	25 080	431	3 433	24 121	542	* 3.9
65 years and over	618	30 358	1 884	559	27 070	1 393	491	26 606	937	9.6
65 to 74 years	517	31 425	2 150	489	26 829	1 408	416	26 215	1 269	* 14.5
75 years and over	101	26 917	2 958	71	(B)	(B)	75	27 411	1 802	(X)
Occupation Group of Longest Job[2] (Earnings)										
Total with earnings[3]	37 683	24 973	155	36 430	23 710	166	35 482	22 497	137	* 3.0
Executive, administrators, and managerial	6 611	33 037	581	6 480	31 208	252	6 022	30 635	245	* 3.5
Professional specialty	6 679	35 417	294	6 230	34 537	535	6 107	33 301	540	.2
Technical and related support	1 735	27 576	754	1 569	27 239	536	1 534	26 806	379	–1.0
Sales	4 077	21 392	335	3 988	21 350	327	3 815	20 279	337	–2.1
Administrative support, including clerical	9 790	22 474	175	9 435	21 758	141	9 452	21 141	137	1.0
Precision production, craft, and repair	865	21 649	664	851	21 165	470	806	21 343	712	–
Machine operators, assemblers, and inspectors	2 090	17 683	397	2 139	17 456	373	2 105	16 473	272	–1.0
Transportation and material moving	247	21 024	914	235	17 681	2 105	245	19 063	1 554	16.2
Handlers, equipment cleaners, helpers, and laborers	465	15 774	502	448	16 856	506	496	14 864	567	* –8.5
Service workers	4 807	15 964	190	4 754	14 976	232	4 584	14 477	270	* 4.2
Private household	225	12 648	703	257	11 365	442	241	10 435	786	8.8
Service workers, except private household	4 583	16 120	191	4 497	15 225	226	4 343	14 718	274	* 3.5
Farming, forestry, and fishing	223	17 301	1 254	233	17 251	1 955	283	11 883	777	–2.0
Educational Attainment										
Total, 25 years and over	34 624	26 974	134	33 549	25 808	131	32 673	24 875	160	* 2.2
Less than 9th grade	791	14 161	491	750	14 414	559	774	13 577	490	–4.0
9th to 12th grade (no diploma)	1 765	16 697	335	1 751	16 953	333	1 763	15 825	293	–3.7
High school graduate (includes equivalency)	11 475	22 067	148	11 363	21 175	143	11 064	20 463	162	* 1.9
Some college, no degree	6 628	26 335	291	6 582	25 167	267	6 329	23 997	274	* 2.3
Associate degree	3 538	28 812	660	3 468	28 083	526	3 336	27 311	427	.3
Bachelor's degree or more	10 427	38 038	481	9 636	36 461	296	9 406	35 259	313	2.0
Bachelor's degree	7 173	35 379	295	6 689	33 525	437	6 434	32 051	273	* 3.2
Master's degree	2 448	44 949	836	2 213	41 901	564	2 268	40 263	555	* 4.9
Professional degree	488	61 051	4 737	413	57 624	3 635	421	50 000	2 532	3.6
Doctorate degree	318	53 037	3 625	322	56 267	3 300	283	48 141	2 373	–7.9

[1]People of Hispanic origin may be of any race.
[2]Amounts shown are median earnings.
[3]Includes people whose longest job was in the Armed Forces .

Table 8. Selected Characteristics of People—Total Money Income in 1997 of People 15 Years Old and Over by Work Experience in 1997 and Gender

[Numbers in thousands. People 15 years old and over as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	With income									Median income		Mean income	
		Total	$1 to $4,999 or loss	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
MALE														
Total														
All males	101 123	94 168	8 578	9 598	10 695	17 800	14 740	14 367	10 938	7 451	25 212	123	34 794	262
Type of Residence														
Inside metropolitan areas	81 515	75 841	6 671	7 343	8 432	13 869	11 501	11 778	9 503	6 745	26 077	145	36 431	301
Inside central cities	29 770	27 183	2 629	3 254	3 633	5 400	4 000	3 630	2 739	1 897	22 133	202	32 084	445
1 million or more	19 246	17 407	1 717	2 104	2 395	3 317	2 541	2 295	1 766	1 271	22 136	259	32 334	580
Under 1 million	10 523	9 776	912	1 150	1 237	2 083	1 459	1 335	973	626	22 129	322	31 639	683
Outside central cities	51 745	48 658	4 041	4 089	4 799	8 469	7 500	8 148	6 764	4 848	28 566	326	38 859	398
1 million or more	35 493	33 353	2 677	2 650	3 079	5 388	5 024	5 653	5 061	3 822	30 614	211	41 507	517
Under 1 million	16 252	15 305	1 365	1 439	1 720	3 081	2 477	2 495	1 703	1 026	25 149	324	33 089	566
Outside metropolitan areas	19 608	18 327	1 908	2 255	2 263	3 931	3 239	2 589	1 436	706	21 684	278	28 018	613
Region														
Northeast	19 341	17 953	1 663	1 788	1 917	3 163	2 515	2 883	2 340	1 683	26 378	300	37 908	649
Midwest	23 265	22 086	2 041	2 024	2 301	4 059	3 842	3 646	2 612	1 561	26 285	246	34 501	525
South	35 610	32 950	2 898	3 547	3 880	6 752	5 434	4 748	3 402	2 289	23 896	271	33 288	458
West	22 907	21 179	1 977	2 239	2 597	3 826	2 949	3 089	2 584	1 918	24 832	386	34 801	512
Race and Hispanic Origin														
White	85 219	80 400	6 903	7 527	8 979	14 962	12 678	12 602	9 829	6 921	26 115	135	36 282	296
Black	11 283	9 671	1 254	1 605	1 264	2 062	1 459	1 176	635	216	18 096	477	22 781	370
Hispanic origin[1]	10 944	9 585	1 069	1 490	1 824	2 338	1 237	890	487	250	16 216	244	22 392	537
Age														
Under 65 years	87 599	80 860	8 084	7 474	7 779	14 297	13 062	13 214	10 158	6 792	26 629	130	36 151	292
15 to 24 years	18 747	13 905	5 201	2 969	1 983	2 329	950	307	91	77	7 468	154	11 201	261
25 to 34 years	19 526	18 936	880	1 291	2 138	4 561	4 138	3 281	1 860	787	25 996	180	31 014	362
35 to 44 years	22 054	21 456	887	1 374	1 554	3 446	3 978	4 434	3 555	2 228	32 851	444	42 397	571
45 to 54 years	16 598	16 203	599	924	1 044	2 290	2 438	3 366	3 261	2 281	37 624	437	48 796	749
55 to 64 years	10 673	10 361	516	917	1 061	1 671	1 558	1 827	1 391	1 419	31 157	393	46 319	1 242
65 years and over	13 524	13 308	495	2 124	2 916	3 504	1 678	1 153	780	659	17 768	228	26 543	530
65 to 74 years	7 992	7 843	258	1 053	1 563	2 032	1 108	800	552	476	19 651	311	29 153	699
75 years and over	5 532	5 465	236	1 071	1 353	1 471	571	353	228	183	15 407	324	22 797	806
Mean age	42.1	43.3	29.5	42.8	46.6	44.4	43.0	44.3	45.5	48.0	(X)	(X)	(X)	(X)
Relationship to Family Householder														
Householder	45 774	45 172	1 557	2 611	4 335	8 210	7 839	8 709	7 071	4 840	31 844	159	42 095	383
Spouse of householder	12 458	12 203	451	771	1 225	2 270	2 071	2 267	1 791	1 356	31 177	291	43 437	919
Child of householder	18 226	13 606	4 825	2 990	1 867	2 127	1 021	452	216	108	7 778	201	12 689	358
Other relative of householder	4 705	3 906	598	766	754	857	488	231	134	78	13 729	378	18 933	539
Nonrelatives	19 959	19 281	1 147	2 460	2 514	4 336	3 321	2 707	1 726	1 069	22 708	291	31 030	520
Educational Attainment														
Total, 25 years and over	82 376	80 263	3 377	6 629	8 712	15 471	13 790	14 060	10 848	7 375	28 919	215	38 881	298
Less than 9th grade	6 159	5 839	495	1 633	1 439	1 356	492	271	83	69	12 157	163	16 592	451
9th to 12th grade (no diploma)	8 018	7 601	623	1 229	1 479	2 020	1 137	697	289	126	16 818	265	21 806	508
High school graduate (includes equivalency)	26 575	25 777	1 147	1 994	3 139	6 277	5 273	4 729	2 443	774	25 453	172	29 958	338
Some college, no degree	14 122	13 892	482	832	1 366	2 684	2 776	2 840	1 994	917	30 536	233	37 155	673
Associate degree	5 670	5 591	191	295	424	978	1 081	1 310	945	367	32 930	647	38 867	953
Bachelor's degree or more	21 832	21 563	438	646	865	2 155	3 031	4 214	5 093	5 122	47 126	348	62 718	820
Bachelor's degree	14 090	13 900	338	467	650	1 647	2 288	2 830	3 244	2 436	41 949	347	53 152	805
Master's degree	4 640	4 583	62	115	138	359	491	936	1 241	1 242	52 530	1 093	65 842	1 677
Professional degree	1 749	1 741	18	50	45	80	156	245	292	855	72 274	4 087	110 280	5 274
Doctorate degree	1 353	1 338	20	13	33	69	96	202	316	588	68 643	2 222	89 481	4 009
Tenure														
Owner occupied	71 641	67 204	5 801	5 756	6 692	11 400	10 441	11 236	9 250	6 628	28 287	254	38 956	349
Renter occupied	27 902	25 461	2 569	3 595	3 729	6 037	4 120	2 988	1 627	796	19 583	242	24 679	270
Occupier paid no cash rent	1 580	1 503	208	247	275	363	178	142	62	28	15 476	641	20 014	731

See footnote at end of table.

Table 8. Selected Characteristics of People—Total Money Income in 1997 of People 15 Years Old and Over by Work Experience in 1997 and Gender—Con.

[Numbers in thousands. People 15 years old and over as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	With income									Median income		Mean income	
		Total	$1 to $4,999 or loss	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
MALE—Con.														
Full-Time, Year-Round Worker														
All males	54 933	54 914	639	1 235	3 771	10 430	11 081	11 942	9 414	6 404	35 248	150	46 120	396
Type of Residence														
Inside metropolitan areas	44 997	44 985	457	942	3 076	8 065	8 604	9 803	8 194	5 845	36 388	171	48 195	458
Inside central cities	15 477	15 468	191	449	1 466	3 398	3 042	2 976	2 284	1 662	31 428	224	43 373	709
1 million or more	10 020	10 020	123	329	985	2 155	1 921	1 914	1 481	1 111	31 445	270	43 593	918
Under 1 million	5 457	5 449	68	120	481	1 244	1 121	1 062	802	551	31 392	398	42 968	1 095
Outside central cities	29 521	29 517	266	493	1 610	4 666	5 562	6 826	5 910	4 182	38 853	342	50 722	590
1 million or more	20 677	20 677	173	324	1 076	2 947	3 661	4 750	4 404	3 341	40 781	224	53 798	754
Under 1 million	8 844	8 840	93	169	534	1 719	1 901	2 076	1 506	841	35 018	470	43 528	869
Outside metropolitan areas	9 936	9 929	182	292	695	2 365	2 477	2 139	1 220	559	30 475	277	36 720	820
Region														
Northeast	10 279	10 279	112	177	618	1 679	1 855	2 348	2 013	1 476	37 897	531	51 465	1 009
Midwest	12 955	12 953	143	220	683	2 193	2 926	3 094	2 347	1 348	36 052	306	46 088	794
South	19 632	19 622	228	480	1 460	4 293	4 232	4 023	2 923	1 984	31 929	194	43 637	692
West	12 068	12 060	155	359	1 009	2 265	2 068	2 477	2 131	1 596	35 701	362	45 641	727
Race and Hispanic Origin														
White	47 241	47 230	534	960	3 060	8 473	9 431	10 371	8 454	5 947	36 118	164	47 764	444
Black	5 172	5 172	56	194	524	1 443	1 179	1 068	533	175	26 897	310	31 684	531
Hispanic origin[1]	5 976	5 976	87	345	1 155	1 847	1 063	807	447	225	21 799	267	28 679	698
Age														
Under 65 years	53 938	53 919	630	1 209	3 729	10 272	10 967	11 750	9 214	6 148	35 126	162	45 703	391
15 to 24 years	4 118	4 107	116	344	939	1 617	729	249	71	42	17 651	352	20 807	438
25 to 34 years	14 379	14 374	125	313	1 178	3 593	3 651	3 047	1 730	738	30 145	216	35 594	445
35 to 44 years	17 000	16 997	145	283	840	2 633	3 555	4 112	3 354	2 076	37 413	312	47 549	614
45 to 54 years	12 577	12 577	152	163	512	1 631	2 031	3 029	2 959	2 100	42 370	394	55 402	910
55 to 64 years	5 863	5 863	91	107	261	798	1 002	1 312	1 101	1 192	41 096	426	61 771	2 046
65 years and over	995	995	9	26	41	158	113	192	200	255	45 648	2 391	68 717	5 096
65 to 74 years	794	794	4	25	35	130	105	140	150	206	43 937	2 516	66 939	5 047
75 years and over	201	201	4	1	7	28	8	53	50	49	49 672	2 754	75 748	15 436
Mean age	40.4	40.4	39.7	35.1	34.7	36.6	38.8	41.7	43.7	46.5	(X)	(X)	(X)	(X)
Relationship to Family Householder														
Householder	29 637	29 635	336	374	1 252	4 401	5 687	7 195	6 176	4 214	40 087	212	51 185	539
Spouse of householder	8 312	8 312	90	107	400	1 360	1 627	1 951	1 557	1 220	38 487	690	53 003	1 285
Child of householder	4 218	4 204	82	303	830	1 487	850	399	187	67	20 006	384	23 911	509
Other relative of householder	1 876	1 876	17	127	396	604	401	172	97	61	21 377	457	26 443	888
Nonrelatives	10 890	10 887	113	324	893	2 578	2 515	2 225	1 398	842	30 778	219	39 047	712
Educational Attainment														
Total, 25 years and over	50 814	50 807	523	890	2 832	8 813	10 352	11 693	9 343	6 361	36 678	149	48 166	423
Less than 9th grade	1 914	1 914	30	155	465	660	305	202	51	45	19 291	629	24 497	1 170
9th to 12th grade (no diploma)	3 548	3 548	66	154	477	1 103	838	574	237	100	24 726	466	30 238	972
High school graduate (includes equivalency)	16 225	16 225	193	245	1 109	3 770	4 154	3 998	2 138	617	31 215	171	35 531	400
Some college, no degree	9 170	9 170	107	155	437	1 536	2 108	2 366	1 699	762	35 945	293	43 487	940
Associate degree	4 089	4 086	39	63	121	641	861	1 196	837	329	38 022	774	44 035	1 097
Bachelor's degree or more	15 868	15 864	88	118	223	1 103	2 086	3 358	4 380	4 509	53 450	755	71 723	1 044
Bachelor's degree	10 353	10 349	63	90	178	919	1 675	2 379	2 889	2 156	48 616	851	60 212	1 005
Master's degree	3 228	3 228	12	10	31	142	272	652	1 005	1 103	61 690	771	76 726	2 228
Professional degree	1 321	1 321	10	13	14	20	84	191	233	756	85 011	4 253	128 399	6 640
Doctorate degree	966	966	2	5	–	23	54	136	253	493	76 234	3 611	100 852	4 792
Tenure														
Owner occupied	39 422	39 406	441	627	1 917	5 964	7 562	9 242	7 948	5 704	39 198	297	51 619	524
Renter occupied	14 703	14 701	186	565	1 695	4 210	3 362	2 594	1 409	679	26 463	200	32 447	402
Occupier paid no cash rent	807	807	12	43	158	255	157	106	57	20	22 368	814	26 698	1 007

See footnote at end of table.

Table 8. Selected Characteristics of People—Total Money Income in 1997 of People 15 Years Old and Over by Work Experience in 1997 and Gender—Con.

[Numbers in thousands. People 15 years old and over as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	With income									Median income		Mean income	
		Total	$1 to $4,999 or loss	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
FEMALE														
Total														
All females	108 168	97 447	18 456	19 077	14 123	19 472	11 813	8 207	4 351	1 947	13 703	108	19 511	127
Type of Residence														
Inside metropolitan areas	86 884	78 399	14 277	14 636	10 916	15 568	9 991	7 208	3 989	1 814	14 634	128	20 592	150
Inside central cities	32 535	28 916	5 014	6 056	4 197	5 804	3 444	2 472	1 297	633	13 751	206	19 819	226
1 million or more	21 053	18 408	3 074	3 786	2 596	3 680	2 197	1 688	920	468	14 343	278	20 687	296
Under 1 million	11 482	10 508	1 940	2 269	1 601	2 124	1 247	785	377	165	12 893	304	18 299	344
Outside central cities	54 349	49 484	9 263	8 581	6 719	9 765	6 547	4 735	2 692	1 182	15 153	149	21 043	197
1 million or more	37 343	34 071	6 232	5 489	4 435	6 552	4 623	3 589	2 213	937	16 152	189	22 295	245
Under 1 million	17 006	15 413	3 032	3 091	2 284	3 212	1 924	1 146	479	245	13 087	266	18 277	320
Outside metropolitan areas	21 284	19 047	4 179	4 441	3 208	3 904	1 822	999	362	133	11 222	179	15 065	253
Region														
Northeast	21 285	19 283	3 412	3 808	2 717	3 469	2 526	1 838	1 033	480	14 333	227	20 958	278
Midwest	25 167	23 417	4 435	4 491	3 389	4 954	2 800	1 970	1 019	359	13 899	221	19 132	267
South	38 347	34 154	6 602	7 101	4 931	7 158	3 972	2 547	1 257	585	13 036	190	18 374	197
West	23 368	20 592	4 008	3 677	3 085	3 891	2 514	1 852	1 041	523	14 002	247	20 476	322
Race and Hispanic Origin														
White	89 489	81 352	15 500	15 597	11 890	16 060	9 898	6 950	3 727	1 730	13 792	117	19 792	146
Black	13 715	11 961	2 046	2 779	1 661	2 697	1 407	858	414	99	13 048	354	17 310	248
Hispanic origin[1]	10 485	8 055	1 959	1 976	1 384	1 415	668	441	152	61	10 260	209	14 509	420
Age														
Under 65 years	89 610	79 354	16 251	12 291	10 332	16 480	10 707	7 586	3 988	1 719	15 408	112	20 581	149
15 to 24 years	18 333	13 626	5 705	3 331	1 918	1 856	530	179	90	17	6 342	111	8 987	152
25 to 34 years	19 828	18 081	3 005	2 345	2 407	4 573	3 054	1 708	717	273	17 647	236	20 683	254
35 to 44 years	22 407	20 809	3 364	2 657	2 606	4 426	3 246	2 653	1 276	583	18 706	310	23 774	320
45 to 54 years	17 459	16 231	2 248	1 909	1 924	3 554	2 537	2 176	1 312	570	20 534	237	26 078	427
55 to 64 years	11 582	10 607	1 930	2 048	1 476	2 072	1 341	870	593	277	14 376	333	20 626	379
65 years and over	18 558	18 093	2 205	6 786	3 792	2 992	1 106	621	363	228	10 062	112	14 820	200
65 to 74 years	9 882	9 571	1 290	3 438	1 760	1 672	662	402	213	134	10 141	183	15 457	289
75 years and over	8 677	8 522	915	3 348	2 031	1 320	444	219	150	94	9 996	133	14 105	272
Mean age	44.0	45.3	38.8	50.8	48.4	44.7	43.6	44.3	46.0	47.8	(X)	(X)	(X)	(X)
Relationship to Family Householder														
Householder	25 110	23 580	3 691	4 405	3 442	5 066	3 220	2 200	1 105	451	15 395	180	20 407	207
Spouse of householder	41 864	38 317	7 820	6 481	4 995	7 758	5 018	3 506	1 888	851	14 830	187	20 454	235
Child of householder	13 998	10 250	4 487	2 359	1 147	1 368	504	261	86	39	6 056	131	9 555	178
Other relative of householder	4 770	3 749	776	1 184	659	568	316	173	50	24	9 510	275	13 723	558
Nonrelatives	22 426	21 551	1 682	4 648	3 881	4 713	2 756	2 068	1 222	582	15 974	198	22 599	279
Educational Attainment														
Total, 25 years and over	89 835	83 821	12 752	15 746	12 205	17 616	11 283	8 028	4 260	1 930	15 573	108	21 222	144
Less than 9th grade	6 623	5 647	1 241	2 549	1 089	555	134	42	26	12	7 505	123	9 433	169
9th to 12th grade (no diploma)	8 758	7 661	1 623	2 738	1 539	1 204	372	112	38	36	8 861	147	11 536	378
High school graduate (includes equivalency)	31 599	29 332	4 797	6 145	5 076	7 328	3 521	1 656	557	253	13 407	158	16 678	160
Some college, no degree	15 516	14 677	2 190	2 103	2 215	3 629	2 324	1 405	602	209	17 153	246	20 731	312
Associate degree	7 198	6 914	804	755	834	1 715	1 339	959	397	110	21 073	316	24 411	604
Bachelor's degree or more	20 142	19 590	2 097	1 457	1 452	3 186	3 593	3 855	2 641	1 310	29 781	350	34 455	403
Bachelor's degree	14 215	13 787	1 701	1 172	1 089	2 534	2 643	2 511	1 464	673	26 401	324	30 574	443
Master's degree	4 592	4 488	293	229	303	526	816	1 064	918	339	35 882	607	39 804	801
Professional degree	820	807	70	28	47	95	85	154	120	209	45 199	2 700	59 394	3 331
Doctorate degree	515	508	34	27	14	31	49	127	138	90	46 545	1 976	52 862	2 917
Tenure														
Owner occupied	75 560	68 982	13 233	12 259	9 423	13 660	8 675	6 470	3 618	1 643	14 718	136	20 736	165
Renter occupied	31 040	27 089	4 843	6 498	4 443	5 592	3 037	1 679	708	289	12 083	122	16 692	180
Occupier paid no cash rent	1 567	1 376	380	319	257	220	101	58	25	15	9 749	567	13 611	668

See footnote at end of table.

Table 8. Selected Characteristics of People—Total Money Income in 1997 of People 15 Years Old and Over by Work Experience in 1997 and Gender—Con.

[Numbers in thousands. People 15 years old and over as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	With income									Median income		Mean income	
		Total	$1 to $4,999 or loss	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
FEMALE—Con.														
Full-Time, Year-Round Worker														
All females	37 715	37 696	486	1 500	4 424	11 247	8 840	6 398	3 367	1 434	26 029	131	31 362	246
Type of Residence														
Inside metropolitan areas	31 121	31 101	351	1 053	3 256	8 872	7 468	5 615	3 127	1 361	27 094	143	32 842	280
Inside central cities	11 392	11 383	133	485	1 366	3 438	2 581	1 938	966	477	25 782	242	31 515	446
1 million or more	7 537	7 529	83	325	870	2 190	1 669	1 335	690	366	26 364	313	32 520	564
Under 1 million	3 855	3 855	50	160	495	1 248	912	602	276	111	24 730	477	29 552	721
Outside central cities	19 729	19 718	218	568	1 891	5 433	4 887	3 677	2 161	884	28 025	286	33 609	359
1 million or more	13 814	13 811	135	355	1 109	3 528	3 426	2 764	1 789	703	30 101	238	35 327	419
Under 1 million	5 915	5 907	83	213	781	1 905	1 461	913	372	181	24 818	368	29 591	680
Outside metropolitan areas	6 595	6 595	135	447	1 168	2 376	1 372	783	240	74	21 340	292	24 380	564
Region														
Northeast	7 223	7 218	75	205	618	1 874	1 856	1 425	819	344	29 158	413	34 229	474
Midwest	8 865	8 865	105	341	924	2 832	2 101	1 520	784	260	25 800	258	30 972	532
South	13 931	13 931	202	700	1 946	4 468	3 115	2 090	976	434	23 963	283	28 866	358
West	7 697	7 682	104	253	936	2 073	1 768	1 363	788	396	27 295	384	33 643	708
Race and Hispanic Origin														
White	30 606	30 598	406	1 161	3 512	8 839	7 233	5 356	2 839	1 254	26 470	146	32 087	290
Black	5 313	5 313	69	262	698	1 937	1 210	717	336	82	22 764	405	26 476	393
Hispanic origin[1]	3 143	3 143	45	257	715	1 035	541	369	130	50	19 676	534	24 173	843
Age														
Under 65 years	37 097	37 078	483	1 482	4 354	11 106	8 714	6 255	3 293	1 393	25 978	132	31 257	248
15 to 24 years	3 072	3 072	71	400	823	1 195	402	116	55	10	16 290	232	18 141	305
25 to 34 years	9 689	9 681	111	331	1 039	3 309	2 576	1 468	608	239	25 144	227	28 866	383
35 to 44 years	11 130	11 126	121	407	1 177	2 981	2 703	2 174	1 083	481	27 524	289	33 086	454
45 to 54 years	9 199	9 191	114	244	820	2 462	2 135	1 848	1 099	469	29 364	449	35 169	626
55 to 64 years	4 008	4 008	66	100	495	1 160	898	648	449	193	26 661	448	33 040	760
65 years and over	618	618	4	18	70	141	126	144	74	42	30 359	1 885	37 638	2 020
65 to 74 years	517	517	4	7	62	118	101	122	65	39	31 426	2 150	38 927	2 322
75 years and over	101	101	–	11	8	23	25	21	9	2	26 917	2 959	31 027	3 193
Mean age	40.4	40.4	39.5	35.6	38.0	39.1	40.6	42.4	44.0	44.5	(X)	(X)	(X)	(X)
Relationship to Family Householder														
Householder	10 375	10 369	123	429	1 159	3 098	2 524	1 778	894	364	26 208	245	30 799	337
Spouse of householder	15 778	15 767	197	532	1 709	4 685	3 798	2 740	1 457	649	26 549	200	32 456	440
Child of householder	2 486	2 486	76	235	503	953	414	213	60	32	19 143	477	21 227	441
Other relative of householder	1 111	1 108	22	82	219	355	242	134	39	16	20 811	568	24 546	1 631
Nonrelatives	7 966	7 966	68	222	834	2 156	1 862	1 533	917	374	28 250	524	34 038	550
Educational Attainment														
Total, 25 years and over	34 643	34 624	415	1 099	3 601	10 052	8 438	6 282	3 312	1 424	26 974	134	32 535	264
Less than 9th grade	791	791	28	108	297	248	73	34	3	–	14 161	492	16 076	476
9th to 12th grade (no diploma)	1 765	1 765	29	159	527	661	264	88	19	17	16 697	335	20 567	1 462
High school graduate (includes equivalency)	11 484	11 475	181	499	1 668	4 489	2 808	1 313	377	140	22 067	148	24 963	290
Some college, no degree	6 636	6 628	63	157	577	2 224	1 803	1 179	488	136	26 335	291	30 163	554
Associate degree	3 538	3 538	46	74	244	972	1 022	799	317	64	28 812	660	32 564	1 050
Bachelor's degree or more	10 429	10 427	67	102	288	1 458	2 468	2 868	2 109	1 067	38 038	481	45 639	537
Bachelor's degree	7 175	7 173	56	65	228	1 255	1 898	1 933	1 210	529	35 379	295	40 932	530
Master's degree	2 448	2 448	9	21	52	162	488	739	703	275	44 949	837	50 006	1 139
Professional degree	488	488	–	7	5	35	56	104	94	187	61 051	4 737	80 610	4 719
Doctorate degree	318	318	2	8	4	6	26	93	102	77	53 038	3 626	64 503	3 905
Tenure														
Owner occupied	26 385	26 377	357	803	2 610	7 465	6 257	4 926	2 769	1 191	27 408	177	33 467	322
Renter occupied	10 895	10 883	122	670	1 715	3 641	2 499	1 423	575	239	22 404	230	26 537	326
Occupier paid no cash rent	435	435	7	27	99	140	84	49	23	5	20 897	978	24 403	1 239

[1]People of Hispanic origin may be of any race.

Table 9. Educational Attainment—Total Money Earnings in 1997 of People 18 Years Old and Over by Age, Work Experience in 1997, and Gender

[People 18 years old and over as of March of the following year. For meaning of symbols, see text]

Age	Total	Educational attainment									
			High school		College						
							Bachelor's degree or more				
		Less than 9th grade	9th to 12th grade (no diploma)	High school graduate (includes equivalency)	Some college, no degree	Associate degree	Total	Bachelor's degree	Master's degree	Professional degree	Doctorate degree
MALE											
Total											
Number With Earnings (thousands)											
Total	74 596	3 281	7 067	24 152	14 905	5 454	19 737	13 008	4 012	1 557	1 159
Under 65 years	71 861	2 957	6 828	23 393	14 455	5 356	18 872	12 556	3 847	1 416	1 054
18 to 24 years	10 303	287	1 965	3 536	3 365	451	698	670	16	10	1
25 to 34 years	18 369	727	1 525	6 176	3 470	1 520	4 950	3 813	769	238	130
25 to 29 years	8 829	346	750	2 832	1 849	736	2 316	1 885	330	71	30
30 to 34 years	9 540	381	775	3 345	1 621	783	2 634	1 927	440	167	100
35 to 44 years	20 343	738	1 578	6 853	3 692	1 714	5 767	3 861	1 132	465	309
35 to 39 years	10 364	422	851	3 602	1 769	846	2 874	1 949	568	220	137
40 to 44 years	9 979	317	727	3 251	1 923	868	2 893	1 913	564	245	172
45 to 54 years	15 048	687	1 055	4 163	2 737	1 289	5 117	2 969	1 313	447	388
45 to 49 years	8 361	318	534	2 308	1 613	804	2 785	1 666	684	254	182
50 to 54 years	6 686	369	521	1 855	1 124	485	2 332	1 304	629	193	207
55 to 64 years	7 799	517	705	2 664	1 190	383	2 339	1 242	616	256	225
55 to 59 years	4 777	278	432	1 621	742	231	1 474	797	402	141	133
60 to 64 years	3 022	240	274	1 043	448	152	866	445	214	115	92
65 years and over	2 735	324	240	759	450	98	865	453	165	141	105
65 to 74 years	2 174	237	207	566	364	83	718	375	148	101	94
65 to 69 years	1 449	131	139	378	240	57	504	253	109	79	63
70 to 74 years	725	106	67	187	125	26	214	123	39	22	30
75 years and over	560	87	33	193	86	14	147	77	18	40	12
Mean Earnings (dollars)											
Total	36 556	18 420	20 110	28 307	31 268	36 392	59 594	50 056	63 220	109 206	87 426
Under 65 years	36 855	18 582	20 220	28 657	31 346	36 027	60 354	50 579	64 565	114 136	89 173
18 to 24 years	12 619	9 989	9 147	13 787	11 338	17 671	20 473	20 593	(B)	(B)	(B)
25 to 34 years	30 732	15 841	20 424	25 774	28 594	31 371	43 584	40 774	50 235	63 723	49 785
25 to 29 years	26 638	16 045	17 293	23 189	25 651	28 042	35 805	34 650	40 364	(B)	(B)
30 to 34 years	34 521	15 656	23 455	27 963	31 949	34 500	50 424	46 763	57 638	70 718	55 413
35 to 44 years	42 195	21 202	22 935	33 152	37 798	39 728	64 447	57 172	64 256	112 165	84 262
35 to 39 years	39 929	22 473	21 498	31 086	35 615	37 183	62 489	54 935	62 606	115 210	84 682
40 to 44 years	44 549	19 510	24 617	35 440	39 805	42 209	66 392	59 452	65 919	109 426	83 927
45 to 54 years	48 136	19 428	29 477	35 407	43 131	41 087	70 643	58 509	72 219	113 970	108 210
45 to 49 years	48 355	19 710	26 993	35 732	42 058	42 165	71 612	57 922	75 423	124 182	109 314
50 to 54 years	47 862	19 185	32 020	35 004	44 670	39 298	69 486	59 259	68 736	100 559	107 239
55 to 64 years	47 600	22 348	30 710	32 969	48 826	42 546	75 140	57 399	67 874	168 767	86 377
55 to 59 years	49 871	20 550	31 331	34 377	52 823	48 632	76 573	62 013	68 337	167 134	92 610
60 to 64 years	44 012	24 429	29 730	30 779	42 200	33 296	72 702	49 134	67 001	170 772	77 374
65 years and over	28 705	16 944	16 980	17 533	28 730	56 389	43 015	35 554	31 956	59 829	69 917
65 to 74 years	28 231	16 559	17 087	17 151	27 559	18 626	45 474	37 026	34 067	67 409	73 658
65 to 69 years	29 200	12 887	17 972	18 774	22 932	(B)	48 594	41 026	41 150	64 711	(B)
70 to 74 years	26 295	21 113	(B)	13 874	36 454	(B)	38 143	28 802	(B)	(B)	(B)
75 years and over	30 542	17 988	(B)	18 651	33 717	(B)	31 012	28 412	(B)	(B)	(B)
Standard Error of Mean (dollars)											
Total	307	734	637	348	598	891	856	818	1 804	5 706	4 404
Under 65 years	309	764	653	357	581	746	880	840	1 844	6 178	4 480
18 to 24 years	325	610	1 320	324	435	917	1 107	1 141	(B)	(B)	(B)
25 to 34 years	363	1 069	1 042	419	541	795	1 041	1 185	2 464	5 734	4 122
25 to 29 years	444	1 958	673	400	707	1 009	1 385	1 637	2 165	(B)	(B)
30 to 34 years	560	1 000	1 929	689	813	1 189	1 501	1 685	3 905	7 635	4 678
35 to 44 years	578	1 961	796	850	769	1 445	1 506	1 702	1 962	9 002	8 213
35 to 39 years	735	3 298	1 126	935	885	1 263	2 053	1 958	2 812	15 281	15 354
40 to 44 years	896	1 263	1 108	1 461	1 227	2 567	2 203	2 795	2 733	10 161	8 236
45 to 54 years	769	1 113	2 048	759	1 656	1 342	1 796	1 770	3 718	9 287	8 671
45 to 49 years	1 125	2 057	2 279	1 054	2 116	1 820	2 800	2 611	6 322	14 405	14 252
50 to 54 years	1 008	1 075	3 418	1 088	2 652	1 897	2 086	2 264	3 587	9 983	10 411
55 to 64 years	1 525	2 518	2 594	1 438	4 649	5 597	3 811	3 213	6 751	23 519	8 124
55 to 59 years	1 951	1 410	2 581	1 909	6 239	8 774	4 593	4 626	7 178	30 674	9 835
60 to 64 years	2 443	5 174	5 302	2 162	6 728	4 334	6 701	3 349	14 004	36 423	13 745
65 years and over	1 953	2 558	2 591	1 093	6 646	28 080	3 516	3 100	7 817	8 735	18 233
65 to 74 years	1 965	3 332	2 873	1 198	7 537	3 046	4 028	3 570	8 661	9 742	20 125
65 to 69 years	1 742	2 141	3 871	1 594	2 274	(B)	4 241	4 490	11 499	9 224	(B)
70 to 74 years	4 752	6 914	(B)	1 588	21 534	(B)	9 049	5 637	(B)	(B)	(B)
75 years and over	5 717	2 897	(B)	2 473	13 796	(B)	6 163	5 207	(B)	(B)	(B)

Table 9. Educational Attainment—Total Money Earnings in 1997 of People 18 Years Old and Over by Age, Work Experience in 1997, and Gender—Con.

[People 18 years old and over as of March of the following year. For meaning of symbols, see text]

Age	Total	Educational attainment									
		Less than 9th grade	High school		College						
			9th to 12th grade (no diploma)	High school graduate (includes equivalency)	Some college, no degree	Associate degree	Bachelor's degree or more				
							Total	Bachelor's degree	Master's degree	Professional degree	Doctorate degree
MALE—Con.											
Full-Time, Year-Round Workers											
Number With Earnings (thousands)											
Total	54 845	2 073	4 047	18 053	10 162	4 331	16 180	10 655	3 232	1 325	968
Under 65 years	53 850	1 966	3 965	17 797	10 017	4 289	15 815	10 454	3 183	1 261	918
18 to 24 years	4 043	159	499	1 833	993	244	315	306	4	4	1
25 to 34 years	14 370	521	1 036	4 881	2 699	1 213	4 020	3 125	587	200	109
25 to 29 years	6 609	254	480	2 182	1 360	574	1 759	1 458	235	49	18
30 to 34 years	7 761	266	556	2 698	1 340	639	2 261	1 667	352	151	91
35 to 44 years	16 996	470	1 149	5 588	3 134	1 475	5 180	3 435	1 031	430	285
35 to 39 years	8 589	262	609	2 927	1 492	712	2 587	1 743	522	203	118
40 to 44 years	8 407	208	540	2 661	1 642	763	2 594	1 692	508	227	166
45 to 54 years	12 577	470	761	3 509	2 295	1 081	4 463	2 612	1 110	407	334
45 to 49 years	7 019	209	389	1 933	1 375	674	2 440	1 488	563	231	157
50 to 54 years	5 558	261	372	1 576	920	407	2 023	1 124	547	175	177
55 to 64 years	5 863	347	521	1 987	895	276	1 837	976	451	221	189
55 to 59 years	3 796	201	340	1 274	571	185	1 225	655	321	124	126
60 to 64 years	2 067	146	181	713	324	91	612	322	130	97	63
65 years and over	995	106	81	256	146	42	364	201	49	64	50
65 to 74 years	794	69	70	195	123	32	306	164	44	53	45
65 to 69 years	580	32	50	147	90	19	243	133	37	41	32
70 to 74 years	214	38	20	48	33	13	62	30	7	12	13
75 years and over	201	37	11	61	23	10	58	37	6	11	5
Mean Earnings (dollars)											
Total	43 709	22 746	27 638	32 611	39 367	40 465	66 393	55 832	71 225	120 052	93 106
Under 65 years	43 572	22 169	27 530	32 640	39 141	39 943	66 345	55 882	71 302	121 726	92 274
18 to 24 years	20 294	13 377	15 576	19 470	21 945	23 297	28 498	28 765	(B)	(B)	(B)
25 to 34 years	34 807	17 714	24 517	28 772	32 354	34 670	48 688	45 292	57 898	70 873	55 799
25 to 29 years	30 639	18 639	20 890	26 058	30 150	30 732	41 061	39 468	47 149	(B)	(B)
30 to 34 years	38 358	16 828	27 646	30 968	34 590	38 204	54 623	50 386	65 082	74 836	58 256
35 to 44 years	45 780	24 304	26 285	34 790	40 919	42 968	67 652	60 325	67 451	117 909	80 952
35 to 39 years	43 652	24 669	25 061	33 093	39 173	40 523	65 345	58 121	65 750	120 636	75 082
40 to 44 years	47 955	23 845	27 665	36 656	42 507	45 252	69 953	62 595	69 198	115 464	85 131
45 to 54 years	52 429	23 261	35 163	38 340	45 568	44 431	74 985	62 078	77 961	116 684	115 284
45 to 49 years	52 476	25 189	32 271	38 481	44 349	45 771	75 553	60 908	82 359	125 619	116 149
50 to 54 years	52 369	21 719	38 187	38 167	47 391	42 213	74 299	63 628	73 428	104 898	114 516
55 to 64 years	55 702	28 510	36 561	38 179	55 987	44 129	86 816	66 063	81 650	186 089	90 295
55 to 59 years	55 634	24 780	35 659	38 555	59 602	44 525	83 826	68 385	76 891	176 406	90 873
60 to 64 years	55 827	33 662	38 260	37 506	49 609	43 330	92 804	61 339	93 416	198 383	(B)
65 years and over	51 148	33 425	32 911	30 549	54 905	(B)	68 470	53 251	(B)	(B)	(B)
65 to 74 years	51 296	(B)	(B)	29 013	56 694	(B)	72 011	55 223	(B)	(B)	(B)
65 to 69 years	47 712	(B)	(B)	30 840	35 888	(B)	68 499	54 042	(B)	(B)	(B)
70 to 74 years	60 989	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
75 years and over	50 566	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Standard Error of Mean (dollars)											
Total	378	1 063	835	356	805	938	990	944	2 127	6 501	4 627
Under 65 years	375	1 055	841	360	771	747	1 003	958	2 148	6 789	4 537
18 to 24 years	384	715	497	482	1 119	1 040	1 222	1 245	(B)	(B)	(B)
25 to 34 years	436	1 360	1 449	482	591	862	1 226	1 395	2 940	6 461	4 162
25 to 29 years	550	2 589	796	430	847	1 088	1 730	2 041	2 027	(B)	(B)
30 to 34 years	651	968	2 592	794	812	1 273	1 690	1 889	4 618	8 197	4 670
35 to 44 years	598	2 750	864	595	843	1 618	1 583	1 843	2 050	9 580	5 628
35 to 39 years	755	4 763	1 278	586	951	1 370	2 095	2 118	2 923	16 375	6 469
40 to 44 years	929	1 631	1 133	1 067	1 356	2 849	2 372	3 036	2 867	10 700	8 426
45 to 54 years	881	1 433	2 736	852	1 881	1 481	1 988	1 901	4 273	10 012	9 856
45 to 49 years	1 289	2 893	2 984	1 196	2 422	2 010	3 088	2 740	7 491	15 590	16 119
50 to 54 years	1 152	1 118	4 632	1 204	2 982	2 086	2 316	2 521	3 936	10 620	11 886
55 to 64 years	1 932	3 606	3 370	1 837	5 951	2 597	4 694	3 894	8 935	26 564	8 899
55 to 59 years	2 317	1 646	3 097	2 335	7 777	2 457	5 363	5 465	8 771	34 364	9 288
60 to 64 years	3 453	8 234	7 766	2 965	9 050	6 069	9 116	3 969	22 108	41 528	(B)
65 years and over	4 506	6 807	6 458	2 206	18 295	(B)	6 201	4 427	(B)	(B)	(B)
65 to 74 years	4 627	(B)	(B)	2 315	21 639	(B)	7 196	5 133	(B)	(B)	(B)
65 to 69 years	2 905	(B)	(B)	2 788	4 315	(B)	5 500	5 319	(B)	(B)	(B)
70 to 74 years	15 185	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
75 years and over	12 790	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)

Table 9. Educational Attainment—Total Money Earnings in 1997 of People 18 Years Old and Over by Age, Work Experience in 1997, and Gender—Con.

[People 18 years old and over as of March of the following year. For meaning of symbols, see text]

Age	Total	Educational attainment									
		Less than 9th grade	High school		College						
			9th to 12th grade (no diploma)	High school graduate (includes equivalency)	Some college, no degree	Associate degree	Bachelor's degree or more				
							Total	Bachelor's degree	Master's degree	Professional degree	Doctorate degree
FEMALE											
Total											
Number With Earnings (thousands)											
Total	65 771	1 766	4 848	21 824	14 378	6 064	16 890	12 027	3 759	663	441
Under 65 years	63 583	1 585	4 584	20 951	14 065	5 948	16 450	11 768	3 624	636	422
18 to 24 years	9 637	142	1 274	3 030	3 677	562	952	919	33	–	–
25 to 34 years	15 859	307	851	4 577	3 376	1 641	5 107	3 957	865	216	68
25 to 29 years	7 770	104	396	2 124	1 800	793	2 553	2 048	393	84	29
30 to 34 years	8 089	203	455	2 453	1 576	848	2 553	1 909	473	132	39
35 to 44 years	17 820	429	1 022	5 998	3 425	1 983	4 963	3 548	1 071	197	147
35 to 39 years	8 953	203	556	3 110	1 699	973	2 412	1 747	505	74	86
40 to 44 years	8 866	226	466	2 888	1 725	1 010	2 552	1 800	567	123	62
45 to 54 years	13 670	437	759	4 729	2 480	1 307	3 958	2 453	1 182	161	162
45 to 49 years	7 630	235	378	2 582	1 374	810	2 250	1 405	670	96	80
50 to 54 years	6 039	202	381	2 147	1 105	497	1 708	1 049	512	64	83
55 to 64 years	6 597	270	678	2 617	1 108	455	1 470	890	473	63	44
55 to 59 years	4 209	150	380	1 642	705	316	1 016	633	319	37	28
60 to 64 years	2 388	120	298	975	402	139	454	257	155	26	17
65 years and over	2 188	181	264	873	313	117	440	260	135	27	18
65 to 74 years	1 777	126	228	712	245	102	365	209	113	26	17
65 to 69 years	1 210	72	156	492	167	70	253	147	76	15	15
70 to 74 years	567	53	72	220	78	32	112	62	37	10	3
75 years and over	411	55	36	162	69	15	74	50	22	1	1
Mean Earnings (dollars)											
Total	21 528	10 296	10 881	16 906	18 104	24 009	33 753	30 119	38 337	62 113	51 189
Under 65 years	21 832	10 631	10 916	17 176	18 238	24 206	34 095	30 337	39 055	63 685	51 655
18 to 24 years	9 816	6 207	5 223	9 916	8 417	14 535	18 795	18 606	(B)	(B)	(B)
25 to 34 years	21 515	9 326	11 667	16 054	18 243	20 981	31 122	29 490	32 408	51 858	(B)
25 to 29 years	19 996	8 485	9 297	15 270	16 825	19 677	28 390	27 483	29 866	42 886	(B)
30 to 34 years	22 975	9 754	13 732	16 732	19 862	22 201	33 854	31 642	34 520	57 538	(B)
35 to 44 years	24 818	10 245	13 282	18 333	22 326	26 120	37 487	32 374	42 326	82 784	64 813
35 to 39 years	23 725	10 104	11 729	17 316	21 381	25 094	37 001	31 712	42 944	(B)	68 653
40 to 44 years	25 921	10 371	15 135	19 428	23 257	27 109	37 947	33 017	41 776	81 550	(B)
45 to 54 years	26 637	11 875	14 276	20 266	25 008	29 844	38 210	34 000	43 042	60 944	44 168
45 to 49 years	26 783	11 344	14 655	20 223	25 777	26 378	38 723	34 547	43 999	60 381	41 869
50 to 54 years	26 452	12 495	13 901	20 317	24 051	35 491	37 534	33 267	41 791	(B)	46 380
55 to 64 years	22 121	13 050	13 342	19 313	23 033	23 245	31 795	28 006	34 888	(B)	(B)
55 to 59 years	23 432	12 838	12 785	19 943	23 117	25 193	34 284	30 467	37 944	(B)	(B)
60 to 64 years	19 810	13 315	14 053	18 253	22 886	18 798	26 227	21 944	28 586	(B)	(B)
65 years and over	12 695	7 367	10 263	10 432	12 051	13 993	20 962	20 195	19 038	(B)	(B)
65 to 74 years	13 629	7 965	10 962	10 805	13 051	15 042	22 737	23 036	18 806	(B)	(B)
65 to 69 years	15 042	(B)	12 788	11 838	13 288	(B)	25 717	26 017	22 109	(B)	(B)
70 to 74 years	10 614	(B)	(B)	8 491	12 545	(B)	16 014	(B)	(B)	(B)	(B)
75 years and over	8 655	(B)	(B)	8 788	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Standard Error of Mean (dollars)											
Total	163	309	554	179	283	648	420	460	836	3 655	3 086
Under 65 years	167	323	568	182	287	658	428	467	855	3 763	3 173
18 to 24 years	191	789	249	252	207	695	1 351	1 388	(B)	(B)	(B)
25 to 34 years	272	843	1 939	316	376	503	604	636	1 525	4 497	(B)
25 to 29 years	318	1 009	606	429	450	713	731	827	1 227	6 654	(B)
30 to 34 years	435	1 161	3 582	456	615	702	955	970	2 588	5 887	(B)
35 to 44 years	343	522	1 806	311	473	902	934	987	1 634	9 709	6 604
35 to 39 years	421	679	641	401	569	812	1 261	1 209	2 732	(B)	9 561
40 to 44 years	543	779	3 883	480	753	1 588	1 371	1 552	1 902	12 106	(B)
45 to 54 years	459	596	589	357	1 228	2 503	943	1 188	1 670	5 282	4 039
45 to 49 years	544	779	824	483	1 965	999	1 110	1 126	2 575	6 445	5 090
50 to 54 years	779	913	840	529	1 270	6 357	1 624	2 335	1 867	(B)	6 207
55 to 64 years	457	830	648	856	852	1 200	978	1 139	1 740	(B)	(B)
55 to 59 years	643	955	808	1 275	1 027	1 525	1 233	1 428	2 160	(B)	(B)
60 to 64 years	549	1 434	1 051	813	1 501	1 700	1 472	1 642	2 756	(B)	(B)
65 years and over	632	995	2 531	849	1 325	2 395	1 653	2 027	2 756	(B)	(B)
65 to 74 years	744	1 211	2 921	1 001	1 571	2 688	1 836	2 351	2 744	(B)	(B)
65 to 69 years	997	(B)	4 195	1 362	1 906	(B)	2 218	2 884	3 375	(B)	(B)
70 to 74 years	926	(B)	(B)	1 061	2 776	(B)	3 046	(B)	(B)	(B)	(B)
75 years and over	909	(B)	(B)	1 250	(B)	(B)	(B)	(B)	(B)	(B)	(B)

Table 9. Educational Attainment—Total Money Earnings in 1997 of People 18 Years Old and Over by Age, Work Experience in 1997, and Gender—Con.

[People 18 years old and over as of March of the following year. For meaning of symbols, see text]

Age	Total	Educational attainment									
		Less than 9th grade	High school		College						
			9th to 12th grade (no diploma)	High school graduate (includes equivalency)	Some college, no degree	Associate degree	Bachelor's degree or more				
							Total	Bachelor's degree	Master's degree	Professional degree	Doctorate degree
FEMALE—Con.											
Full-Time, Year-Round Workers											
Number With Earnings (thousands)											
Total	37 649	826	1 967	12 645	7 496	3 831	10 884	7 613	2 464	488	318
Under 65 years	37 034	799	1 899	12 424	7 398	3 803	10 710	7 513	2 407	480	309
18 to 24 years	3 038	35	206	1 175	868	295	459	441	18	–	–
25 to 34 years	9 679	127	389	2 675	1 995	1 066	3 427	2 686	556	148	38
25 to 29 years	4 726	42	162	1 199	1 044	501	1 777	1 443	260	59	15
30 to 34 years	4 953	85	227	1 475	951	566	1 650	1 243	295	89	23
35 to 44 years	11 124	218	520	3 756	2 185	1 277	3 169	2 170	727	162	110
35 to 39 years	5 410	111	267	1 899	1 055	602	1 476	1 023	323	64	66
40 to 44 years	5 714	107	253	1 857	1 129	675	1 693	1 147	404	98	44
45 to 54 years	9 190	251	437	3 198	1 652	903	2 749	1 693	812	123	121
45 to 49 years	5 203	131	229	1 747	920	576	1 601	1 005	464	68	64
50 to 54 years	3 987	120	209	1 452	732	327	1 148	688	347	54	58
55 to 64 years	4 004	168	347	1 621	699	262	907	524	295	48	40
55 to 59 years	2 649	100	188	1 085	457	192	627	382	196	25	24
60 to 64 years	1 355	68	159	536	242	70	280	142	100	23	15
65 years and over	614	27	68	221	98	27	174	100	57	8	8
65 to 74 years	516	22	63	174	74	27	156	92	47	8	8
65 to 69 years	415	17	49	145	58	20	126	78	33	6	8
70 to 74 years	100	5	14	29	16	7	30	13	14	3	–
75 years and over	98	5	5	46	23	–	18	9	10	–	–
Mean Earnings (dollars)											
Total	29 261	14 957	18 594	22 656	26 562	29 776	41 626	37 319	46 072	74 077	60 468
Under 65 years	29 289	14 873	18 449	22 658	26 548	29 764	41 704	37 332	46 338	74 622	60 724
18 to 24 years	17 510	(B)	13 915	15 727	15 506	19 894	26 297	25 955	(B)	(B)	(B)
25 to 34 years	27 805	13 526	18 814	21 289	24 127	25 431	37 321	35 348	38 625	63 185	(B)
25 to 29 years	25 779	(B)	15 409	20 517	21 922	24 055	33 326	32 116	35 692	(B)	(B)
30 to 34 years	29 738	13 528	21 256	21 917	26 550	26 648	41 621	39 100	41 207	72 053	(B)
35 to 44 years	31 273	13 820	19 409	23 011	28 561	31 090	46 154	39 800	49 974	93 512	76 561
35 to 39 years	30 564	13 196	17 099	22 322	27 919	30 321	46 896	39 904	52 716	(B)	(B)
40 to 44 years	31 944	14 469	21 848	23 715	29 161	31 777	45 506	39 708	47 783	94 298	(B)
45 to 54 years	32 524	15 419	18 430	24 624	31 350	35 932	45 105	40 428	50 171	70 388	50 890
45 to 49 years	32 797	15 021	18 007	24 701	32 406	30 800	46 135	41 871	51 029	(B)	(B)
50 to 54 years	32 168	15 851	18 893	24 531	30 023	44 980	43 669	38 320	49 024	(B)	(B)
55 to 64 years	28 876	16 826	19 317	25 243	29 535	30 773	40 203	36 857	42 043	(B)	(B)
55 to 59 years	29 667	15 287	18 763	25 078	29 343	32 581	42 520	39 578	44 059	(B)	(B)
60 to 64 years	27 328	(B)	19 970	25 576	29 896	(B)	35 016	29 517	38 095	(B)	(B)
65 years and over	27 567	(B)	(B)	22 523	27 596	(B)	36 825	36 334	(B)	(B)	(B)
65 to 74 years	29 070	(B)	(B)	23 837	(B)	(B)	37 486	37 105	(B)	(B)	(B)
65 to 69 years	29 131	(B)	(B)	24 143	(B)	(B)	37 820	36 752	(B)	(B)	(B)
70 to 74 years	28 818	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
75 years and over	19 689	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Standard Error of Mean (dollars)											
Total	231	420	1 298	248	463	952	481	459	1 060	4 556	3 810
Under 65 years	233	409	1 303	248	468	958	488	463	1 079	4 622	3 892
18 to 24 years	293	(B)	883	412	407	859	1 010	1 021	(B)	(B)	(B)
25 to 34 years	375	969	4 149	430	481	557	755	828	1 398	5 653	(B)
25 to 29 years	433	(B)	882	595	561	749	930	1 051	1 338	(B)	(B)
30 to 34 years	603	1 208	7 086	611	782	806	1 185	1 289	2 325	7 137	(B)
35 to 44 years	434	685	3 475	349	583	1 190	1 075	890	2 123	11 310	7 900
35 to 39 years	560	799	970	538	671	909	1 624	1 275	3 796	(B)	(B)
40 to 44 years	657	1 114	7 064	441	938	2 099	1 429	1 242	2 309	14 485	(B)
45 to 54 years	588	758	785	394	1 750	3 531	957	927	2 207	6 098	4 812
45 to 49 years	732	1 036	1 109	583	2 837	1 164	1 388	1 325	3 471	(B)	(B)
50 to 54 years	960	1 108	1 107	513	1 697	9 486	1 224	1 198	2 248	(B)	(B)
55 to 64 years	656	966	877	1 302	1 033	1 568	1 192	1 386	2 119	(B)	(B)
55 to 59 years	916	1 031	1 060	1 858	1 239	1 926	1 514	1 655	2 792	(B)	(B)
60 to 64 years	740	(B)	1 442	1 164	1 849	(B)	1 757	2 247	2 971	(B)	(B)
65 years and over	1 708	(B)	(B)	2 658	2 721	(B)	2 498	3 331	(B)	(B)	(B)
65 to 74 years	1 952	(B)	(B)	3 267	(B)	(B)	2 524	3 594	(B)	(B)	(B)
65 to 69 years	2 329	(B)	(B)	3 811	(B)	(B)	2 812	3 851	(B)	(B)	(B)
70 to 74 years	2 787	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
75 years and over	2 662	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)

Table 10. Work Experience in 1997—Total Money Earnings in 1997 of People 15 Years Old and Over, by Race, Hispanic Origin, and Gender

[Numbers in thousands. People 15 years old and over as of March of the following year. For meaning of symbols, see text]

Total money earnings	Total	Worked									Did not work
		Total	Worked at full-time jobs				Worked at part-time jobs				
			Total	50 weeks or more	27 to 49 weeks	26 weeks or less	Total	50 weeks or more	27 to 49 weeks	26 weeks or less	
MALE											
All Races											
Total	101 123	76 731	66 160	54 933	6 643	4 585	10 571	4 288	2 303	3 980	24 392
Without earnings	24 429	38	27	24	–	3	11	7	1	2	24 392
With earnings	76 694	76 694	66 133	54 909	6 643	4 582	10 560	4 281	2 301	3 978	–
$1 to $2,499 or loss	5 337	5 337	1 750	519	125	1 105	3 588	458	437	2 693	–
$2,500 to $4,999	3 166	3 166	1 430	255	209	966	1 736	593	509	634	–
$5,000 to $7,499	3 342	3 342	1 786	597	486	703	1 556	787	463	307	–
$7,500 to $9,999	2 529	2 529	1 720	753	549	418	810	512	200	97	–
$10,000 to $12,499	4 202	4 202	3 368	2 236	774	359	833	535	210	88	–
$12,500 to $14,999	2 732	2 732	2 397	1 746	461	190	335	237	69	28	–
$15,000 to $17,499	3 999	3 999	3 663	2 858	601	205	335	218	97	20	–
$17,500 to $19,999	2 624	2 624	2 417	1 983	341	93	207	165	29	13	–
$20,000 to $22,499	4 511	4 511	4 260	3 679	481	100	251	173	58	20	–
$22,500 to $24,999	2 630	2 630	2 547	2 262	226	59	83	46	28	9	–
$25,000 to $29,999	6 445	6 445	6 264	5 614	551	99	180	124	48	7	–
$30,000 to $34,999	6 358	6 358	6 206	5 712	427	67	151	93	45	13	–
$35,000 to $39,999	5 257	5 257	5 150	4 821	291	37	107	70	31	6	–
$40,000 to $44,999	4 590	4 590	4 546	4 264	233	49	44	29	11	4	–
$45,000 to $49,999	3 192	3 192	3 160	2 938	197	26	32	20	12	–	–
$50,000 to $54,999	3 293	3 293	3 260	3 087	143	30	33	29	–	4	–
$55,000 to $64,999	3 877	3 877	3 813	3 601	188	25	64	36	7	20	–
$65,000 to $74,999	2 592	2 592	2 551	2 406	134	11	41	19	14	8	–
$75,000 to $84,999	1 771	1 771	1 741	1 671	59	11	30	23	7	–	–
$85,000 to $99,999	1 145	1 145	1 124	1 085	35	3	21	21	–	–	–
$100,000 and over	3 102	3 102	2 979	2 822	132	25	123	93	25	6	–
Median earnings ... dollars	26 843	26 843	30 786	33 674	18 358	5 781	4 937	8 976	6 105	1 847	(B)
Standard error ... dollars	122	122	108	321	467	189	119	250	203	46	(B)
Mean earnings ... dollars	35 630	35 630	39 621	43 678	26 131	10 558	10 642	17 370	10 506	3 481	(B)
Standard error ... dollars	300	300	331	377	774	672	522	1 198	556	301	(B)
Gini ratio	.482	.482	.432	.404	.447	.585	.653	.603	.558	.594	(B)
Standard error	.0051	.0051	.0054	.0059	.0180	.0298	.0207	.0325	.0351	.0338	(B)
White											
Total	85 219	65 609	56 701	47 241	5 715	3 746	8 908	3 630	2 021	3 257	19 610
Without earnings	19 637	27	16	13	–	3	11	7	1	2	19 610
With earnings	65 582	65 582	56 685	47 228	5 715	3 743	8 897	3 623	2 020	3 254	–
$1 to $2,499 or loss	4 401	4 401	1 450	446	108	896	2 951	411	355	2 186	–
$2,500 to $4,999	2 678	2 678	1 178	203	179	796	1 500	509	456	535	–
$5,000 to $7,499	2 765	2 765	1 401	475	346	580	1 364	676	416	273	–
$7,500 to $9,999	2 076	2 076	1 375	590	465	320	701	451	182	68	–
$10,000 to $12,499	3 511	3 511	2 805	1 820	686	300	706	447	187	73	–
$12,500 to $14,999	2 220	2 220	1 947	1 403	383	161	274	197	58	18	–
$15,000 to $17,499	3 277	3 277	3 005	2 307	528	170	273	177	79	17	–
$17,500 to $19,999	2 105	2 105	1 949	1 599	278	72	157	118	29	10	–
$20,000 to $22,499	3 713	3 713	3 513	3 009	411	92	200	135	48	18	–
$22,500 to $24,999	2 188	2 188	2 119	1 882	185	52	69	37	25	7	–
$25,000 to $29,999	5 401	5 401	5 255	4 680	492	83	146	93	48	5	–
$30,000 to $34,999	5 534	5 534	5 406	4 974	381	52	128	72	43	13	–
$35,000 to $39,999	4 561	4 561	4 468	4 180	257	31	93	60	31	2	–
$40,000 to $44,999	4 019	4 019	3 983	3 733	217	33	37	27	7	2	–
$45,000 to $49,999	2 837	2 837	2 807	2 613	175	19	30	18	12	–	–
$50,000 to $54,999	2 966	2 966	2 934	2 787	126	21	33	29	–	4	–
$55,000 to $64,999	3 433	3 433	3 389	3 200	164	24	44	30	4	11	–
$65,000 to $74,999	2 327	2 327	2 294	2 154	128	11	33	14	11	8	–
$75,000 to $84,999	1 623	1 623	1 593	1 537	51	6	30	23	7	–	–
$85,000 to $99,999	1 039	1 039	1 022	990	29	3	17	17	–	–	–
$100,000 and over	2 905	2 905	2 794	2 645	127	22	111	83	22	6	–
Median earnings ... dollars	27 731	27 731	31 456	35 193	18 966	5 777	4 996	8 700	6 194	1 861	(B)
Standard error ... dollars	277	277	116	146	533	207	129	261	211	51	(B)
Mean earnings ... dollars	36 942	36 942	41 033	45 131	27 025	10 706	10 880	17 677	10 644	3 460	(B)
Standard error ... dollars	339	339	373	424	885	800	605	1 388	606	353	(B)
Gini ratio	.481	.481	.431	.403	.450	.589	.659	.619	.554	.597	(B)
Standard error	.0055	.0055	.0059	.0064	.0196	.0348	.0232	.0359	.0377	.0377	(B)

See footnote at end of table.

Table 10. Work Experience in 1997—Total Money Earnings in 1997 of People 15 Years Old and Over, by Race, Hispanic Origin, and Gender—Con.

[Numbers in thousands. People 15 years old and over as of March of the following year. For meaning of symbols, see text]

Total money earnings	Total	Worked									Did not work
		Total	Worked at full-time jobs				Worked at part-time jobs				
			Total	50 weeks or more	27 to 49 weeks	26 weeks or less	Total	50 weeks or more	27 to 49 weeks	26 weeks or less	
MALE—Con.											
Black											
Total	11 283	7 565	6 415	5 172	649	594	1 150	395	196	559	3 719
Without earnings	3 719	–	–	–	–	–	–	–	–	–	3 719
With earnings	7 565	7 565	6 415	5 172	649	594	1 150	395	196	559	–
$1 to $2,499 or loss	707	707	217	42	7	168	490	18	71	401	–
$2,500 to $4,999	351	351	183	30	19	134	169	55	41	73	–
$5,000 to $7,499	401	401	287	84	114	89	114	65	21	28	–
$7,500 to $9,999	307	307	235	111	60	64	72	37	9	26	–
$10,000 to $12,499	476	476	401	290	72	39	75	51	18	6	–
$12,500 to $14,999	382	382	340	274	50	16	42	29	7	7	–
$15,000 to $17,499	542	542	505	440	45	19	37	24	14	–	–
$17,500 to $19,999	361	361	326	269	46	11	35	32	–	3	–
$20,000 to $22,499	561	561	533	481	50	2	28	23	6	–	–
$22,500 to $24,999	318	318	308	272	35	–	10	8	–	2	–
$25,000 to $29,999	758	758	734	682	37	15	24	23	–	–	–
$30,000 to $34,999	564	564	548	511	29	8	16	16	–	–	–
$35,000 to $39,999	495	495	490	466	22	2	5	–	–	5	–
$40,000 to $44,999	372	372	370	346	11	12	2	2	–	–	–
$45,000 to $49,999	215	215	215	202	11	2	–	–	–	–	–
$50,000 to $54,999	187	187	187	166	12	10	–	–	–	–	–
$55,000 to $64,999	272	272	253	232	22	–	19	6	3	10	–
$65,000 to $74,999	130	130	127	127	–	–	3	–	3	–	–
$75,000 to $84,999	53	53	53	51	2	–	–	–	–	–	–
$85,000 to $99,999	51	51	48	46	2	–	3	3	–	–	–
$100,000 and over	63	63	57	51	3	3	5	3	3	–	–
Median earnings ... dollars	21 141	21 141	23 980	26 432	15 193	4 901	3 762	11 092	4 142	1 744	(B)
Standard error ... dollars	325	325	545	296	1 133	453	421	820	716	124	(B)
Mean earnings ... dollars	24 510	24 510	27 437	30 560	19 440	8 977	8 178	14 333	9 105	3 508	(B)
Standard error ... dollars	422	422	458	506	1 094	1 125	657	1 246	1 894	606	(B)
Gini ratio	.417	.417	.363	.312	.397	.582	.612	.425	.638	.616	(B)
Standard error	.0140	.0140	.0152	.0168	.0510	.0742	.0456	.0718	.1326	.1193	(B)
Hispanic Origin[1]											
Total	10 944	8 465	7 452	5 976	817	658	1 013	391	201	421	2 480
Without earnings	2 480	–	–	–	–	–	–	–	–	–	2 480
With earnings	8 465	8 465	7 452	5 976	817	658	1 013	391	201	421	–
$1 to $2,499 or loss	582	582	229	47	11	171	352	34	29	290	–
$2,500 to $4,999	368	368	209	48	21	140	159	52	40	66	–
$5,000 to $7,499	549	549	374	144	94	136	176	105	42	29	–
$7,500 to $9,999	500	500	401	213	108	80	99	54	38	6	–
$10,000 to $12,499	1 002	1 002	915	702	168	45	86	53	17	16	–
$12,500 to $14,999	592	592	557	469	67	21	36	27	8	–	–
$15,000 to $17,499	783	783	743	601	108	34	39	26	6	7	–
$17,500 to $19,999	419	419	409	369	36	5	10	10	–	–	–
$20,000 to $22,499	680	680	669	612	53	4	11	11	–	–	–
$22,500 to $24,999	294	294	287	270	15	1	7	4	3	–	–
$25,000 to $29,999	652	652	639	589	45	5	12	12	–	–	–
$30,000 to $34,999	522	522	514	470	34	9	8	–	4	4	–
$35,000 to $39,999	385	385	384	361	18	5	–	–	–	–	–
$40,000 to $44,999	299	299	295	291	4	1	4	–	4	–	–
$45,000 to $49,999	160	160	160	153	7	–	–	–	–	–	–
$50,000 to $54,999	166	166	163	156	7	–	2	2	–	–	–
$55,000 to $64,999	178	178	176	166	10	–	2	–	–	2	–
$65,000 to $74,999	115	115	115	113	2	–	–	–	–	–	–
$75,000 to $84,999	85	85	85	84	1	–	–	–	–	–	–
$85,000 to $99,999	28	28	28	27	1	–	–	–	–	–	–
$100,000 and over	107	107	97	91	5	1	10	–	10	–	–
Median earnings ... dollars	17 045	17 045	19 315	21 615	12 752	5 318	4 928	7 687	6 892	1 816	(B)
Standard error ... dollars	246	246	442	265	702	393	404	627	717	148	(B)
Mean earnings ... dollars	23 038	23 038	25 106	27 985	18 592	7 056	7 815	9 262	14 929	3 078	(B)
Standard error ... dollars	583	583	642	680	2 811	789	833	562	3 751	469	(B)
Gini ratio	.447	.447	.414	.374	.421	.481	.576	.349	.659	.559	(B)
Standard error	.0164	.0164	.0174	.0188	.0845	.0691	.0671	.0646	.1549	.1152	(B)

See footnote at end of table.

Table 10. Work Experience in 1997—Total Money Earnings in 1997 of People 15 Years Old and Over, by Race, Hispanic Origin, and Gender—Con.

[Numbers in thousands. People 15 years old and over as of March of the following year. For meaning of symbols, see text]

Total money earnings	Total	Worked									Did not work
		Total	Worked at full-time jobs				Worked at part-time jobs				
			Total	50 weeks or more	27 to 49 weeks	26 weeks or less	Total	50 weeks or more	27 to 49 weeks	26 weeks or less	
FEMALE											
All Races											
Total	108 168	67 851	47 817	37 715	5 870	4 231	20 034	9 592	4 322	6 121	40 317
Without earnings	40 432	115	39	32	6	1	76	31	17	28	40 317
With earnings	67 736	67 736	47 777	37 683	5 865	4 230	19 958	9 561	4 305	6 093	–
$1 to $2,499 or loss	7 559	7 559	1 723	325	140	1 258	5 836	911	727	4 198	–
$2,500 to $4,999	4 724	4 724	1 556	288	283	985	3 168	1 098	1 060	1 010	–
$5,000 to $7,499	5 250	5 250	1 996	682	567	747	3 254	1 816	983	455	–
$7,500 to $9,999	3 940	3 940	2 099	1 051	707	341	1 841	1 241	468	131	–
$10,000 to $12,499	5 771	5 771	3 882	2 795	807	279	1 889	1 354	397	138	–
$12,500 to $14,999	3 371	3 371	2 654	2 028	492	133	718	518	158	42	–
$15,000 to $17,499	4 736	4 736	3 916	3 296	512	108	820	636	148	36	–
$17,500 to $19,999	3 212	3 212	2 808	2 442	324	41	404	325	64	14	–
$20,000 to $22,499	4 866	4 866	4 322	3 827	401	95	543	430	93	21	–
$22,500 to $24,999	2 539	2 539	2 347	2 130	184	34	192	159	27	5	–
$25,000 to $29,999	5 406	5 406	5 030	4 625	341	65	376	290	65	21	–
$30,000 to $34,999	4 759	4 759	4 422	4 054	323	45	337	306	29	1	–
$35,000 to $39,999	3 131	3 131	2 958	2 732	181	44	174	147	23	3	–
$40,000 to $44,999	2 293	2 293	2 175	1 991	169	15	118	93	16	9	–
$45,000 to $49,999	1 638	1 638	1 564	1 425	129	11	73	67	3	4	–
$50,000 to $54,999	1 335	1 335	1 264	1 152	107	5	72	54	15	3	–
$55,000 to $64,999	1 396	1 396	1 349	1 241	99	8	47	35	12	–	–
$65,000 to $74,999	588	588	566	534	32	–	22	13	9	–	–
$75,000 to $84,999	401	401	372	355	15	3	28	28	–	–	–
$85,000 to $99,999	261	261	240	230	8	2	21	18	3	–	–
$100,000 and over	559	559	534	480	43	11	25	20	4	–	–
Median earnings ... dollars	16 716	16 716	21 883	24 973	14 670	4 675	5 749	9 425	5 930	1 814	(B)
Standard error ... dollars	108	108	99	155	305	129	85	154	131	36	(B)
Mean earnings ... dollars	20 968	20 968	26 187	29 244	20 242	7 194	8 477	12 448	7 965	2 607	(B)
Standard error ... dollars	159	159	208	231	708	234	128	220	228	82	(B)
Gini ratio	.459	.459	.384	.334	.426	.527	.523	.436	.452	.491	(B)
Standard error	.0048	.0048	.0057	.0064	.0199	.0214	.0099	.0130	.0216	.0262	(B)
White											
Total	89 489	56 028	38 745	30 606	4 853	3 287	17 282	8 366	3 811	5 106	33 461
Without earnings	33 555	94	27	20	6	1	67	27	17	22	33 461
With earnings	55 934	55 934	38 718	30 586	4 847	3 286	17 215	8 338	3 794	5 083	–
$1 to $2,499 or loss	6 379	6 379	1 359	284	110	965	5 019	802	672	3 545	–
$2,500 to $4,999	3 834	3 834	1 222	230	215	778	2 612	906	885	821	–
$5,000 to $7,499	4 349	4 349	1 525	537	449	540	2 823	1 585	863	375	–
$7,500 to $9,999	3 277	3 277	1 686	822	575	289	1 591	1 055	419	117	–
$10,000 to $12,499	4 686	4 686	3 043	2 181	644	218	1 644	1 204	338	101	–
$12,500 to $14,999	2 812	2 812	2 181	1 669	392	120	631	455	139	37	–
$15,000 to $17,499	3 761	3 761	3 039	2 529	437	73	722	554	143	25	–
$17,500 to $19,999	2 568	2 568	2 208	1 931	248	29	361	292	54	14	–
$20,000 to $22,499	4 010	4 010	3 529	3 087	365	77	480	383	83	14	–
$22,500 to $24,999	2 044	2 044	1 870	1 687	159	25	174	143	26	5	–
$25,000 to $29,999	4 500	4 500	4 164	3 812	300	51	336	260	61	15	–
$30,000 to $34,999	3 912	3 912	3 619	3 294	289	36	292	265	26	1	–
$35,000 to $39,999	2 622	2 622	2 454	2 269	144	41	168	142	23	3	–
$40,000 to $44,999	1 949	1 949	1 853	1 691	151	11	97	74	16	7	–
$45,000 to $49,999	1 365	1 365	1 295	1 183	104	9	69	63	3	4	–
$50,000 to $54,999	1 112	1 112	1 043	952	87	4	68	54	15	–	–
$55,000 to $64,999	1 185	1 185	1 139	1 035	96	8	46	33	12	–	–
$65,000 to $74,999	502	502	482	461	21	–	19	11	9	–	–
$75,000 to $84,999	356	356	333	316	15	3	23	23	–	–	–
$85,000 to $99,999	219	219	204	195	8	2	15	12	3	–	–
$100,000 and over	493	493	468	422	38	9	25	20	4	–	–
Median earnings ... dollars	16 748	16 748	22 193	25 331	15 221	4 678	5 865	9 575	5 985	1 792	(B)
Standard error ... dollars	123	123	109	135	317	144	91	170	140	39	(B)
Mean earnings ... dollars	21 208	21 208	26 797	29 817	20 914	7 363	8 638	12 601	8 122	2 522	(B)
Standard error ... dollars	185	185	247	273	841	276	141	240	254	85	(B)
Gini ratio	.464	.464	.386	.338	.427	.532	.524	.436	.461	.482	(B)
Standard error	.0054	.0054	.0065	.0072	.0226	.0245	.0103	.0138	.0230	.0283	(B)

See footnote at end of table.

Table 10. Work Experience in 1997—Total Money Earnings in 1997 of People 15 Years Old and Over, by Race, Hispanic Origin, and Gender—Con.

[Numbers in thousands. People 15 years old and over as of March of the following year. For meaning of symbols, see text]

Total money earnings	Total	Worked									Did not work
		Total	Worked at full-time jobs				Worked at part-time jobs				
			Total	50 weeks or more	27 to 49 weeks	26 weeks or less	Total	50 weeks or more	27 to 49 weeks	26 weeks or less	
FEMALE—Con.											
Black											
Total	13 715	8 702	6 803	5 313	772	718	1 899	853	342	705	5 013
Without earnings	5 013	–	–	–	–	–	–	–	–	–	5 013
With earnings	8 702	8 702	6 803	5 313	772	718	1 899	853	342	705	–
$1 to $2,499 or loss	835	835	275	33	22	221	560	66	32	462	–
$2,500 to $4,999	689	689	279	54	55	170	410	138	132	140	–
$5,000 to $7,499	684	684	366	103	92	171	318	183	90	45	–
$7,500 to $9,999	529	529	333	188	106	39	196	161	25	10	–
$10,000 to $12,499	797	797	637	476	128	33	160	94	43	23	–
$12,500 to $14,999	404	404	366	282	73	11	38	26	12	–	–
$15,000 to $17,499	770	770	706	625	56	24	64	54	1	10	–
$17,500 to $19,999	522	522	491	421	65	5	31	28	3	–	–
$20,000 to $22,499	657	657	625	584	26	15	32	23	5	3	–
$22,500 to $24,999	359	359	352	329	17	7	6	6	–	–	–
$25,000 to $29,999	693	693	668	630	28	11	24	19	–	5	–
$30,000 to $34,999	609	609	582	555	25	3	26	26	–	–	–
$35,000 to $39,999	361	361	357	333	24	–	4	4	–	–	–
$40,000 to $44,999	212	212	199	189	7	4	13	10	–	3	–
$45,000 to $49,999	184	184	182	160	19	2	2	2	–	–	–
$50,000 to $54,999	158	158	155	134	19	1	3	–	–	3	–
$55,000 to $64,999	134	134	132	129	3	–	1	1	–	–	–
$65,000 to $74,999	44	44	41	39	3	–	2	2	–	–	–
$75,000 to $84,999	28	28	25	25	–	–	3	3	–	–	–
$85,000 to $99,999	10	10	7	7	–	–	3	3	–	–	–
$100,000 and over	24	24	24	18	3	2	–	–	–	–	–
Median earnings ..... dollars	16 338	16 338	19 741	22 035	12 166	4 535	4 875	8 105	5 196	1 908	(B)
Standard error ..... dollars	254	254	342	262	499	330	237	379	394	120	(B)
Mean earnings ..... dollars	18 785	18 785	22 057	25 026	16 293	6 289	7 064	10 793	6 119	3 013	(B)
Standard error ..... dollars	283	283	320	348	877	525	340	614	355	351	(B)
Gini ratio	.417	.417	.350	.289	.396	.504	.507	.420	.325	.534	(B)
Standard error	.0126	.0126	.0141	.0159	.0478	.0551	.0372	.0520	.0650	.0891	(B)
Hispanic Origin[1]											
Total	10 485	5 856	4 273	3 143	583	547	1 583	746	298	540	4 629
Without earnings	4 644	15	7	5	1	1	8	4	4	–	4 629
With earnings	5 841	5 841	4 266	3 139	582	546	1 575	741	294	540	–
$1 to $2,499 or loss	702	702	223	23	15	186	478	51	32	395	–
$2,500 to $4,999	457	457	212	41	33	138	245	93	59	93	–
$5,000 to $7,499	612	612	319	108	104	107	294	180	88	26	–
$7,500 to $9,999	500	500	305	163	102	40	194	139	43	12	–
$10,000 to $12,499	761	761	585	465	94	26	176	135	37	3	–
$12,500 to $14,999	359	359	319	274	37	8	39	30	5	5	–
$15,000 to $17,499	484	484	436	379	48	9	48	32	14	1	–
$17,500 to $19,999	239	239	222	196	18	9	17	14	2	–	–
$20,000 to $22,499	352	352	338	298	33	8	14	8	2	3	–
$22,500 to $24,999	197	197	185	161	19	5	12	12	–	–	–
$25,000 to $29,999	330	330	314	286	26	2	16	9	6	1	–
$30,000 to $34,999	261	261	249	222	25	3	11	11	–	–	–
$35,000 to $39,999	208	208	196	182	11	3	12	12	–	–	–
$40,000 to $44,999	124	124	118	112	7	–	6	4	2	–	–
$45,000 to $49,999	76	76	74	70	2	2	2	2	–	–	–
$50,000 to $54,999	57	57	52	48	4	–	5	5	–	–	–
$55,000 to $64,999	60	60	58	56	2	–	2	2	–	–	–
$65,000 to $74,999	17	17	16	14	1	–	1	–	1	–	–
$75,000 to $84,999	17	17	17	17	–	–	–	–	–	–	–
$85,000 to $99,999	9	9	7	7	–	–	2	2	–	–	–
$100,000 and over	20	20	19	17	1	1	1	–	1	–	–
Median earnings ..... dollars	12 135	12 135	15 967	18 973	10 990	4 077	5 545	8 351	6 574	1 708	(B)
Standard error ..... dollars	210	210	314	599	538	354	283	411	408	123	(B)
Mean earnings ..... dollars	16 459	16 459	19 929	23 193	15 641	5 741	7 058	10 259	7 983	2 157	(B)
Standard error ..... dollars	544	544	712	820	2 468	564	364	583	905	213	(B)
Gini ratio	.460	.460	.404	.342	.422	.506	.485	.380	.384	.444	(B)
Standard error	.0191	.0191	.0229	.0256	.1102	.0661	.0496	.0556	.0860	.0891	(B)

[1]People of Hispanic origin may be of any race.

Table 11. Source of Income in 1997—Number with Income and Mean Income of Specified Type in 1997 of People 15 Years Old and Over, by Age

[Numbers in thousands. People 15 years old and over as of March of the following year. For meaning of symbols, see text]

Source of income	All races		White		Black		Hispanic origin[1]	
	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)
TOTAL, 15 YEARS AND OVER								
Total	191 615	27 022	161 752	27 989	21 631	19 756	17 641	18 793
Earnings	144 429	28 754	121 516	29 700	16 266	21 447	14 306	20 352
Wages and salary	136 132	28 415	114 023	29 348	15 841	21 465	13 810	20 261
Nonfarm self-employment	11 477	23 180	10 297	23 768	667	13 067	669	16 447
Farm self-employment	2 104	8 909	1 949	9 196	88	1 389	79	4 370
Unemployment compensation	6 042	2 626	4 962	2 613	818	2 692	673	3 175
State or local only	5 657	2 584	4 657	2 558	747	2 729	629	3 277
Combinations	386	3 242	304	3 453	71	(B)	44	(B)
Workers' compensation	2 043	5 838	1 740	5 791	220	6 370	201	4 344
State payments	864	4 762	700	4 594	116	5 372	110	3 773
Employment insurance	1 084	6 592	951	6 685	103	6 858	84	4 996
Own insurance	33	(B)	29	(B)	–	(B)	3	(B)
Other	68	(B)	60	(B)	6	(B)	4	(B)
Social Security	37 743	8 359	33 217	8 480	3 784	7 431	2 021	6 774
SSI (Supplemental Security Income)	5 111	4 444	3 488	4 370	1 341	4 509	733	4 235
Public assistance, total	3 758	3 240	2 288	3 108	1 264	3 249	809	3 830
AFDC only	2 802	3 510	1 635	3 444	1 002	3 381	647	3 968
Other assistance only	845	2 376	571	2 199	242	2 669	144	3 005
Both	112	3 000	82	2 754	21	(B)	18	(B)
Veterans' benefits	2 353	7 047	2 007	7 157	291	6 601	88	7 394
Disability only	1 257	5 888	1 091	5 978	136	5 341	49	(B)
Survivors only	293	6 178	242	6 541	43	(B)	9	(B)
Pension only	482	10 469	403	10 274	70	(B)	18	(B)
Education only	95	3 499	74	(B)	17	(B)	6	(B)
Other only	121	5 943	105	6 456	11	(B)	4	(B)
Combinations	105	12 098	91	12 710	13	(B)	2	(B)
Means-tested	427	6 402	356	6 212	61	(B)	18	(B)
Nonmeans-tested	1 926	7 190	1 650	7 361	230	6 561	70	(B)
Survivors benefits	2 405	10 004	2 172	9 847	196	12 249	71	(B)
Company or union	986	5 193	917	5 187	57	(B)	32	(B)
Federal government	281	11 076	239	11 142	33	(B)	10	(B)
Military retirement	146	8 685	121	8 187	23	(B)	2	(B)
State or local government	259	11 143	231	10 750	28	(B)	7	(B)
Railroad retirement	74	(B)	64	(B)	10	(B)	2	(B)
Workers' compensation	27	(B)	23	(B)	4	(B)	–	(B)
Black Lung	28	(B)	28	(B)	–	(B)	–	(B)
Estates or trusts	268	17 604	253	18 277	11	(B)	6	(B)
Annuities	203	15 931	183	15 587	16	(B)	4	(B)
Other or Don't Know	213	14 134	194	12 336	14	(B)	10	(B)
Disability benefits	1 508	10 213	1 212	10 771	249	8 336	100	8 510
Workers' compensation	68	(B)	44	(B)	16	(B)	6	(B)
Company or union	506	10 223	416	10 527	81	8 918	25	(B)
Federal government	144	16 614	127	17 064	17	(B)	9	(B)
Military retirement	37	(B)	35	(B)	2	(B)	1	(B)
State or local government	223	8 070	186	8 289	27	(B)	22	(B)
Railroad retirement	26	(B)	20	(B)	6	(B)	–	(B)
Accident insurance	161	9 792	146	10 319	15	(B)	5	(B)
Black Lung	17	(B)	14	(B)	3	(B)	–	(B)
Temporary insurance	18	(B)	14	(B)	–	(B)	1	(B)
Other or Don't Know	348	7 700	242	8 109	87	7 392	33	(B)
Pensions	14 611	12 220	13 209	12 274	1 088	11 061	396	9 149
Company or union	8 902	8 964	8 121	8 988	604	8 068	246	7 075
Federal government	1 353	19 991	1 192	20 471	125	15 974	43	(B)
Military retirement	1 032	18 979	898	19 853	109	12 173	38	(B)
State or local government	2 785	14 222	2 504	14 071	216	15 076	53	(B)
Railroad retirement	256	12 628	239	12 390	16	(B)	6	(B)
Annuities	225	9 207	212	8 709	6	(B)	3	(B)
IRA, KEOGH, or 401(k)	308	9 756	285	9 782	15	(B)	2	(B)
Other or Don't Know	364	11 092	352	11 096	9	(B)	11	(B)
Interest	102 933	1 869	92 812	1 959	6 239	923	4 750	780
Dividends	32 885	2 883	30 596	2 910	1 191	2 208	793	2 721
Rents, royalties, estates or trusts	12 592	4 316	11 519	4 487	595	2 478	537	2 709
Education	7 817	3 732	6 245	3 628	1 139	3 732	538	3 345
Pell grant only	1 444	2 027	1 014	2 033	351	1 665	175	1 954
Other government only	1 310	3 485	1 023	3 538	223	3 010	103	3 201
Scholarships only	2 059	4 519	1 690	4 362	235	5 392	87	4 924
Other only	1 637	2 681	1 403	2 434	151	2 269	66	(B)
Combinations	1 368	5 841	1 116	5 550	180	7 711	106	5 077
Child support	5 034	3 643	4 139	3 826	800	2 721	448	3 152
Alimony	409	9 923	383	10 401	16	(B)	22	(B)
Financial assistance	1 856	5 121	1 461	5 000	236	3 061	157	4 906
Other income	2 013	4 698	1 736	4 552	166	6 822	111	3 540
Combinations of income types:								
Government transfer payments	55 984	8 893	46 956	9 214	7 389	7 153	4 237	6 140
Public assistance or SSI	8 442	4 133	5 497	4 067	2 488	4 080	1 465	4 235
Social Security or Railroad retirement	37 964	8 424	33 414	8 547	3 808	7 491	2 025	6 806
Company or union pension[2]	10 202	8 830	9 287	8 843	717	8 226	300	7 218
Military retirement[2]	1 216	17 627	1 055	18 373	134	12 039	41	(B)
Federal government retirement[2]	1 763	18 461	1 546	18 908	172	14 991	62	(B)
State or local retirement[2]	3 232	13 706	2 885	13 604	271	14 246	80	8 622
Property income[3]	107 213	3 229	96 515	3 389	6 604	1 498	5 022	1 470
Child support or alimony	5 296	4 229	4 386	4 519	810	2 723	458	3 372
Rents, royalties, estates, or trusts[3]	12 787	4 619	11 698	4 813	606	2 486	541	2 815
UNDER 65								
Total	160 214	28 439	133 668	29 577	19 044	20 610	16 128	19 437
Earnings	139 506	29 007	117 098	29 984	15 905	21 637	14 089	20 342
Wages and salary	131 957	28 648	110 311	29 609	15 508	21 650	13 616	20 246
Nonfarm self-employment	10 743	23 281	9 609	23 868	636	13 122	647	16 495
Farm self-employment	1 891	8 586	1 740	8 902	85	537	77	3 507
Unemployment compensation	5 921	2 626	4 859	2 614	812	2 699	663	3 197
State or local only	5 542	2 584	4 557	2 557	741	2 738	621	3 297
Combinations	379	3 235	302	3 475	71	(B)	42	(B)
Workers' compensation	1 938	5 707	1 644	5 680	213	6 402	200	4 376
State payments	826	4 672	664	4 473	114	5 379	109	3 822
Employment insurance	1 027	6 472	900	6 548	97	6 925	84	4 996
Own insurance	33	(B)	29	(B)	–	(B)	3	(B)
Other	57	(B)	51	(B)	6	(B)	4	(B)
Social Security	8 902	7 287	7 222	7 385	1 452	6 850	749	6 546

See footnotes at end of table.

Table 11. Source of Income in 1997—Number with Income and Mean Income of Specified Type in 1997 of People 15 Years Old and Over, by Age—Con.

[Numbers in thousands. People 15 years old and over as of March of the following year. For meaning of symbols, see text]

Source of income	All races		White		Black		Hispanic origin[1]	
	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)
UNDER 65—Con.								
SSI (Supplemental Security Income)	3 749	4 859	2 587	4 813	1 002	4 949	436	5 011
Public assistance, total	3 652	3 283	2 205	3 175	1 247	3 253	800	3 853
AFDC only	2 788	3 498	1 628	3 434	998	3 361	645	3 970
Other assistance only	754	2 526	497	2 389	228	2 744	136	3 083
Both	110	3 037	81	2 798	21	(B)	18	(B)
Veterans' benefits	1 240	7 688	986	7 881	218	7 130	46	(B)
Disability only	697	6 386	567	6 523	108	5 907	27	(B)
Survivors only	117	6 096	87	7 003	28	(B)	8	(B)
Pension only	214	13 688	162	13 267	46	(B)	3	(B)
Education only	95	3 499	74	(B)	17	(B)	6	(B)
Other only	49	(B)	37	(B)	7	(B)	–	(B)
Combinations	68	(B)	57	(B)	11	(B)	2	(B)
Means-tested	241	7 551	183	7 321	53	(B)	14	(B)
Nonmeans-tested	1 000	7 722	803	8 009	165	7 110	32	(B)
Survivors benefits	871	13 063	771	13 230	86	12 049	30	(B)
Company or union	259	6 433	229	6 709	29	(B)	16	(B)
Federal government	77	11 427	65	(B)	8	(B)	1	(B)
Military retirement	33	(B)	16	(B)	15	(B)	–	(B)
State or local government	52	(B)	38	(B)	14	(B)	1	(B)
Railroad retirement	10	(B)	10	(B)	–	(B)	–	(B)
Workers' compensation	16	(B)	14	(B)	2	(B)	–	(B)
Black Lung	7	(B)	7	(B)	–	(B)	–	(B)
Estates or trusts	186	16 965	176	17 402	5	(B)	6	(B)
Annuities	90	22 803	86	23 529	3	(B)	–	(B)
Other or Don't Know	147	17 177	135	14 168	10	(B)	6	(B)
Disability benefits	1 289	10 151	1 012	10 795	230	8 220	95	8 725
Workers' compensation	61	(B)	42	(B)	11	(B)	6	(B)
Company or union	428	10 093	344	10 371	75	(B)	24	(B)
Federal government	103	17 277	86	18 078	17	(B)	9	(B)
Military retirement	21	(B)	19	(B)	2	(B)	1	(B)
State or local government	194	8 210	157	8 502	27	(B)	20	(B)
Railroad retirement	20	(B)	18	(B)	3	(B)	–	(B)
Accident insurance	146	10 015	131	10 628	15	(B)	5	(B)
Black Lung	–	(B)	–	(B)	–	(B)	–	(B)
Temporary insurance	18	(B)	14	(B)	–	(B)	1	(B)
Other or Don't Know	328	7 874	225	8 367	83	7 453	31	(B)
Pensions	4 399	15 445	3 846	15 555	425	13 516	137	13 329
Company or union	2 333	12 377	2 070	12 358	194	10 855	67	(B)
Federal government	353	22 334	316	22 938	32	(B)	15	(B)
Military retirement	636	17 427	514	18 361	100	12 365	24	(B)
State or local government	825	18 795	720	18 778	79	18 517	19	(B)
Railroad retirement	44	(B)	38	(B)	6	(B)	4	(B)
Annuities	63	(B)	54	(B)	5	(B)	–	(B)
IRA, KEOGH, or 401(k)	135	11 559	121	11 458	13	(B)	2	(B)
Other or Don't Know	136	9 631	128	9 275	4	(B)	6	(B)
Interest	83 604	1 383	74 549	1 443	5 483	803	4 300	650
Dividends	26 535	2 428	24 439	2 439	1 106	1 958	737	2 758
Rents, royalties, estates or trusts	9 560	3 968	8 682	4 173	474	1 798	464	2 798
Education	7 789	3 733	6 221	3 628	1 139	3 732	538	3 345
Pell grant only	1 439	2 029	1 010	2 036	351	1 665	175	1 954
Other government only	1 304	3 491	1 018	3 545	223	3 010	103	3 201
Scholarships only	2 053	4 523	1 688	4 362	235	5 392	87	4 924
Other only	1 629	2 692	1 396	2 446	151	2 269	66	(B)
Combinations	1 363	5 818	1 111	5 521	180	7 711	106	5 077
Child support	5 031	3 645	4 137	3 828	800	2 722	448	3 152
Alimony	366	10 158	343	10 635	13	(B)	20	(B)
Financial assistance	1 733	5 279	1 350	5 152	226	3 150	140	5 039
Other income	1 666	4 730	1 407	4 568	155	6 790	104	3 548
Combinations of income types:								
Government transfer payments	25 972	6 676	20 046	6 908	4 917	5 843	2 841	5 284
Public assistance or SSI	7 020	4 303	4 546	4 279	2 140	4 211	1 162	4 532
Social Security or Railroad retirement	8 966	7 379	7 278	7 493	1 462	6 874	751	6 609
Company or union pension[2]	2 962	11 769	2 597	11 821	287	10 149	104	10 398
Military retirement[2]	690	17 081	550	18 101	116	12 216	25	(B)
Federal government retirement[2]	531	19 863	467	20 563	55	(B)	25	(B)
State or local retirement[2]	1 060	16 758	904	17 097	121	14 423	41	(B)
Property income[3]	87 027	2 541	77 491	2 665	5 786	1 287	4 544	1 364
Child support or alimony	5 250	4 201	4 343	4 486	806	2 727	457	3 346
Rents, royalties, estates, or trusts[3]	9 709	4 231	8 820	4 454	479	1 827	469	2 919
15 to 24 Years								
Total	27 531	10 105	22 736	10 202	3 618	9 466	3 450	9 257
Earnings	24 003	9 779	20 167	9 837	2 871	9 396	3 023	9 317
Wages and salary	23 800	9 699	19 990	9 743	2 859	9 348	2 996	9 274
Nonfarm self-employment	482	7 304	431	7 528	31	(B)	39	(B)
Farm self-employment	150	2 264	131	2 724	13	(B)	5	(B)
Unemployment compensation	528	1 737	439	1 758	68	(B)	73	(B)
State or local only	495	1 728	421	1 744	55	(B)	70	(B)
Combinations	33	(B)	18	(B)	13	(B)	3	(B)
Workers' compensation	193	2 341	171	2 479	13	(B)	31	(B)
State payments	110	1 641	98	1 716	7	(B)	19	(B)
Employment insurance	77	3 398	67	(B)	6	(B)	12	(B)
Own insurance	3	(B)	3	(B)	–	(B)	–	(B)
Other	3	(B)	3	(B)	–	(B)	–	(B)
Social Security	1 046	5 035	770	5 213	244	4 488	113	4 858
SSI (Supplemental Security Income)	510	5 147	326	5 097	161	5 320	64	(B)
Public assistance, total	931	2 809	538	2 827	337	2 821	205	3 263
AFDC only	782	2 942	443	2 982	289	2 903	176	3 370
Other assistance only	115	2 195	72	(B)	38	(B)	26	(B)
Both	34	(B)	22	(B)	10	(B)	4	(B)
Veterans' benefits	42	(B)	37	(B)	3	(B)	–	(B)
Disability only	9	(B)	6	(B)	3	(B)	–	(B)
Survivors only	2	(B)	2	(B)	–	(B)	–	(B)
Pension only	–	(B)	–	(B)	–	(B)	–	(B)
Education only	27	(B)	25	(B)	–	(B)	–	(B)
Other only	–	(B)	–	(B)	–	(B)	–	(B)
Combinations	4	(B)	4	(B)	–	(B)	–	(B)
Means-tested	14	(B)	14	(B)	–	(B)	–	(B)
Nonmeans-tested	28	(B)	24	(B)	3	(B)	–	(B)

See footnotes at end of table.

Table 11. Source of Income in 1997—Number with Income and Mean Income of Specified Type in 1997 of People 15 Years Old and Over, by Age—Con.

[Numbers in thousands. People 15 years old and over as of March of the following year. For meaning of symbols, see text]

Source of income	All races		White		Black		Hispanic origin[1]	
	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)
UNDER 65—Con.								
15 to 24 Years—Con.								
Survivors benefits	64	(B)	51	(B)	13	(B)	5	(B)
Company or union	15	(B)	10	(B)	5	(B)	5	(B)
Federal government	5	(B)	5	(B)	–	(B)	–	(B)
Military retirement	3	(B)	3	(B)	–	(B)	–	(B)
State or local government	11	(B)	3	(B)	8	(B)	–	(B)
Railroad retirement	–	(B)	–	(B)	–	(B)	–	(B)
Workers' compensation	3	(B)	3	(B)	–	(B)	–	(B)
Black Lung	–	(B)	–	(B)	–	(B)	–	(B)
Estates or trusts	13	(B)	13	(B)	–	(B)	–	(B)
Annuities	7	(B)	7	(B)	–	(B)	–	(B)
Other or Don't Know	7	(B)	7	(B)	–	(B)	–	(B)
Disability benefits	62	(B)	46	(B)	14	(B)	10	(B)
Workers' compensation	2	(B)	–	(B)	–	(B)	–	(B)
Company or union	6	(B)	5	(B)	1	(B)	4	(B)
Federal government	1	(B)	1	(B)	–	(B)	–	(B)
Military retirement	–	(B)	–	(B)	–	(B)	–	(B)
State or local government	12	(B)	10	(B)	2	(B)	2	(B)
Railroad retirement	–	(B)	–	(B)	–	(B)	–	(B)
Accident insurance	15	(B)	12	(B)	3	(B)	2	(B)
Black Lung	–	(B)	–	(B)	–	(B)	–	(B)
Temporary insurance	–	(B)	–	(B)	–	(B)	–	(B)
Other or Don't Know	28	(B)	22	(B)	7	(B)	5	(B)
Pensions	18	(B)	15	(B)	3	(B)	–	(B)
Company or union	7	(B)	4	(B)	3	(B)	–	(B)
Federal government	–	(B)	–	(B)	–	(B)	–	(B)
Military retirement	–	(B)	–	(B)	–	(B)	–	(B)
State or local government	4	(B)	4	(B)	–	(B)	–	(B)
Railroad retirement	–	(B)	–	(B)	–	(B)	–	(B)
Annuities	7	(B)	7	(B)	–	(B)	–	(B)
IRA, KEOGH, or 401(k)	–	(B)	–	(B)	–	(B)	–	(B)
Other or Don't Know	–	(B)	–	(B)	–	(B)	–	(B)
Interest	8 727	516	7 838	544	533	277	507	270
Dividends	1 433	1 379	1 306	1 397	85	1 485	44	(B)
Rents, royalties, estates or trusts	169	5 914	153	5 864	10	(B)	9	(B)
Education	4 161	4 092	3 247	3 943	686	4 332	343	3 626
Pell grant only	812	2 073	543	1 965	235	1 827	122	1 928
Other government only	646	3 434	483	3 408	131	3 138	65	(B)
Scholarships only	1 461	4 514	1 234	4 303	153	5 920	60	(B)
Other only	362	3 498	307	3 447	30	(B)	11	(B)
Combinations	880	5 980	680	5 475	137	8 599	85	5 143
Child support	618	2 155	468	2 113	144	2 283	86	1 738
Alimony	4	(B)	4	(B)	–	(B)	–	(B)
Financial assistance	798	5 308	599	5 227	116	3 272	51	(B)
Other income	171	3 164	135	3 104	17	(B)	14	(B)
Combinations of income types:								
Government transfer payments	4 318	3 651	3 036	3 638	1 088	3 595	616	3 570
Public assistance or SSI	1 405	3 729	844	3 766	484	3 735	265	3 747
Social Security or Railroad retirement	1 046	5 035	770	5 213	244	4 488	113	4 858
Company or union pension[2]	28	(B)	19	(B)	9	(B)	9	(B)
Military retirement[2]	3	(B)	3	(B)	–	(B)	–	(B)
Federal government retirement[2]	6	(B)	6	(B)	–	(B)	–	(B)
State or local retirement[2]	27	(B)	16	(B)	11	(B)	2	(B)
Property income[3]	9 006	837	8 091	870	552	657	523	418
Child support or alimony	618	2 161	468	2 120	144	2 283	86	1 738
Rents, royalties, estates, or trusts[3]	182	5 796	166	5 738	10	(B)	9	(B)
25 to 44 Years								
Total	79 282	29 838	65 161	30 964	9 997	22 130	8 858	22 102
Earnings	72 390	30 478	59 759	31 518	8 902	22 921	8 019	22 974
Wages and salary	68 682	30 317	56 427	31 373	8 698	23 036	7 743	22 947
Nonfarm self-employment	5 419	21 685	4 817	22 159	340	10 841	382	16 430
Farm self-employment	817	8 115	750	8 602	44	(B)	53	(B)
Unemployment compensation	3 437	2 670	2 773	2 645	505	2 816	392	3 774
State or local only	3 212	2 621	2 587	2 579	470	2 844	358	3 955
Combinations	225	3 370	186	3 557	35	(B)	33	(B)
Workers' compensation	1 004	4 388	847	4 359	108	4 807	106	4 064
State payments	415	4 152	327	3 892	66	(B)	60	(B)
Employment insurance	542	4 546	480	4 677	39	(B)	42	(B)
Own insurance	23	(B)	19	(B)	–	(B)	3	(B)
Other	24	(B)	21	(B)	3	(B)	1	(B)
Social Security	1 998	7 048	1 514	7 265	440	6 434	202	6 494
SSI (Supplemental Security Income)	1 593	4 781	1 121	4 696	424	4 924	170	5 206
Public assistance, total	2 186	3 509	1 330	3 362	754	3 564	483	4 106
AFDC only	1 725	3 732	1 021	3 624	628	3 669	400	4 224
Other assistance only	398	2 544	260	2 405	120	2 869	74	(B)
Both	63	(B)	50	(B)	7	(B)	9	(B)
Veterans' benefits	358	6 446	245	7 428	102	4 592	20	(B)
Disability only	232	6 663	163	7 727	62	(B)	9	(B)
Survivors only	16	(B)	6	(B)	9	(B)	2	(B)
Pension only	21	(B)	14	(B)	7	(B)	3	(B)
Education only	60	(B)	42	(B)	17	(B)	6	(B)
Other only	14	(B)	8	(B)	4	(B)	–	(B)
Combinations	16	(B)	13	(B)	3	(B)	–	(B)
Means-tested	70	(B)	46	(B)	24	(B)	6	(B)
Nonmeans-tested	288	6 760	199	7 783	78	4 830	14	(B)
Survivors benefits	213	18 487	196	19 307	13	(B)	3	(B)
Company or union	20	(B)	20	(B)	–	(B)	2	(B)
Federal government	7	(B)	5	(B)	2	(B)	–	(B)
Military retirement	2	(B)	–	(B)	2	(B)	–	(B)
State or local government	8	(B)	5	(B)	2	(B)	–	(B)
Railroad retirement	–	(B)	–	(B)	–	(B)	–	(B)
Workers' compensation	4	(B)	4	(B)	–	(B)	–	(B)
Black Lung	–	(B)	–	(B)	–	(B)	–	(B)
Estates or trusts	79	16 929	69	(B)	5	(B)	–	(B)
Annuities	40	(B)	40	(B)	–	(B)	–	(B)
Other or Don't Know	53	(B)	53	(B)	–	(B)	2	(B)
Disability benefits	394	8 512	293	9 406	93	5 972	22	(B)

See footnotes at end of table.

Table 11. Source of Income in 1997—Number with Income and Mean Income of Specified Type in 1997 of People 15 Years Old and Over, by Age—Con.

[Numbers in thousands. People 15 years old and over as of March of the following year. For meaning of symbols, see text]

Source of income	All races		White		Black		Hispanic origin[1]	
	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)
UNDER 65—Con.								
25 to 44 Years—Con.								
Workers' compensation	19	(B)	11	(B)	8	(B)	–	(B)
Company or union	115	8 050	90	8 386	23	(B)	3	(B)
Federal government	35	(B)	28	(B)	6	(B)	5	(B)
Military retirement	4	(B)	4	(B)	–	(B)	–	(B)
State or local government	55	(B)	47	(B)	8	(B)	3	(B)
Railroad retirement	5	(B)	2	(B)	3	(B)	–	(B)
Accident insurance	50	(B)	40	(B)	9	(B)	2	(B)
Black Lung	–	(B)	–	(B)	–	(B)	–	(B)
Temporary insurance	14	(B)	14	(B)	–	(B)	1	(B)
Other or Don't Know	112	7 519	69	(B)	37	(B)	10	(B)
Pensions	517	8 303	421	7 836	69	(B)	30	(B)
Company or union	180	6 047	152	5 884	16	(B)	15	(B)
Federal government	11	(B)	3	(B)	8	(B)	–	(B)
Military retirement	133	11 779	96	12 300	33	(B)	10	(B)
State or local government	51	(B)	40	(B)	8	(B)	–	(B)
Railroad retirement	7	(B)	7	(B)	–	(B)	–	(B)
Annuities	12	(B)	10	(B)	–	(B)	–	(B)
IRA, KEOGH, or 401(k)	72	(B)	67	(B)	4	(B)	2	(B)
Other or Don't Know	55	(B)	52	(B)	–	(B)	3	(B)
Interest	41 504	789	36 472	807	3 033	517	2 500	437
Dividends	12 581	1 918	11 441	1 905	574	1 466	434	2 596
Rents, royalties, estates or trusts	3 970	3 459	3 571	3 631	188	1 190	205	2 240
Education	3 133	3 465	2 552	3 427	399	2 893	179	3 016
Pell grant only	575	2 015	429	2 201	104	1 242	49	(B)
Other government only	568	3 612	462	3 764	82	2 726	32	(B)
Scholarships only	508	4 817	385	4 740	73	(B)	26	(B)
Other only	1 027	2 627	867	2 274	102	2 497	51	(B)
Combinations	456	5 492	409	5 540	38	(B)	21	(B)
Child support	3 708	3 592	3 062	3 741	576	2 785	318	3 441
Alimony	136	6 049	130	6 281	6	(B)	11	(B)
Financial assistance	689	5 400	550	5 344	82	2 655	61	(B)
Other income	847	3 638	718	3 629	67	(B)	58	(B)
Combinations of income types:								
Government transfer payments	10 048	4 903	7 476	4 886	2 157	5 024	1 265	5 039
Public assistance or SSI	3 558	4 296	2 299	4 235	1 121	4 260	603	4 759
Social Security or Railroad retirement	2 003	7 107	1 516	7 352	443	6 404	202	6 494
Company or union pension[2]	315	7 230	261	7 302	39	(B)	19	(B)
Military retirement[2]	140	11 913	100	12 222	35	(B)	10	(B)
Federal government retirement[2]	51	(B)	36	(B)	15	(B)	5	(B)
State or local retirement[2]	108	6 748	86	6 676	18	(B)	3	(B)
Property income[3]	43 235	1 664	37 945	1 724	3 189	833	2 621	1 022
Child support or alimony	3 756	3 767	3 109	3 947	576	2 800	319	3 594
Rents, royalties, estates, or trusts[3]	4 029	3 740	3 620	3 925	193	1 279	205	2 240
45 to 64 Years								
Total	53 401	35 815	45 771	37 227	5 429	25 236	3 820	22 449
Earnings	43 113	37 242	37 173	38 449	4 131	27 377	3 047	24 351
Wages and salary	39 475	37 168	33 894	38 390	3 950	27 499	2 877	24 399
Nonfarm self-employment	4 842	26 658	4 361	27 371	265	16 647	225	17 786
Farm self-employment	924	10 030	859	10 109	29	(B)	19	(B)
Unemployment compensation	1 956	2 789	1 647	2 789	239	2 758	198	2 509
State or local only	1 835	2 752	1 549	2 740	216	2 788	192	2 523
Combinations	121	3 361	98	3 569	23	(B)	5	(B)
Workers' compensation	740	8 373	627	8 336	91	9 055	62	(B)
State payments	300	6 500	239	6 398	41	(B)	29	(B)
Employment insurance	407	9 618	354	9 630	52	(B)	29	(B)
Own insurance	7	(B)	7	(B)	–	(B)	–	(B)
Other	30	(B)	27	(B)	3	(B)	3	(B)
Social Security	5 858	7 771	4 939	7 760	769	7 837	434	7 010
SSI (Supplemental Security Income)	1 646	4 846	1 141	4 848	417	4 832	201	4 844
Public assistance, total	535	3 186	337	2 990	156	2 678	112	3 842
AFDC only	281	3 607	164	3 473	81	2 613	69	(B)
Other assistance only	241	2 655	164	2 466	71	(B)	37	(B)
Both	13	(B)	9	(B)	4	(B)	6	(B)
Veterans' benefits	840	8 476	703	8 320	113	9 546	26	(B)
Disability only	456	6 312	398	6 075	44	(B)	18	(B)
Survivors only	100	6 407	80	6 838	19	(B)	6	(B)
Pension only	193	13 887	148	13 580	40	(B)	–	(B)
Education only	7	(B)	7	(B)	–	(B)	–	(B)
Other only	35	(B)	29	(B)	3	(B)	–	(B)
Combinations	48	(B)	41	(B)	7	(B)	2	(B)
Means-tested	156	9 082	124	8 402	28	(B)	8	(B)
Nonmeans-tested	684	8 338	580	8 302	85	9 367	18	(B)
Survivors benefits	593	11 630	524	11 350	60	(B)	22	(B)
Company or union	224	6 139	199	6 351	24	(B)	9	(B)
Federal government	65	(B)	55	(B)	6	(B)	1	(B)
Military retirement	28	(B)	13	(B)	12	(B)	–	(B)
State or local government	33	(B)	30	(B)	3	(B)	1	(B)
Railroad retirement	10	(B)	10	(B)	–	(B)	–	(B)
Workers' compensation	9	(B)	7	(B)	2	(B)	–	(B)
Black Lung	7	(B)	7	(B)	–	(B)	–	(B)
Estates or trusts	94	18 793	94	18 793	–	(B)	6	(B)
Annuities	42	(B)	39	(B)	2	(B)	–	(B)
Other or Don't Know	87	15 032	75	9 275	10	(B)	4	(B)
Disability benefits	832	11 344	673	11 811	123	10 350	63	(B)
Workers' compensation	40	(B)	31	(B)	3	(B)	6	(B)
Company or union	307	10 941	249	11 162	50	(B)	18	(B)
Federal government	67	(B)	57	(B)	10	(B)	4	(B)
Military retirement	17	(B)	15	(B)	2	(B)	1	(B)
State or local government	127	10 739	100	11 272	17	(B)	16	(B)
Railroad retirement	15	(B)	15	(B)	–	(B)	–	(B)
Accident insurance	81	9 846	79	9 729	2	(B)	2	(B)
Black Lung	–	(B)	–	(B)	–	(B)	–	(B)
Temporary insurance	3	(B)	–	(B)	–	(B)	–	(B)
Other or Don't Know	187	8 679	134	9 314	39	(B)	16	(B)
Pensions	3 864	16 452	3 410	16 554	353	14 304	107	14 887
Company or union	2 145	12 924	1 915	12 869	175	11 040	52	(B)

See footnotes at end of table.

Table 11. Source of Income in 1997—Number with Income and Mean Income of Specified Type in 1997 of People 15 Years Old and Over, by Age—Con.

[Numbers in thousands. People 15 years old and over as of March of the following year. For meaning of symbols, see text]

Source of income	All races		White		Black		Hispanic origin[1]	
	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)
UNDER 65—Con.								
45 to 64 Years—Con.								
Federal government	342	22 665	313	23 054	24	(B)	15	(B)
Military retirement	502	18 927	418	19 752	67	(B)	13	(B)
State or local government	770	19 542	677	19 486	72	(B)	19	(B)
Railroad retirement	37	(B)	31	(B)	6	(B)	4	(B)
Annuities	43	(B)	37	(B)	5	(B)	–	(B)
IRA, KEOGH, or 401(k)	63	(B)	54	(B)	9	(B)	–	(B)
Other or Don't Know	80	11 009	77	11 372	4	(B)	3	(B)
Interest	33 373	2 348	30 238	2 444	1 917	1 401	1 293	1 210
Dividends	12 521	3 060	11 692	3 078	447	2 681	259	3 295
Rents, royalties, estates or trusts	5 422	4 279	4 959	4 512	276	1 952	250	3 236
Education	495	2 403	422	2 410	55	(B)	16	(B)
Pell grant only	53	(B)	37	(B)	11	(B)	4	(B)
Other government only	90	3 129	73	(B)	9	(B)	5	(B)
Scholarships only	84	2 890	69	(B)	9	(B)	2	(B)
Other only	241	1 752	222	1 730	19	(B)	4	(B)
Combinations	27	(B)	21	(B)	5	(B)	–	(B)
Child support	705	5 230	607	5 586	79	3 069	45	(B)
Alimony	226	12 796	209	13 516	7	(B)	9	(B)
Financial assistance	246	4 848	201	4 404	28	(B)	28	(B)
Other income	648	6 572	555	6 138	70	(B)	32	(B)
Combinations of income types:								
Government transfer payments	11 606	9 337	9 534	9 534	1 673	8 362	960	6 707
Public assistance or SSI	2 056	4 708	1 402	4 660	535	4 541	295	4 770
Social Security or Railroad retirement	5 917	7 886	4 992	7 887	775	7 893	436	7 117
Company or union pension[2]	2 619	12 393	2 317	12 382	238	10 695	77	12 780
Military retirement[2]	547	18 440	447	19 468	81	13 305	15	(B)
Federal government retirement[2]	474	20 608	424	21 138	40	(B)	20	(B)
State or local retirement[2]	926	18 305	802	18 501	92	17 281	36	(B)
Property income[3]	34 786	4 072	31 455	4 261	2 044	2 164	1 400	2 357
Child support or alimony	877	7 500	766	8 114	86	2 987	51	(B)
Rents, royalties, estates, or trusts[3]	5 498	4 540	5 034	4 793	276	1 952	255	3 451
65 YEARS AND OVER								
Total	31 401	19 788	28 085	20 428	2 587	13 467	1 513	11 927
Earnings	4 923	21 588	4 418	22 168	362	13 110	216	20 966
Wages and salary	4 174	21 044	3 712	21 574	333	12 890	193	21 336
Nonfarm self-employment	734	21 709	689	22 383	31	(B)	22	(B)
Farm self-employment	213	11 776	209	11 645	4	(B)	2	(B)
Unemployment compensation	122	2 617	102	2 569	6	(B)	10	(B)
State or local only	115	2 558	100	2 611	6	(B)	8	(B)
Combinations	7	(B)	3	(B)	–	(B)	2	(B)
Workers' compensation	106	8 239	96	7 699	8	(B)	2	(B)
State payments	38	(B)	36	(B)	2	(B)	2	(B)
Employment insurance	57	(B)	51	(B)	6	(B)	–	(B)
Own insurance	–	(B)	–	(B)	–	(B)	–	(B)
Other	11	(B)	9	(B)	–	(B)	–	(B)
Social Security	28 841	8 690	25 995	8 785	2 331	7 794	1 272	6 908
SSI (Supplemental Security Income)	1 362	3 304	901	3 097	339	3 207	297	3 099
Public assistance, total	107	1 748	84	1 339	17	(B)	10	(B)
AFDC only	14	(B)	7	(B)	4	(B)	2	(B)
Other assistance only	91	1 131	74	(B)	13	(B)	8	(B)
Both	2	(B)	2	(B)	–	(B)	–	(B)
Veterans' benefits	1 113	6 332	1 021	6 458	73	(B)	42	(B)
Disability only	560	5 268	524	5 388	28	(B)	21	(B)
Survivors only	176	6 232	155	6 282	15	(B)	1	(B)
Pension only	268	7 904	241	8 259	24	(B)	15	(B)
Education only	–	(B)	–	(B)	–	(B)	–	(B)
Other only	71	(B)	68	(B)	3	(B)	4	(B)
Combinations	37	(B)	34	(B)	3	(B)	1	(B)
Means-tested	186	4 917	174	5 045	8	(B)	4	(B)
Nonmeans-tested	927	6 616	847	6 747	65	(B)	37	(B)
Survivors benefits	1 534	8 268	1 401	7 985	110	12 407	41	(B)
Company or union	726	4 751	688	4 680	28	(B)	16	(B)
Federal government	203	10 943	174	10 735	24	(B)	8	(B)
Military retirement	113	8 708	105	8 457	9	(B)	2	(B)
State or local government	207	10 693	193	9 714	14	(B)	5	(B)
Railroad retirement	65	(B)	55	(B)	10	(B)	2	(B)
Workers' compensation	11	(B)	9	(B)	2	(B)	–	(B)
Black Lung	20	(B)	20	(B)	–	(B)	–	(B)
Estates or trusts	83	19 041	77	20 269	5	(B)	–	(B)
Annuities	113	10 491	96	8 470	13	(B)	4	(B)
Other or Don't Know	66	(B)	58	(B)	4	(B)	4	(B)
Disability benefits	219	10 577	200	10 650	18	(B)	5	(B)
Workers' compensation	7	(B)	2	(B)	5	(B)	–	(B)
Company or union	78	10 937	72	(B)	6	(B)	1	(B)
Federal government	41	(B)	41	(B)	–	(B)	–	(B)
Military retirement	16	(B)	16	(B)	–	(B)	–	(B)
State or local government	29	(B)	29	(B)	–	(B)	1	(B)
Railroad retirement	6	(B)	3	(B)	3	(B)	–	(B)
Accident insurance	15	(B)	15	(B)	–	(B)	–	(B)
Black Lung	17	(B)	14	(B)	3	(B)	–	(B)
Temporary insurance	–	(B)	–	(B)	–	(B)	–	(B)
Other or Don't Know	20	(B)	17	(B)	3	(B)	2	(B)
Pensions	10 212	10 831	9 363	10 926	663	9 487	259	6 946
Company or union	6 569	7 752	6 051	7 834	410	6 747	179	5 470
Federal government	1 000	19 163	876	19 580	93	15 658	28	(B)
Military retirement	396	21 470	384	21 853	9	(B)	15	(B)
State or local government	1 960	12 298	1 784	12 171	136	13 072	33	(B)
Railroad retirement	212	11 896	201	11 637	10	(B)	2	(B)
Annuities	162	7 006	158	7 039	–	(B)	3	(B)
IRA, KEOGH, or 401(k)	172	8 344	164	8 539	3	(B)	–	(B)
Other or Don't Know	229	11 960	224	12 142	5	(B)	5	(B)
Interest	19 329	3 971	18 264	4 063	756	1 794	450	2 017
Dividends	6 350	4 786	6 156	4 778	84	5 480	55	(B)
Rents, royalties, estates or trusts	3 032	5 414	2 837	5 447	122	5 123	73	(B)
Education	28	(B)	24	(B)	–	(B)	–	(B)
Pell grant only	4	(B)	4	(B)	–	(B)	–	(B)

See footnotes at end of table.

Table 11. Source of Income in 1997—Number with Income and Mean Income of Specified Type in 1997 of People 15 Years Old and Over, by Age—Con.

[Numbers in thousands. People 15 years old and over as of March of the following year. For meaning of symbols, see text]

Source of income	All races		White		Black		Hispanic origin[1]	
	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)
65 YEARS AND OVER—Con.								
Other government only	5	(B)	5	(B)	–	(B)	–	(B)
Scholarships only	6	(B)	2	(B)	–	(B)	–	(B)
Other only	7	(B)	7	(B)	–	(B)	–	(B)
Combinations	5	(B)	5	(B)	–	(B)	–	(B)
Child support	3	(B)	2	(B)	1	(B)	–	(B)
Alimony	43	(B)	40	(B)	3	(B)	1	(B)
Financial assistance	123	2 896	111	3 138	9	(B)	16	(B)
Other income	347	4 542	328	4 484	12	(B)	6	(B)
Combinations of income types:								
Government transfer payments	30 012	10 811	26 911	10 933	2 472	9 760	1 396	7 883
Public assistance or SSI	1 422	3 297	950	3 054	348	3 270	303	3 100
Social Security or Railroad retirement	28 998	8 747	26 136	8 841	2 346	7 875	1 274	6 923
Company or union pension[2]	7 240	7 628	6 690	7 688	431	6 945	196	5 533
Military retirement[2]	526	18 343	505	18 669	18	(B)	16	(B)
Federal government retirement[2]	1 232	17 857	1 079	18 193	117	15 028	37	(B)
State or local retirement[2]	2 172	12 216	1 981	12 010	151	14 104	39	(B)
Property income[3]	20 186	6 199	19 025	6 341	818	2 996	478	2 481
Child support or alimony	46	(B)	42	(B)	4	(B)	1	(B)
Rents, royalties, estates, or trusts[3]	3 079	5 843	2 878	5 913	127	4 968	73	(B)

[1]People of Hispanic origin may be of any race.
[2]Includes payments reported as survivor, disability, or retirement benefits.
[3]Includes estates and trusts reported as survivor benefits.

Table 12. Income Distribution Measures by Definition of Income: 1997

(Numbers in thousands. Households as of March of the following year. For meaning of symbols, see text)

Characteristic	Money income—			Before taxes			After taxes		
		Definition 1 less taxes plus capital gains (losses)		Money income—					
	Excluding capital gains (current official measure)	Without EIC	With EIC	Definition 1 less government transfers	Definition 2 plus capital gains (losses)	Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less social security payroll taxes	Definition 5 less federal income taxes	Definition 6 plus earned income credit
	1	1a	1b	2	3	4	5	6	7
ALL HOUSEHOLDS									
Total	102 528	102 528	102 528	102 528	102 528	102 528	102 528	102 528	102 528
Recipiency Status									
With income as defined	101 811	101 811	101 811	95 506	95 506	95 506	95 506	95 511	95 511
With addition or deduction	(X)	(X)	(X)	41 097	18 248	56 780	77 999	76 361	14 985
Mean addition or deduction ... dollars	(X)	(X)	(X)	9 659	13 090	3 577	3 508	9 176	1 446
Standard error ... dollars	(X)	(X)	(X)	56	415	13	15	120	14
Mean total income ... dollars	(X)	(X)	(X)	26 030	97 878	71 345	57 699	52 792	22 576
Standard error ... dollars	(X)	(X)	(X)	342	1 420	500	404	292	263
Income Levels									
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	3.4	3.6	3.4	15.9	15.8	15.7	16.1	16.1	15.7
$5,000 to $9,999	7.6	8.2	7.8	5.6	5.6	5.4	5.8	6.1	5.7
$10,000 to $14,999	8.1	9.3	8.8	6.0	6.0	5.7	6.1	6.5	6.2
$15,000 to $19,999	7.6	9.1	9.3	5.9	5.9	5.5	5.9	6.7	6.9
$20,000 to $24,999	7.2	8.9	9.3	6.0	5.9	5.6	5.9	6.7	7.0
$25,000 to $29,999	6.7	8.3	8.5	5.7	5.8	5.5	6.0	6.7	6.9
$30,000 to $34,999	6.5	7.6	7.7	5.8	5.8	5.4	5.6	6.3	6.4
$35,000 to $39,999	6.0	6.9	6.9	5.3	5.1	5.2	5.3	5.7	5.7
$40,000 to $44,999	5.5	6.2	6.3	5.0	5.1	4.7	4.9	5.3	5.4
$45,000 to $49,999	4.8	5.2	5.2	4.4	4.2	4.5	4.5	4.7	4.7
$50,000 to $59,999	8.5	8.7	8.7	7.7	7.7	7.7	7.8	8.1	8.2
$60,000 to $74,999	9.6	7.7	7.8	9.1	9.0	9.2	8.7	8.7	8.7
$75,000 to $99,999	9.0	5.6	5.6	8.4	8.6	9.3	8.4	6.5	6.5
$100,000 and over	9.4	4.6	4.6	9.0	9.5	10.5	9.0	5.8	5.8
Summary Measures									
Median ... dollars	37 005	31 669	31 819	33 966	34 233	35 976	33 709	30 980	31 126
Standard error ... dollars	171	153	151	244	229	214	215	182	177
Mean ... dollars	49 692	40 767	40 978	45 820	48 150	50 131	47 462	40 628	40 839
Standard error ... dollars	278	213	212	283	330	335	326	239	238
Gini ratio	.448	.429	.425	.504	.516	.513	.517	.496	.492
Standard error	.0038	.0039	.0040	.0038	.0039	.0038	.0039	.0039	.0039
Quintile Measures									
Lowest quintile:									
Upper limit ... dollars	15 549	14 375	14 998	8 608	8 675	8 886	8 386	8 275	8 766
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	(X)	(X)	(X)	17 215	793	551	5 167	713	2 902
Mean amount ... dollars	(X)	(X)	(X)	10 412	277	1 542	342	282	689
Standard error ... dollars	(X)	(X)	(X)	75	90	63	6	45	20
Second quintile:									
Upper limit ... dollars	29 374	25 510	25 744	25 435	25 639	26 783	25 130	23 440	23 844
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	(X)	(X)	(X)	9 735	1 733	7 127	16 077	14 600	6 877
Mean amount ... dollars	(X)	(X)	(X)	10 158	1 198	1 909	1 311	1 133	1 911
Standard error ... dollars	(X)	(X)	(X)	125	88	19	8	10	20
Third quintile:									
Upper limit ... dollars	46 137	38 490	38 602	43 424	43 892	46 256	43 279	39 309	39 408
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	(X)	(X)	(X)	6 047	2 821	14 182	18 228	20 072	3 586
Mean amount ... dollars	(X)	(X)	(X)	8 769	2 142	2 643	2 531	2 847	1 210
Standard error ... dollars	(X)	(X)	(X)	155	98	16	11	14	27
Fourth quintile:									
Upper limit ... dollars	71 699	57 380	57 437	69 949	71 071	74 554	69 962	61 476	61 555
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	(X)	(X)	(X)	4 566	4 303	17 135	19 111	20 470	1 090
Mean amount ... dollars	(X)	(X)	(X)	7 559	3 292	3 608	3 981	5 950	1 316
Standard error ... dollars	(X)	(X)	(X)	167	103	18	16	26	48
Fifth quintile:									
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of deduction	(X)	(X)	(X)	3 533	8 598	17 785	19 416	20 505	529
Mean amount ... dollars	(X)	(X)	(X)	8 849	25 164	5 024	6 623	24 628	1 421
Standard error ... dollars	(X)	(X)	(X)	219	836	25	33	403	68

Table 12. Income Distribution Measures by Definition of Income: 1997—Con.

(Numbers in thousands. Households as of March of the following year. For meaning of symbols, see text)

Characteristic	After taxes—con.								
	Definition 7 less state income taxes	Definition 8 plus nonmeans-tested government cash transfers	Definition 9 plus medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus medicaid	Definition 13 plus other means-tested government— Noncash transfers	Definition 13 plus other means-tested government— Noncash transfers less medical programs	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	14a	15
ALL HOUSEHOLDS									
Total	102 528	102 528	102 528	102 528	102 528	102 528	102 528	102 528	102 528
Recipiency Status									
With income as defined	95 516	100 416	100 553	100 601	101 842	101 847	102 037	102 037	102 295
With addition or deduction	67 164	36 989	23 525	12 334	7 467	9 793	13 897	29 777	67 863
Mean addition or deduction ... dollars	2 674	9 768	5 808	93	4 773	2 654	1 969	5 461	3 101
Standard error ... dollars	29	60	30	1	71	39	25	30	28
Mean total income ... dollars	48 216	33 837	38 840	59 777	20 400	33 308	21 807	16 176	55 602
Standard error ... dollars	280	294	371	666	387	466	200	398	303
Income Levels									
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	15.8	5.5	5.4	5.4	3.4	3.3	2.6	2.6	2.1
$5,000 to $9,999	5.8	6.6	5.7	5.7	6.6	6.3	5.7	6.8	5.0
$10,000 to $14,999	6.4	8.0	6.5	6.5	6.8	6.6	7.0	9.0	6.7
$15,000 to $19,999	7.2	8.5	7.9	7.9	8.0	7.8	8.3	9.1	7.8
$20,000 to $24,999	7.3	8.3	8.3	8.3	8.5	8.5	8.7	8.6	8.3
$25,000 to $29,999	7.1	8.0	8.2	8.2	8.4	8.4	8.5	8.2	8.4
$30,000 to $34,999	6.5	7.3	7.6	7.6	7.6	7.8	7.9	7.5	7.8
$35,000 to $39,999	6.0	6.8	7.3	7.4	7.4	7.5	7.5	6.9	7.4
$40,000 to $44,999	5.5	6.1	6.5	6.5	6.5	6.6	6.7	6.2	6.8
$45,000 to $49,999	4.8	5.3	5.7	5.7	5.8	5.8	5.8	5.4	5.8
$50,000 to $59,999	8.3	9.0	9.6	9.6	9.6	9.7	9.7	9.1	10.0
$60,000 to $74,999	8.2	8.8	9.1	9.1	9.2	9.2	9.3	8.8	10.0
$75,000 to $99,999	6.0	6.5	6.8	6.8	6.8	6.8	6.8	6.5	7.8
$100,000 and over	5.0	5.3	5.5	5.5	5.5	5.5	5.5	5.3	6.2
Summary Measures									
Median ... dollars	30 250	33 429	35 283	35 295	35 450	35 743	35 860	33 733	37 623
Standard error ... dollars	169	168	155	154	154	154	153	163	160
Mean ... dollars	39 088	42 612	43 944	43 955	44 303	44 557	44 823	43 237	46 876
Standard error ... dollars	223	219	219	219	218	218	217	217	221
Gini ratio	.487	.431	.419	.418	.412	.409	.403	.418	.397
Standard error	.0039	.0039	.0039	.0039	.0039	.0039	.0039	.0039	.0038
Quintile Measures									
Lowest quintile:									
Upper limit ... dollars	8 694	14 941	16 639	16 643	17 100	17 450	17 912	15 896	18 996
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	2 751	10 533	4 742	435	4 535	2 910	6 750	8 198	7 756
Mean amount ... dollars	107	7 314	2 232	81	4 211	1 186	2 391	3 039	1 743
Standard error ... dollars	5	51	30	3	67	30	37	30	62
Second quintile:									
Upper limit ... dollars	23 296	26 877	28 776	28 784	28 986	29 350	29 535	27 292	31 035
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	14 040	8 959	6 209	1 418	1 326	2 667	3 902	8 751	11 044
Mean amount ... dollars	462	10 738	5 269	84	5 390	2 638	1 751	5 799	2 198
Standard error ... dollars	5	95	28	2	193	50	46	48	45
Third quintile:									
Upper limit ... dollars	38 124	40 759	42 262	42 273	42 423	42 666	42 738	40 966	44 795
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	16 239	7 212	5 239	2 501	723	1 905	2 149	5 795	14 176
Mean amount ... dollars	1 160	10 344	7 286	93	5 834	3 628	1 319	6 767	2 491
Standard error ... dollars	8	131	56	1	306	94	48	71	41
Fourth quintile:									
Upper limit ... dollars	58 881	60 714	61 707	61 737	61 820	61 968	62 003	60 830	64 861
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	16 946	5 707	3 969	3 740	518	1 361	873	3 824	16 468
Mean amount ... dollars	2 288	10 135	7 535	95	5 747	3 764	1 413	6 716	2 907
Standard error ... dollars	13	177	71	1	346	140	92	87	49
Fifth quintile:									
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of deduction	17 188	4 579	3 367	4 239	364	951	223	3 210	18 418
Mean amount ... dollars	6 702	12 146	7 504	96	6 027	3 650	1 433	6 876	4 857
Standard error ... dollars	98	285	81	1	498	173	174	98	76

Table 12. **Income Distribution Measures by Definition of Income: 1997**—Con.

(Numbers in thousands. Households as of March of the following year. For meaning of symbols, see text)

Characteristic	Money income—			Before taxes			After taxes		
		Definition 1 less taxes plus capital gains (losses)		Money income—					
	Excluding capital gains (current official measure)	Without EIC	With EIC	Definition 1 less government transfers	Definition 2 plus capital gains (losses)	Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less social security payroll taxes	Definition 5 less federal income taxes	Definition 6 plus earned income credit
	1	1a	1b	2	3	4	5	6	7
HOUSEHOLDS WITH FEMALE HOUSEHOLDER, NO HUSBAND PRESENT, WITH RELATED CHILDREN UNDER 18									
Total	8 822	8 822	8 822	8 822	8 822	8 822	8 822	8 822	8 822
Recipiency Status									
With income as defined	8 694	8 694	8 694	7 882	7 882	7 882	7 882	7 882	7 882
With addition or deduction	(X)	(X)	(X)	3 963	773	3 808	7 124	4 563	4 976
Mean addition or deduction ... dollars	(X)	(X)	(X)	6 618	4 467	3 125	1 789	3 620	1 875
Standard error ... dollars	(X)	(X)	(X)	155	826	37	29	232	23
Mean total income ... dollars	(X)	(X)	(X)	15 121	57 289	41 703	27 945	36 959	21 300
Standard error ... dollars	(X)	(X)	(X)	597	3 187	767	610	665	317
Income Levels									
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	10.2	10.6	9.4	24.2	24.2	23.9	25.1	25.1	22.7
$5,000 to $9,999	15.9	16.7	13.9	10.7	10.6	10.0	10.7	10.7	8.8
$10,000 to $14,999	13.1	15.5	13.4	10.4	10.4	9.7	10.2	10.7	10.0
$15,000 to $19,999	11.3	12.3	15.1	9.6	9.6	9.1	9.2	9.9	11.6
$20,000 to $24,999	9.8	11.0	12.2	8.5	8.3	8.3	8.2	9.0	10.3
$25,000 to $29,999	8.3	7.8	9.0	7.9	7.7	7.4	7.7	8.2	9.0
$30,000 to $34,999	6.4	6.1	6.2	6.2	6.3	6.4	5.9	5.4	5.8
$35,000 to $39,999	5.0	5.3	5.4	4.5	4.3	4.6	4.6	5.4	5.6
$40,000 to $44,999	4.2	3.2	3.7	3.9	4.0	4.1	4.0	3.9	4.2
$45,000 to $49,999	3.2	2.7	2.7	3.1	3.3	3.7	3.2	1.9	2.1
$50,000 to $59,999	3.9	3.8	3.9	3.2	3.1	3.6	3.2	3.9	4.0
$60,000 to $74,999	4.1	2.4	2.5	3.8	3.9	4.2	3.8	3.0	3.1
$75,000 to $99,999	2.6	1.5	1.5	2.2	2.1	2.6	2.2	1.7	1.7
$100,000 and over	2.0	1.0	1.0	1.9	2.1	2.3	2.0	1.2	1.2
Summary Measures									
Median ... dollars	19 752	17 853	19 419	17 034	17 031	18 197	17 062	16 590	18 664
Standard error ... dollars	395	332	260	346	343	524	411	362	345
Mean ... dollars	26 774	23 314	24 371	23 801	24 193	25 542	24 097	22 225	23 282
Standard error ... dollars	504	391	388	509	541	555	534	428	426
Gini ratio	.463	.441	.419	.524	.529	.529	.533	.513	.489
Standard error	.0133	.0132	.0130	.0130	.0133	.0132	.0134	.0128	.0127
Quintile Measures									
Lowest quintile:									
Upper limit ... dollars	15 549	14 375	14 998	8 608	8 675	8 886	8 386	8 275	8 766
Percent of households	40.7	40.7	36.7	32.3	32.4	31.9	32.2	31.8	29.4
With type of addition or deduction	(X)	(X)	(X)	2 147	29	108	1 485	17	863
Mean amount ... dollars	(X)	(X)	(X)	6 872	(B)	1 793	293	(B)	1 214
Standard error ... dollars	(X)	(X)	(X)	190	(B)	146	8	(B)	33
Second quintile:									
Upper limit ... dollars	29 374	25 510	25 744	25 435	25 639	26 783	25 130	23 440	23 844
Percent of households	27.2	26.4	29.0	32.6	32.4	31.8	31.4	30.8	31.4
With type of addition or deduction	(X)	(X)	(X)	1 033	106	1 160	2 637	1 350	2 466
Mean amount ... dollars	(X)	(X)	(X)	6 273	424	2 410	1 155	778	2 293
Standard error ... dollars	(X)	(X)	(X)	375	358	43	14	23	30
Third quintile:									
Upper limit ... dollars	46 137	38 490	38 602	43 424	43 892	46 256	43 279	39 309	39 408
Percent of households	17.6	16.9	17.8	20.3	20.0	21.1	21.0	20.9	22.2
With type of addition or deduction	(X)	(X)	(X)	441	242	1 383	1 736	1 752	1 176
Mean amount ... dollars	(X)	(X)	(X)	6 060	2 442	2 977	2 271	1 916	1 578
Standard error ... dollars	(X)	(X)	(X)	388	327	47	28	36	51
Fourth quintile:									
Upper limit ... dollars	71 699	57 380	57 437	69 949	71 071	74 554	69 962	61 476	61 555
Percent of households	9.4	10.2	10.4	10.0	10.2	10.3	10.2	11.1	11.4
With type of addition or deduction	(X)	(X)	(X)	219	215	786	835	971	354
Mean amount ... dollars	(X)	(X)	(X)	6 764	2 740	3 768	3 499	4 294	1 607
Standard error ... dollars	(X)	(X)	(X)	628	392	77	69	96	88
Fifth quintile:									
Percent of households	5.1	5.8	6.0	4.8	5.0	4.9	5.2	5.4	5.5
With type of deduction	(X)	(X)	(X)	121	181	372	432	473	116
Mean amount ... dollars	(X)	(X)	(X)	6 819	12 294	4 936	5 556	16 725	1 719
Standard error ... dollars	(X)	(X)	(X)	811	3 304	167	189	1 985	169

Table 12. Income Distribution Measures by Definition of Income: 1997—Con.

(Numbers in thousands. Households as of March of the following year. For meaning of symbols, see text)

Characteristic	After taxes—con.								
	Definition 7 less state income taxes	Definition 8 plus nonmeans-tested government cash transfers	Definition 9 plus medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus medicaid	Definition 13 plus other means-tested government— Noncash transfers	Definition 13 plus other means-tested government— Noncash transfers less medical programs	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	14a	15
HOUSEHOLDS WITH FEMALE HOUSEHOLDER, NO HUSBAND PRESENT, WITH RELATED CHILDREN UNDER 18									
Total	8 822	8 822	8 822	8 822	8 822	8 822	8 822	8 822	8 822
Recipiency Status									
With income as defined	7 882	8 134	8 143	8 171	8 709	8 709	8 793	8 793	8 800
With addition or deduction	4 322	2 283	546	1 884	2 421	2 187	4 741	2 459	3 337
Mean addition or deduction ... dollars	1 091	6 600	4 433	84	4 609	2 716	2 788	3 401	2 178
Standard error ... dollars	42	223	167	1	118	82	54	91	111
Mean total income ... dollars	33 678	26 776	37 387	37 803	14 263	26 479	20 219	13 683	39 787
Standard error ... dollars	618	841	1 904	870	411	916	288	1 126	872
Income Levels									
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	22.7	17.8	17.8	17.8	9.3	9.1	3.4	3.4	3.1
$5,000 to $9,999	8.9	9.6	9.4	9.4	13.2	12.0	9.2	9.3	9.1
$10,000 to $14,999	10.1	10.6	10.2	10.2	12.4	11.3	13.6	15.9	13.2
$15,000 to $19,999	12.0	12.5	12.6	12.5	12.8	13.1	16.0	16.9	15.8
$20,000 to $24,999	10.5	10.7	10.7	10.7	11.6	11.9	13.4	12.7	13.1
$25,000 to $29,999	9.1	9.4	9.4	9.4	10.2	10.3	10.8	10.6	11.0
$30,000 to $34,999	5.7	5.9	6.2	6.2	6.0	6.9	7.6	6.9	7.5
$35,000 to $39,999	5.7	6.0	5.9	5.9	6.1	6.4	6.4	6.2	6.4
$40,000 to $44,999	3.8	4.2	4.3	4.2	4.4	4.5	4.7	4.3	4.8
$45,000 to $49,999	2.3	2.9	2.9	2.9	3.1	3.2	3.5	3.1	3.6
$50,000 to $59,999	3.9	4.4	4.7	4.6	4.6	4.8	4.8	4.4	5.2
$60,000 to $74,999	2.8	3.0	3.0	3.0	3.1	3.2	3.3	3.2	3.6
$75,000 to $99,999	1.6	1.8	1.9	1.9	1.9	2.0	2.0	1.8	2.2
$100,000 and over	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.5
Summary Measures									
Median ... dollars	18 429	19 787	20 006	20 036	20 968	21 819	22 814	21 713	23 336
Standard error ... dollars	344	318	332	336	346	325	308	312	318
Mean ... dollars	22 748	24 456	24 730	24 748	26 013	26 686	28 185	27 237	29 009
Standard error ... dollars	409	413	416	416	406	408	397	391	407
Gini ratio	.484	.460	.460	.460	.423	.417	.374	.377	.375
Standard error	.0126	.0126	.0126	.0126	.0128	.0127	.0128	.0130	.0128
Quintile Measures									
Lowest quintile:									
Upper limit ... dollars	8 694	14 941	16 639	16 643	17 100	17 450	17 912	15 896	18 996
Percent of households	29.4	37.8	40.8	40.7	40.1	39.4	35.9	31.7	38.4
With type of addition or deduction	127	810	122	225	1 791	877	2 510	638	588
Mean amount ... dollars	132	4 333	1 830	77	4 312	1 522	3 385	1 690	1 128
Standard error ... dollars	92	181	170	3	106	51	74	67	157
Second quintile:									
Upper limit ... dollars	23 296	26 877	28 776	28 784	28 986	29 350	29 535	27 292	31 035
Percent of households	31.4	27.4	27.1	27.1	27.5	27.0	29.7	32.2	28.7
With type of addition or deduction	1 451	595	142	568	400	679	1 421	1 056	899
Mean amount ... dollars	289	6 302	3 927	83	5 116	2 737	2 324	3 195	1 342
Standard error ... dollars	10	334	268	2	368	97	96	108	131
Third quintile:									
Upper limit ... dollars	38 124	40 759	42 262	42 273	42 423	42 666	42 738	40 966	44 795
Percent of households	21.8	18.1	16.4	16.4	16.4	17.2	17.5	19.0	16.6
With type of addition or deduction	1 506	413	113	506	123	358	522	417	825
Mean amount ... dollars	722	7 356	5 433	87	5 961	4 335	1 777	5 131	2 057
Standard error ... dollars	19	502	252	3	874	248	128	291	190
Fourth quintile:									
Upper limit ... dollars	58 881	60 714	61 707	61 737	61 820	61 968	62 003	60 830	64 861
Percent of households	11.7	11.0	10.1	10.1	10.2	10.5	10.9	11.3	10.8
With type of addition or deduction	810	320	92	372	65	183	215	214	656
Mean amount ... dollars	1 619	9 248	5 670	83	(B)	4 338	1 673	4 563	2 886
Standard error ... dollars	49	698	294	3	(B)	503	228	364	259
Fifth quintile:									
Percent of households	5.7	5.7	5.7	5.7	5.8	5.9	6.0	5.9	5.5
With type of deduction	427	144	78	213	42	90	73	134	369
Mean amount ... dollars	4 401	12 526	6 526	93	(B)	4 455	(B)	5 910	4 900
Standard error ... dollars	307	1 941	515	5	(B)	588	(B)	518	620

Table 12. **Income Distribution Measures by Definition of Income: 1997**—Con.

(Numbers in thousands. Households as of March of the following year. For meaning of symbols, see text)

Characteristic	Money income—			Before taxes			After taxes		
		Definition 1 less taxes plus capital gains (losses)		Money income—					
	Excluding capital gains (current official measure)	Without EIC	With EIC	Definition 1 less government transfers	Definition 2 plus capital gains (losses)	Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less social security payroll taxes	Definition 5 less federal income taxes	Definition 6 plus earned income credit
	1	1a	1b	2	3	4	5	6	7
HOUSEHOLDS WITH MEMBERS 65 YEARS OLD AND OVER									
Total	23 924	23 924	23 924	23 924	23 924	23 924	23 924	23 924	23 924
Recipiency Status									
With income as defined	23 773	23 773	23 773	19 980	19 980	19 980	19 980	19 980	19 980
With addition or deduction	(X)	(X)	(X)	22 440	4 096	4 128	7 694	10 874	1 084
Mean addition or deduction ... dollars	(X)	(X)	(X)	12 442	9 519	2 846	2 414	7 765	911
Standard error ... dollars	(X)	(X)	(X)	72	691	47	45	314	45
Mean total income ... dollars	(X)	(X)	(X)	21 123	64 736	65 578	49 246	41 804	23 261
Standard error ... dollars	(X)	(X)	(X)	444	2 514	1 978	1 393	735	1 443
Income Levels									
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	2.9	3.0	2.9	40.3	39.9	39.9	40.2	40.2	40.1
$5,000 to $9,999	14.5	14.6	14.6	11.1	11.2	11.0	11.1	11.6	11.6
$10,000 to $14,999	15.3	15.5	15.5	8.8	8.7	8.7	8.9	9.2	9.1
$15,000 to $19,999	12.4	12.9	12.9	6.6	6.6	6.4	6.4	7.1	7.2
$20,000 to $24,999	9.6	10.4	10.4	5.3	5.2	5.1	5.3	5.8	5.8
$25,000 to $29,999	7.9	8.4	8.4	4.0	4.0	4.0	4.2	4.6	4.6
$30,000 to $34,999	6.1	6.9	6.9	3.7	3.7	3.8	3.5	3.8	3.8
$35,000 to $39,999	5.1	5.6	5.5	2.7	2.7	2.8	2.8	2.7	2.6
$40,000 to $44,999	4.0	4.1	4.2	2.5	2.4	2.3	2.4	2.3	2.3
$45,000 to $49,999	3.3	3.3	3.3	2.0	1.9	1.8	1.9	1.9	1.8
$50,000 to $59,999	4.9	4.7	4.7	2.7	3.0	3.1	2.8	2.8	2.8
$60,000 to $74,999	4.5	4.2	4.2	3.3	3.1	3.2	3.1	3.0	3.0
$75,000 to $99,999	4.2	3.4	3.4	2.9	3.1	3.2	3.1	2.4	2.4
$100,000 and over	5.3	3.1	3.1	4.0	4.4	4.6	4.2	2.8	2.8
Summary Measures									
Median ... dollars	22 369	21 854	21 937	9 311	9 427	9 552	9 352	9 188	9 245
Standard error ... dollars	243	225	228	240	243	250	239	219	217
Mean ... dollars	34 683	31 135	31 176	23 013	24 643	25 134	24 358	20 828	20 869
Standard error ... dollars	452	358	358	446	529	535	523	384	384
Gini ratio	.482	.450	.449	.666	.677	.678	.677	.652	.652
Standard error	.0087	.0086	.0086	.0088	.0091	.0090	.0091	.0089	.0089
Quintile Measures									
Lowest quintile:									
Upper limit ... dollars	15 549	14 375	14 998	8 608	8 675	8 886	8 386	8 275	8 766
Percent of households	34.5	31.2	33.0	48.7	48.6	48.9	48.0	47.9	49.1
With type of addition or deduction	(X)	(X)	(X)	11 330	612	123	1 034	173	333
Mean amount ... dollars	(X)	(X)	(X)	11 667	525	1 341	316	151	452
Standard error ... dollars	(X)	(X)	(X)	89	93	107	13	20	48
Second quintile:									
Upper limit ... dollars	29 374	25 510	25 744	25 435	25 639	26 783	25 130	23 440	23 844
Percent of households	27.3	26.2	24.8	24.0	23.8	24.0	24.0	24.3	23.5
With type of addition or deduction	(X)	(X)	(X)	5 461	940	910	2 273	4 126	404
Mean amount ... dollars	(X)	(X)	(X)	13 221	1 499	1 608	1 007	974	1 191
Standard error ... dollars	(X)	(X)	(X)	147	101	52	21	18	84
Third quintile:									
Upper limit ... dollars	46 137	38 490	38 602	43 424	43 892	46 256	43 279	39 309	39 408
Percent of households	16.9	18.1	17.8	11.8	11.8	11.7	12.1	12.3	12.0
With type of addition or deduction	(X)	(X)	(X)	2 552	778	1 039	1 699	2 892	202
Mean amount ... dollars	(X)	(X)	(X)	13 158	2 800	2 189	2 035	3 348	1 037
Standard error ... dollars	(X)	(X)	(X)	241	190	55	45	43	101
Fourth quintile:									
Upper limit ... dollars	71 699	57 380	57 437	69 949	71 071	74 554	69 962	61 476	61 555
Percent of households	10.9	12.7	12.7	7.7	7.6	7.5	7.6	7.6	7.6
With type of addition or deduction	(X)	(X)	(X)	1 591	649	943	1 224	1 812	88
Mean amount ... dollars	(X)	(X)	(X)	13 066	4 752	3 046	3 219	7 483	923
Standard error ... dollars	(X)	(X)	(X)	291	270	70	73	114	160
Fifth quintile:									
Percent of households	10.3	11.8	11.8	7.8	8.2	7.9	8.3	7.8	7.8
With type of deduction	(X)	(X)	(X)	1 506	1 117	1 113	1 465	1 871	57
Mean amount ... dollars	(X)	(X)	(X)	13 573	28 651	4 468	5 847	30 545	(B)
Standard error ... dollars	(X)	(X)	(X)	356	2 315	114	141	1 589	(B)

Table 12. Income Distribution Measures by Definition of Income: 1997—Con.

(Numbers in thousands. Households as of March of the following year. For meaning of symbols, see text)

Characteristic	After taxes—con.								
	Definition 7 less state income taxes	Definition 8 plus nonmeans-tested government cash transfers	Definition 9 plus medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus medicaid	Definition 13 plus other means-tested government— Noncash transfers	Definition 13 plus other means-tested government— Noncash transfers less medical programs	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	14a	15
HOUSEHOLDS WITH MEMBERS 65 YEARS OLD AND OVER									
Total	23 924	23 924	23 924	23 924	23 924	23 924	23 924	23 924	23 924
Recipiency Status									
With income as defined	19 980	23 563	23 661	23 661	23 773	23 773	23 794	23 794	23 896
With addition or deduction	10 939	22 066	20 866	472	1 809	2 476	2 293	20 910	18 990
Mean addition or deduction ... dollars	1 907	12 311	5 913	82	4 167	1 914	1 586	6 128	4 312
Standard error ... dollars	72	72	32	3	132	58	37	34	56
Mean total income ... dollars	34 113	30 869	39 300	68 547	23 435	33 495	18 572	16 338	44 849
Standard error ... dollars	612	369	402	3 594	848	882	441	496	460
Income Levels									
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	40.1	5.0	4.6	4.6	2.9	2.9	2.6	2.6	1.8
$5,000 to $9,999	11.8	13.5	10.0	10.0	10.8	10.6	9.6	13.2	7.5
$10,000 to $14,999	9.2	14.9	8.8	8.8	9.1	9.1	9.7	16.7	9.1
$15,000 to $19,999	7.7	12.7	10.3	10.3	10.5	10.3	10.7	13.0	9.5
$20,000 to $24,999	5.8	10.1	10.3	10.3	10.4	10.4	10.6	10.3	9.9
$25,000 to $29,999	4.8	8.2	8.8	8.8	8.8	8.7	8.7	8.1	8.8
$30,000 to $34,999	3.6	6.8	8.2	8.2	8.2	8.2	8.2	7.0	8.0
$35,000 to $39,999	2.7	5.3	7.4	7.4	7.6	7.5	7.5	5.4	7.7
$40,000 to $44,999	2.3	4.2	5.7	5.7	5.8	5.9	5.9	4.3	7.0
$45,000 to $49,999	1.8	3.3	4.7	4.7	4.7	4.7	4.7	3.2	5.2
$50,000 to $59,999	2.9	4.8	6.9	6.9	7.0	7.1	7.1	4.9	8.1
$60,000 to $74,999	2.8	4.3	5.6	5.6	5.6	5.7	5.7	4.3	7.2
$75,000 to $99,999	2.3	3.6	4.6	4.6	4.7	4.7	4.7	3.5	5.5
$100,000 and over	2.4	3.3	4.0	4.0	4.0	4.0	4.0	3.4	5.0
Summary Measures									
Median ... dollars	9 161	21 876	28 368	28 370	28 598	28 800	28 845	22 130	32 022
Standard error ... dollars	212	235	278	278	276	278	280	229	276
Mean ... dollars	19 997	31 352	36 509	36 511	36 826	37 024	37 176	31 821	40 599
Standard error ... dollars	357	365	376	376	375	375	375	364	387
Gini ratio	.645	.461	.430	.430	.424	.422	.418	.449	.405
Standard error	.0089	.0086	.0081	.0081	.0081	.0081	.0081	.0086	.0079
Quintile Measures									
Lowest quintile:									
Upper limit ... dollars	8 694	14 941	16 639	16 643	17 100	17 450	17 912	15 896	18 996
Percent of households	49.0	33.2	26.6	26.6	26.8	27.2	27.9	35.1	25.7
With type of addition or deduction	1 471	7 225	3 960	26	1 022	893	1 534	6 040	3 557
Mean amount ... dollars	90	8 219	2 256	(B)	3 444	580	1 742	3 322	2 262
Standard error ... dollars	4	53	31	(B)	135	23	42	33	83
Second quintile:									
Upper limit ... dollars	23 296	26 877	28 776	28 784	28 986	29 350	29 535	27 292	31 035
Percent of households	23.7	26.3	24.1	24.1	23.8	23.8	23.3	24.7	22.6
With type of addition or deduction	4 162	6 022	5 608	42	300	496	382	5 765	4 250
Mean amount ... dollars	405	13 035	5 265	(B)	4 451	1 910	1 248	6 831	3 244
Standard error ... dollars	9	93	29	(B)	308	71	70	52	67
Third quintile:									
Upper limit ... dollars	38 124	40 759	42 262	42 273	42 423	42 666	42 738	40 966	44 795
Percent of households	12.0	17.6	20.5	20.5	20.6	20.2	20.0	17.4	20.7
With type of addition or deduction	2 280	3 959	4 775	87	199	411	209	4 025	4 312
Mean amount ... dollars	1 249	14 168	7 354	83	6 122	2 817	1 377	7 569	3 958
Standard error ... dollars	26	147	59	6	536	130	172	75	75
Fourth quintile:									
Upper limit ... dollars	58 881	60 714	61 707	61 737	61 820	61 968	62 003	60 830	64 861
Percent of households	7.6	11.9	15.3	15.3	15.3	15.3	15.3	11.8	16.4
With type of addition or deduction	1 483	2 605	3 503	115	161	387	134	2 662	3 553
Mean amount ... dollars	2 637	15 108	7 674	78	5 448	3 226	1 286	7 585	5 082
Standard error ... dollars	54	252	76	6	642	191	172	94	135
Fifth quintile:									
Percent of households	7.7	10.9	13.5	13.5	13.5	13.5	13.5	11.0	14.7
With type of deduction	1 543	2 253	3 020	202	127	289	33	2 418	3 318
Mean amount ... dollars	7 966	17 002	7 590	85	4 620	3 004	(B)	7 454	7 513
Standard error ... dollars	430	407	87	4	467	220	(B)	100	218

Appendix A.
Definitions and Explanations

FAMILY

The term ‘‘family’’ refers to a group of two or more people related by birth, marriage, or adoption who reside together; the Census Bureau considers all such people as members of one family. For example, if the son of the person who maintains the household and the son’s wife are members of the household, the Census Bureau treats them as members of the parent’s family. Every family must include a reference person. Two or more people living in the same household who are related to one another, but are not related to the householder, form an ‘‘unrelated subfamily.’’ Beginning with the 1980 Current Population Survey (CPS), the Census Bureau excluded unrelated subfamilies from the count of families and unrelated subfamily members from the count of family members.

FAMILY HOUSEHOLDS

Family households are households maintained by a family (as defined above). Members of family households include any unrelated people (unrelated subfamily members and/or secondary individuals) who may be residing there. The number of family households will not equal the number of families since families living in group quarters are included in the count of families. In addition, the count of family household members differs from the count of family members in that the family household members include all people living in the household; whereas, family members include only householders and their relatives. (See the definition of family.)

GINI RATIO

The Gini ratio (or index of income concentration) is a statistical measure of income equality ranging from 0 to 1. A measure of 1 indicates perfect inequality; i.e., one person has all the income and the rest have none. A measure of 0 indicates perfect equality; i.e., all people have equal shares of income. The Census Bureau used grouped data to compute all Gini ratios appearing in this report. For a more detailed discussion, see Current Population Reports, Series P-60, No. 123.

HOUSEHOLDER

The householder refers to the person (or one of the people) who owns or rents (maintains) the housing unit. If a married couple owns the housing unit jointly, the interviewer may list either as the householder. The person listed first is the householder and is the ‘‘reference person’’ to whom the Census Bureau designates the relationship of all other household members. The number of householders is equal to the number of households. Also, the number of family householders is equal to the number of families.

HOUSEHOLDS

Households consist of all people who occupy a housing unit. The Census Bureau regards a house, an apartment or other group of rooms, or a single room as a housing unit when it is occupied or intended for occupancy as separate living quarters: the occupants do not live and eat with any other people in the structure and there is direct access from the outside or through a common hall.

A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. The Census Bureau also counts a person living alone in a housing unit or a group of unrelated people sharing a housing unit as partners as a household. The count of households excludes group quarters.

INCOME

Official Definition of Income

For each person in the sample 15 years old and over, the CPS asks questions on the amount of money income received in the preceding calendar year from each of the following sources:

1. Earnings
2. Unemployment compensation
3. Workers’ compensation
4. Social security
5. Supplemental security income
6. Public assistance
7. Veterans’ payments
8. Survivor benefits
9. Disability benefits
10. Pension or retirement income

11. Interest
12. Dividends
13. Rents, royalties, and estates and trusts
14. Educational assistance
15. Alimony
16. Child support
17. Financial assistance from outside of the household
18. Other income

Alternative measures of income (definitions 1 through 15 shown in table 12) are shown on page A–4.

It should be noted that although the income statistics refer to receipts during the preceding calendar year, the demographic characteristics, such as age, labor force status, and family or household composition, are as of the survey date. The income of the family/household does not include amounts received by people who were members during all or part of the income year if these people no longer resided in the family/household at the time of interview. However, the CPS collects income data for people who are current residents but did not reside in the household during the income year.

Data on consumer income collected in the CPS by the Census Bureau cover money income received (exclusive of certain money receipts such as capital gains) before payments for personal income taxes, social security, union dues, medicare deductions, etc. Therefore, money income does not reflect the fact that some families receive part of their income in the form of noncash benefits, such as food stamps, health benefits, rent-free housing, and goods produced and consumed on the farm. In addition, money income does not reflect the fact that noncash benefits are also received by some nonfarm residents which often take the form of the use of business transportation and facilities, full or partial payments by business for retirement programs, medical and educational expenses, etc. Data users should consider these elements when comparing income levels. Moreover, readers should be aware that for many different reasons there is a tendency in household surveys for respondents to under report their income. Based on an analysis of independently derived income estimates, the Census Bureau determined that respondents report income earned from wages or salaries much better than other sources of income and that the reported wage and salary income is nearly equal to independent estimates of aggregate income.

The Census Bureau collects data for the following income sources.

Earnings. The Census Bureau classifies earnings from longest job (or self-employment) and other employment earnings into three types:

1. *Money wage or salary income* is the total income people receive for work performed as an employee during the income year. This category includes wages, salary, armed forces pay, commissions, tips, piece-rate payments, and cash bonuses earned, before deductions are made for items such as taxes, bonds, pensions, and union dues.
2. *Net income from nonfarm self-employment* is the net money income (gross receipts minus expenses) from one's own business, professional enterprise, or partnership. Gross receipts include the value of all goods sold and services rendered. Expenses include items such as costs of goods purchased, rent, heat, power, depreciation charges, wages and salaries paid, and business taxes (not personal income taxes). In general, the Census Bureau considers inventory changes in determining net income from nonfarm self-employment; replies based on income tax returns or other official records do reflect inventory changes. However, when respondents do not report values of inventory changes, interviewers will accept net income figures exclusive of inventory changes. The Census Bureau does not include the value of saleable merchandise consumed by the proprietors of retail stores as part of net income.
3. *Net income from farm self-employment* is the net money income (gross receipts minus operating expenses) from the operation of a farm by a person on their own account as an owner, renter, or sharecropper. Gross receipts include the value of all products sold, payments from government farm programs, money received from the rental of farm equipment to others, rent received from farm property if payment is made based on a percent of crops produced, and incidental receipts from the sale of items such as wood, sand, and gravel. Operating expenses include items such as cost of feed, fertilizer, seed, and other farming supplies; cash wages paid to farmhands; depreciation charges; cash rent; interest on farm mortgages; farm building repairs; and farm taxes (not state and federal personal income taxes). The Census Bureau does not include the value of fuel, food, or other farm products used for family living as part of net income. In determining farm self-employment income, the Census Bureau considers inventory changes in determining net income only when they are accounted for in replies based on income tax returns or other official records which reflect inventory changes; otherwise, the Census Bureau does not take inventory changes into account.

Unemployment compensation includes payments the respondent received from government unemployment agencies or private companies during periods of unemployment and any strike benefits the respondent received from union funds.

Workers' compensation includes payments people receive periodically from public or private insurance companies for injuries received at work.

Social security includes social security pensions and survivors' benefits and permanent disability insurance payments made by the Social Security Administration prior to deductions for medical insurance. The Census Bureau does not include medicare reimbursements for health services as social security benefits.

Supplemental security income includes federal, state, and local welfare agency payments to low-income people who are 65 years old or over or people of any age who are blind or disabled.

Public assistance or welfare payments include cash public assistance payments low-income people receive, such as aid to families with dependent children (AFDC, ADC), temporary assistance to needy families (TANF), general assistance, and emergency assistance.

Veterans' payments include payments disabled members of the armed forces or survivors of deceased veterans receive periodically from the Department of Veterans Affairs for education and on-the-job training, and means-tested assistance to veterans.

Survivor benefits include payments people receive from survivors' or widows' pensions, estates, trusts, annuities, or any other types of survivor benefits. Respondents can report payments from ten different sources: private companies or unions; federal government (Civil Service); military; state or local governments; railroad retirement; workers' compensation; Black lung payments; estates and trusts; annuities or paid-up insurance policies; and other survivor payments.

Disability benefits include payments people receive as a result of a health problem or disability (other than those from social security). Respondents can report payments from ten sources: workers' compensation; companies or unions; federal government (Civil Service); military; state or local governments; railroad retirement; accident or disability insurance; Black lung payments; state temporary sickness; or other disability payments.

Pension or retirement income includes payments people receive from eight sources: companies or unions; federal government (Civil Service); military; state or local governments; railroad retirement; annuities or paid-up insurance policies; individual retirement accounts (IRAs), Keogh, or 401(k) payments; or other retirement income.

Interest income includes payments people receive (or have credited to accounts) from bonds, treasury notes, IRAs, certificates of deposit, interest-bearing savings and checking accounts, and all other investments that pay interest.

Dividends include income people receive from stock holdings and mutual fund shares. The CPS does not include capital gains from the sale of stock holdings as income.

Rents, royalties, and estates and trusts include the net income people receive from the rental of a house, store, or other property, receipts from boarders or lodgers, net royalty income, and periodic payments from estate or trust funds.

Educational assistance includes Pell Grants; other government educational assistance; any scholarships or grants; or financial assistance students receive from employers, friends, or relatives not residing in the student's household.

Child support includes all periodic payments a parent receives from an absent parent for the support of children, even if these payments are made through a state or local government office.

Alimony includes all periodic payments people receive from ex-spouses. Alimony excludes one-time property settlements.

Financial assistance from outside of the household includes periodic payments people receive from non-household members. This type of assistance excludes gifts or sporadic assistance.

Other income includes all other payments people receive regularly that are not included elsewhere on the questionnaire. Some examples are state programs such as foster child payments, military family allotments, and income received from foreign government pensions.

Government transfers include payments people receive from the following sources: (1) unemployment compensation, (2) state workers' compensation, (3) social security, (4) supplemental security income (SSI), (5) public assistance, (6) veterans' benefits, (7) government survivor benefits, (8) government disability benefits, (9) government pensions, and (10) government educational assistance.

The Census Bureau does not count the following receipts as income: (1) capital gains people receive (or losses they incur) from the sale of property, including stocks, bonds, a house, or a car (unless the person was engaged in the business of selling such property, in which case the CPS counts the net proceeds as income from self-employment); (2) withdrawals of bank deposits; (3) money borrowed; (4) tax refunds; (5) gifts; and (6) lump-sum inheritances or insurance payments.

The Census Bureau combines all sources of income into two major types:

1. *Total money earnings* is the algebraic sum of money wages and salary and net income from farm and nonfarm self-employment.

2. *Income other than earnings* is the algebraic sum of all sources of money income except wages and salaries and income from self-employment.

Alternative Measures of Income

Table 12 shows data for the following 15 definitions of income.

1. *Money income excluding capital gains before taxes.* This is the official definition used in Census Bureau reports.
   a. *Money income after taxes (without earned income credit (EIC)).* This is definition 1 minus federal and state income taxes exclusive of the EIC, minus payroll taxes, plus capital gains, and minus capital losses.
   b. *Money income after taxes (including EIC).* This is definition 1a plus the EIC.
2. *Definition 1 less government cash transfers.* Government cash transfers include nonmeans-tested transfers such as social security payments, unemployment compensation, and government educational assistance (e.g., Pell Grants), as well as means-tested transfers such as aid to families with dependent children (AFDC, ADC), temporary assistance to needy families (TANF), and supplemental security income (SSI). (For a complete listing of transfer income, see definitions 9 and 12.)
3. *Definition 2 plus capital gains.* Realized capital gains and losses are simulated as part of the Census Bureau's federal individual income tax estimation procedure.
4. *Definition 3 plus imputed health insurance supplements to wage or salary income.* Employer-paid health insurance coverage is treated as part of total worker compensation.
5. *Definition 4 less payroll taxes.* Payroll taxes are payments for social security old age, survivors, and disability insurance, and for hospital insurance (medicare).
6. *Definition 5 less federal income taxes.* Definition 7 shows the effect of the earned income credit (targeted to low-income workers) separately.
7. *Definition 6 plus the earned income credit.*
8. *Definition 7 less state income taxes.*
9. *Definition 8 plus nonmeans-tested government cash transfers.* Nonmeans-tested government cash transfers include social security payments, unemployment compensation, workers' compensation, nonmeans-tested veterans' payments, U.S. railroad retirement, Black lung payments, Pell Grants, and other government educational assistance. (Pell Grants are income-tested but are included here because they are very different from the assistance programs included in the means-tested category.)
10. *Definition 9 plus the value of medicare.* Medicare is counted at its fungible value.[1]
11. *Definition 10 plus the value of regular-price school lunches.*
12. *Definition 11 plus means-tested government cash transfers.* Means-tested government cash transfers include AFDC, ADC, TANF, SSI, other public assistance programs, and means-tested veterans' payments.
13. *Definition 12 plus the value of medicaid.* This definition counts medicaid at its fungible value.
14. *Definition 13 plus the value of other means-tested government noncash transfers,* including food stamps, rent subsidies, and free and reduced-price school lunches.
    a. *Definition 14 less medical programs.* This is cash income plus all noncash income except imputed income from own home, minus the fungible values of medicaid and medicare.
15. *Definition 14 plus net imputed return on equity in one's own home.* This definition includes the estimated annual benefit of converting one's home equity into an annuity, net of property taxes.

MEAN INCOME

Mean income is the amount obtained by dividing the total aggregate income of a group by the number of units in that group. The means for households, families, and unrelated individuals are based on all households, families, and unrelated individuals. The means for people are based on people 15 years old and over with income.

MEDIAN INCOME

Median income is the amount which divides the income distribution into two equal groups, half having

[1]The fungible approach for valuing medical coverage assigns income to the extent that having the insurance would free up resources that would have been spent on medical care. The estimated fungible value depends on family income, the cost of food and housing needs, and the market value of the medical benefits. If family income is not sufficient to cover the family's basic food and housing requirements, the fungible value methodology treats medicare and medicaid as having no income value. If family income exceeds the cost of food and housing requirements, the fungible value of medicare and medicaid is equal to the amount which exceeds the value assigned for food and housing requirements (up to the amount of the market value of an equivalent insurance policy (total cost divided by the number of participants in each risk class)).

incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals. The medians for people are based on people 15 years old and over with income.

PER CAPITA INCOME

Per capita income is the mean income computed for every man, woman, and child in a particular group. The Census Bureau derived per capita income by dividing the total income of a particular group by the total population in that group (excluding patients or inmates in institutional quarters).

POPULATION COVERAGE

This report includes the civilian noninstitutional population of the United States and members of the armed forces in the United States living off post or with their families on post, but excludes all other members of the armed forces.

The Census Bureau collected the information on the Hispanic population shown in this report in the 50 states and the District of Columbia. Therefore, the Hispanic population does not include residents of outlying areas or U.S. territories such as Guam, Puerto Rico, and the Virgin Islands.

ROUNDING

The Census Bureau rounds percentages to the nearest tenth of a percent; therefore, the percentages in a distribution do not always add to exactly 100.0 percent.

SYMBOLS

The Census Bureau uses the following abbreviations and symbols in this publication:

–	Represents zero or rounds to zero.
B	The base for the derived figure is less than 75,000.
NA	Not available.
r	Revised.
X	Not applicable.

UNRELATED INDIVIDUALS

The term ‘‘unrelated individuals’’ refers to people 15 years and over (other than inmates of institutions) who are not living with any relatives. An unrelated individual may either:

- Constitute a one-person household
- Be part of a household including one or more other unrelated individuals or families

  or

- Reside in group quarters, such as a rooming house

Thus, a widow living by herself or with one or more other people not related to her, a lodger not related to the householder or to anyone else in the household, and a servant living in an employer’s household with no relatives are examples of unrelated individuals.

WORK EXPERIENCE

A person with work experience is one who, during the preceding calendar year, did any work for pay or profit or worked without pay on a family-operated farm or business at any time during the year, on a part-time or full-time basis. A full-time worker is one who worked 35 hours or more per week during a majority of the weeks worked during the preceding calendar year. A year-round worker is one who worked for 50 weeks or more during the preceding calendar year. A full-time, year-round worker is a person who worked full time (35 or more hours per week) and 50 or more weeks during the previous calendar year.

Appendix B.
Time Series Estimates of Income

This appendix includes time series estimates of income for households, families, and people by race and Hispanic origin. We adjusted the money income estimates in this appendix for changes in cost of living. This adjustment allows data users to more accurately assess changes in economic well-being over time. The Census Bureau uses the experimental Consumer Price Index (CPI-U-X1) (provided by the Bureau of Labor Statistics) for 1967 through 1982 and the CPI-U for 1983 through 1997, to adjust for changes in the cost of living.[1] See the Current Population Reports, P-60, No. 174, *Money Income of Households, Families, and Persons in the United States: 1990,* for a discussion of the uses of the CPI-U-X1 and CPI-U as price deflators.

To assist the data users in the interpretation of the time series data, we have included the following table showing the periods of recession from 1946 to present.

[1]The Census Bureau derived the experimental Consumer Price Indexes (CPI-U-X1) included in this appendix for years prior to 1967 by applying the CPI-U-X1-to-CPI-U ratio for 1967 to the 1947 through 1966 CPI-U indexes.

Recessionary Periods

Peak month	Year	Trough month	Year
November	1948	October	1949
July	1953	May	1954
August	1957	April	1958
April	1960	February	1961
December	1969	November	1970
November	1973	March	1975
January	1980	July	1980
July	1981	November	1982
July	1990	March	1991

Source: National Bureau of Economic Research, Inc., 1050 Massachusetts Avenue, Cambridge, MA 02138

Table B–1. **Annual Average Consumer Price Index (CPI-U): 1947 to 1997**

Year	CPI-U[1]	Year	CPI-U[1]
1947	24.2	1972	44.4
1948	26.2	1973	47.2
1949	25.9	1974	51.9
1950	26.2	1975	56.2
1951	28.3	1976	59.4
1952	28.8	1977	63.2
1953	29.0	1978	67.5
1954	29.2	1979	74.0
1955	29.1	1980	82.3
1956	29.6	1981	90.1
1957	30.5	1982	95.6
1958	31.4	1983	99.6
1959	31.6	1984	103.9
1960	32.2	1985	107.6
1961	32.5	1986	109.6
1962	32.8	1987	113.6
1963	33.3	1988	118.3
1964	33.7	1989	124.0
1965	34.2	1990	130.7
1966	35.2	1991	136.2
1967	36.3	1992	140.3
1968	37.7	1993	144.5
1969	39.4	1994	148.2
1970	41.3	1995	152.4
1971	43.1	1996	156.9
		1997	160.5

[1]The Census Bureau uses the Bureau of Labor Statistics' experimental Consumer Price Index (CPI-U-X1) for 1967 through 1982 and the CPI-U for 1983 through 1997. The Census Bureau derived the CPI-U indexes for years prior to 1967 by applying the 1967 CPI-U-X1-to-CPI-U ratio to the 1947 to 1966 CPI-U indexes.

Note: Data users can compute the percentage changes in prices between earlier years' data and 1997 by dividing the annual average Consumer Price Index (CPI-U) for 1997 by the annual average for the earlier year(s).

Table B-2. Households by Total Money Income, Race, and Hispanic Origin of Householder: 1967 to 1997

[Income in 1997 CPI-U-X1 adjusted dollars. Households as of March of the following year. For meaning of symbols, see text]

Race and Hispanic origin of householder and year	Number (thous.)	Percent distribution: Total	Under $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Median income: Value (dollars)	Median income: Standard error (dollars)	Mean income: Value (dollars)	Mean income: Standard error (dollars)
ALL RACES															
1997	102 528	100.0	3.4	7.6	8.1	14.9	13.3	16.3	18.1	9.0	9.4	37 005	171	49 692	278
1996	101 018	100.0	3.3	8.2	8.4	15.1	13.6	16.1	18.2	8.4	8.7	36 306	183	48 204	270
1995	99 627	100.0	3.4	8.0	8.4	15.3	14.0	16.7	17.7	8.3	8.2	35 887	207	47 326	259
1994[8]	98 990	100.0	3.7	8.6	8.4	15.6	13.8	16.5	17.1	8.2	8.1	34 942	159	46 713	251
1993[7]	97 107	100.0	3.9	8.8	8.4	15.5	14.1	16.3	17.3	7.9	7.8	34 700	162	46 015	249
1992[6]	96 426	100.0	3.8	8.6	8.6	15.2	14.1	16.6	17.9	7.9	7.2	35 047	166	44 432	186
1991	95 669	100.0	3.6	8.6	8.0	15.3	13.9	17.1	17.8	8.3	7.3	35 501	171	44 688	184
1990	94 312	100.0	3.5	8.1	7.9	14.8	13.8	17.7	18.2	8.3	7.7	36 770	188	45 931	194
1989	93 347	100.0	3.1	8.1	7.6	14.8	13.7	17.1	18.7	8.8	8.2	37 415	206	47 270	206
1988	92 830	100.0	3.3	8.6	7.6	14.8	13.3	17.1	18.8	8.7	7.8	36 937	180	46 152	206
1987[1]	91 124	100.0	3.4	8.6	7.6	14.6	13.5	17.4	18.6	8.8	7.4	36 820	175	45 791	188
1986	89 479	100.0	3.7	8.5	7.8	14.9	13.3	17.6	18.7	8.3	7.2	36 460	189	45 044	183
1985	88 458	100.0	3.6	8.7	8.2	15.1	14.1	17.9	17.9	8.2	6.2	35 229	191	43 356	172
1984	86 789	100.0	3.5	8.8	8.2	15.9	14.0	17.9	18.0	7.6	6.0	34 626	158	42 425	156
1983[2]	85 290	100.0	3.8	9.1	8.1	16.3	14.5	18.0	17.6	7.2	5.4	33 869	153	41 268	153
1982	83 918	100.0	3.7	9.2	8.4	16.0	14.8	18.0	17.7	7.1	5.1	33 864	153	40 812	151
1981	83 527	100.0	3.5	9.2	8.3	16.5	14.0	18.5	18.2	7.2	4.7	33 978	178	40 592	148
1980	82 368	100.0	3.2	9.2	8.2	15.8	14.0	19.2	18.4	7.2	4.8	34 538	177	41 077	150
1979[3]	80 776	100.0	3.1	8.9	7.8	15.5	14.1	18.5	19.4	7.4	5.3	35 703	169	42 411	160
1978	77 330	100.0	2.9	8.9	8.1	15.5	13.7	19.2	19.2	7.5	5.0	35 819	145	42 158	162
1977	76 030	100.0	3.0	9.1	8.5	15.7	14.3	19.1	19.0	6.8	4.5	34 467	130	40 887	124
1976	74 142	100.0	3.0	9.2	8.5	15.9	14.3	19.8	18.7	6.5	4.1	34 278	127	40 320	124
1975	72 867	100.0	3.2	9.4	8.7	15.9	15.3	19.4	18.3	6.1	3.8	33 699	137	39 351	123
1974[4]	71 163	100.0	3.1	9.0	7.9	15.7	15.3	19.9	18.5	6.6	4.1	34 627	133	40 493	127
1973	69 859	100.0	3.6	8.2	8.2	14.9	14.7	19.7	19.4	6.8	4.5	35 745	136	41 339	126
1972	68 251	100.0	4.0	8.5	8.0	14.7	14.9	20.2	18.9	6.4	4.3	35 053	134	40 797	127
1971	66 676	100.0	4.6	8.9	7.9	15.4	15.6	21.0	17.7	5.5	3.5	33 619	130	38 665	123
1970	64 778	100.0	4.7	8.7	7.5	15.1	16.1	21.1	17.7	5.5	3.5	33 942	124	38 866	124
1969	63 401	100.0	4.8	8.6	7.3	15.0	16.3	21.6	17.7	5.3	3.4	34 173	126	38 878	122
1968	62 214	100.0	5.0	8.6	7.8	15.3	17.7	21.2	16.9	4.6	2.8	32 964	119	37 294	119
1967	60 813	100.0	5.9	9.1	7.7	16.2	17.3	21.9	14.9	4.3	2.8	31 583	115	35 323	115
WHITE															
1997	86 106	100.0	2.8	6.7	7.8	14.6	13.2	16.5	18.8	9.5	10.2	38 972	247	51 902	316
1996	85 059	100.0	2.6	7.2	8.0	14.9	13.7	16.4	19.0	8.8	9.3	38 014	196	50 118	297
1995	84 511	100.0	2.7	7.1	8.0	15.1	14.0	17.0	18.5	8.8	8.9	37 667	197	49 213	285
1994[8]	83 737	100.0	3.0	7.6	8.0	15.3	13.9	16.9	17.8	8.7	8.7	36 852	207	48 772	284
1993[7]	82 387	100.0	3.1	7.6	8.0	15.2	14.1	16.8	18.2	8.4	8.4	36 610	213	48 078	278
1992[6]	81 795	100.0	3.0	7.5	8.1	15.0	14.2	17.0	18.9	8.4	7.8	36 846	178	46 439	207
1991	81 675	100.0	2.7	7.4	7.8	15.1	14.1	17.6	18.7	8.8	7.8	37 201	180	46 574	203
1990	80 968	100.0	2.7	7.1	7.5	14.6	14.0	18.1	19.1	8.8	8.2	38 352	176	47 784	214
1989	80 163	100.0	2.4	7.0	7.2	14.5	13.7	17.4	19.6	9.3	8.8	39 356	192	49 239	228
1988	79 734	100.0	2.7	7.3	7.0	14.6	13.4	17.8	19.8	9.1	8.4	39 048	231	48 120	227
1987[1]	78 519	100.0	2.7	7.4	7.2	14.3	13.5	18.0	19.6	9.4	8.0	38 794	196	47 747	206
1986	77 284	100.0	2.9	7.6	7.3	14.5	13.3	18.1	19.7	8.8	7.7	38 331	186	46 920	201
1985	76 576	100.0	3.0	7.7	7.8	14.8	14.1	18.4	18.8	8.7	6.8	37 154	198	45 135	189
1984	75 328	100.0	2.9	7.7	7.7	15.5	14.2	18.5	18.9	8.1	6.4	36 529	184	44 175	171
1983[2]	74 170	100.0	3.2	7.9	7.5	16.0	14.8	18.6	18.5	7.7	5.9	35 508	160	42 992	166
1982	73 182	100.0	3.1	8.2	7.9	15.6	15.0	18.6	18.6	7.6	5.6	35 453	161	42 494	166
1981	72 845	100.0	2.9	8.1	7.8	16.1	14.1	19.1	19.1	7.7	5.1	35 900	166	42 293	160
1980	71 872	100.0	2.6	8.2	7.7	15.4	14.1	19.7	19.4	7.6	5.2	36 437	187	42 734	164
1979[3]	70 766	100.0	2.6	7.9	7.2	15.1	14.2	19.1	20.3	7.9	5.7	37 433	178	44 083	176
1978	68 028	100.0	2.5	7.9	7.7	15.1	13.7	19.6	20.2	7.8	5.4	37 236	164	43 720	176
1977	66 934	100.0	2.6	8.1	8.0	15.1	14.3	19.7	20.1	7.2	4.9	36 245	152	42 484	137
1976	65 353	100.0	2.7	8.2	7.9	15.5	14.4	20.2	19.7	7.0	4.5	35 907	149	41 871	135
1975	64 392	100.0	2.8	8.4	8.2	15.6	15.2	20.0	19.3	6.5	4.1	35 241	129	40 805	134
1974[4]	62 984	100.0	2.7	8.1	7.3	15.1	15.3	20.5	19.4	7.1	4.5	36 213	136	41 993	136
1973	61 965	100.0	3.1	7.4	7.6	14.3	14.6	20.3	20.5	7.2	4.9	37 462	143	42 937	136
1972	60 618	100.0	3.5	7.8	7.4	14.0	14.9	21.0	19.8	6.9	4.7	36 774	141	42 384	137
1971	59 463	100.0	4.1	8.1	7.4	14.8	15.7	21.7	18.6	5.9	3.8	35 165	134	40 065	130
1970	57 575	100.0	4.2	8.0	7.0	14.5	16.1	21.8	18.6	5.9	3.8	35 353	136	40 226	132
1969	56 248	100.0	4.2	7.9	6.8	14.2	16.2	22.4	18.8	5.6	3.7	35 664	130	40 321	134
1968	55 394	100.0	4.5	7.9	7.2	14.5	17.9	22.1	17.9	4.9	3.0	34 322	128	38 635	128
1967	54 188	100.0	5.3	8.4	7.1	15.5	17.6	22.8	15.8	4.5	3.0	32 936	119	36 614	124

Table B-2. Households by Total Money Income, Race, and Hispanic Origin of Householder: 1967 to 1997—Con.

[Income in 1997 CPI-U-X1 adjusted dollars. Households as of March of the following year. For meaning of symbols, see text]

Race and Hispanic origin of house-holder and year	Number (thous.)	Percent distribution										Median income		Mean income	
		Total	Under $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
BLACK															
1997	12 474	100.0	7.4	14.0	10.5	17.9	14.2	14.9	13.1	4.6	3.3	25 050	431	32 963	473
1996	12 109	100.0	8.0	14.6	11.5	17.6	13.9	14.1	12.6	4.7	3.1	24 021	473	33 205	649
1995	11 577	100.0	7.8	15.0	11.3	18.0	14.3	14.6	11.9	4.4	2.8	23 583	402	32 016	548
1994[8]	11 655	100.0	8.5	16.3	10.7	18.2	13.3	13.3	12.1	4.3	3.3	22 772	423	31 687	455
1993[7]	11 281	100.0	9.4	17.0	11.6	17.9	13.8	12.6	11.0	3.8	2.9	21 696	429	30 244	502
1992[6]	11 269	100.0	9.9	16.9	12.3	16.7	13.7	13.4	11.1	3.5	2.6	21 455	438	29 114	395
1991	11 083	100.0	9.5	17.4	10.4	17.4	13.2	14.1	11.4	4.0	2.5	22 162	465	29 511	385
1990	10 671	100.0	9.3	16.5	11.3	16.5	13.0	15.0	11.5	4.3	2.6	22 934	523	30 472	411
1989	10 486	100.0	8.5	16.7	10.0	17.3	13.8	14.2	11.6	5.1	2.7	23 406	476	31 058	422
1988	10 561	100.0	7.9	18.3	11.6	16.7	13.4	12.7	12.1	4.6	2.8	22 260	464	30 495	445
1987[1]	10 192	100.0	8.5	17.8	11.0	17.4	14.3	13.1	11.4	4.0	2.5	22 142	427	29 897	411
1986	9 922	100.0	9.7	16.4	11.4	17.5	13.1	13.9	11.7	3.7	2.5	22 083	433	29 628	403
1985	9 797	100.0	8.2	17.0	11.9	18.3	13.6	14.1	11.1	4.0	1.6	22 105	430	28 841	374
1984	9 480	100.0	8.2	17.6	12.4	19.7	13.2	13.5	10.3	3.6	1.6	20 809	400	27 753	341
1983[2]	9 243	100.0	8.9	18.4	12.5	19.0	13.2	13.3	10.2	3.2	1.2	20 100	375	26 773	329
1982	8 916	100.0	8.6	18.0	12.1	19.6	13.6	14.2	10.4	2.3	1.2	20 093	322	26 437	331
1981	8 961	100.0	8.2	18.8	12.6	19.7	13.0	13.5	10.3	3.0	.9	20 145	338	26 464	321
1980	8 847	100.0	7.6	17.7	12.8	19.2	13.3	14.7	10.5	3.1	1.1	20 992	396	27 244	335
1979[3]	8 586	100.0	7.2	16.7	12.3	19.8	13.6	14.4	11.6	3.2	1.2	21 978	401	28 200	347
1978	8 066	100.0	6.3	17.6	12.2	18.8	13.8	15.2	11.1	3.8	1.2	22 377	473	28 598	373
1977	7 977	100.0	5.9	17.2	13.1	20.8	14.2	14.4	10.2	3.0	1.1	21 388	287	27 404	244
1976	7 776	100.0	5.7	17.7	13.3	19.6	13.9	15.7	10.4	2.7	.9	21 351	265	27 280	243
1975	7 489	100.0	6.6	18.0	13.5	18.8	15.9	14.3	9.8	2.4	.8	21 156	311	26 408	234
1974[4]	7 263	100.0	6.5	16.9	12.6	20.9	15.2	14.5	10.4	2.2	.7	21 536	260	26 784	238
1973	7 040	100.0	7.2	14.9	13.6	20.2	15.3	15.1	9.9	2.7	1.1	22 052	343	27 384	272
1972	6 809	100.0	8.2	15.2	12.9	20.1	15.5	13.6	11.2	2.2	1.1	21 465	322	27 115	289
1971	6 578	100.0	8.8	16.1	12.4	21.0	15.7	14.6	8.6	2.1	.7	20 772	309	25 740	264
1970	6 180	100.0	9.5	14.8	12.2	20.9	15.8	14.5	9.2	2.2	.8	21 518	295	26 275	284
1969	6 053	100.0	9.4	14.7	12.3	21.9	16.3	14.7	8.2	1.9	.6	21 558	318	25 664	273
1968	5 870	100.0	9.7	15.0	13.4	22.2	16.3	13.4	7.7	1.8	.5	20 239	294	24 650	260
1967	5 728	100.0	11.3	15.9	13.6	22.6	15.1	12.9	6.1	1.7	.9	19 123	318	22 978	256
HISPANIC ORIGIN[5]															
1997	8 590	100.0	5.5	11.3	10.7	19.7	15.0	16.6	12.2	5.0	4.1	26 628	475	35 883	724
1996	8 225	100.0	5.0	11.7	12.0	20.8	14.9	15.0	12.5	4.4	3.7	25 477	494	34 785	805
1995	7 939	100.0	5.6	13.2	11.9	21.0	15.2	14.1	12.1	3.9	3.0	24 075	524	32 859	737
1994[8]	7 735	100.0	5.5	13.1	11.7	19.1	15.1	15.2	11.9	4.7	3.5	25 365	471	34 203	853
1993[7]	7 362	100.0	5.0	12.8	11.7	19.9	16.3	15.1	11.7	4.5	3.0	25 420	511	33 645	708
1992[6]	7 153	100.0	5.6	12.1	11.5	19.6	16.5	14.8	12.8	4.2	3.1	25 850	534	32 972	518
1991	6 379	100.0	5.0	11.6	11.3	18.9	15.6	16.2	13.2	4.6	3.4	26 739	556	34 023	544
1990	6 220	100.0	5.2	11.0	11.5	18.5	15.7	17.1	12.9	4.9	3.2	27 421	562	34 350	566
1989	5 933	100.0	5.0	11.1	9.4	18.9	15.2	16.3	15.1	5.2	3.9	28 374	550	36 232	623
1988	5 910	100.0	5.8	11.4	9.9	18.9	15.4	16.2	14.1	4.7	3.7	27 621	681	35 265	748
1987[1]	5 642	100.0	5.5	12.2	10.2	18.4	15.8	16.0	13.7	4.8	3.5	27 319	599	35 019	648
1986	5 418	100.0	5.2	11.3	11.5	19.5	14.1	16.7	13.3	5.5	2.8	26 875	700	33 935	558
1985	5 213	100.0	5.1	12.2	12.1	18.6	15.3	16.9	12.7	4.9	2.2	26 051	609	32 552	530
1984	4 883	100.0	5.9	12.2	11.0	19.5	14.2	17.3	13.3	4.0	2.5	26 248	658	32 639	636
1983[2]	4 666	100.0	5.7	13.0	11.5	19.3	16.1	16.4	12.2	4.1	1.9	25 451	649	31 175	599
1982	4 085	100.0	5.4	12.1	12.5	19.1	16.8	15.7	12.6	3.8	2.0	25 482	673	31 449	638
1981	3 980	100.0	4.4	11.0	10.8	19.9	16.6	17.7	13.5	4.1	1.9	27 255	746	32 729	625
1980	3 906	100.0	4.8	11.3	10.5	20.2	16.5	17.1	13.6	3.9	2.1	26 622	722	32 517	647
1979[3]	3 684	100.0	3.8	10.8	9.5	20.7	16.1	18.5	13.8	4.4	2.4	28 287	816	34 226	688
1978	3 291	100.0	3.7	10.7	10.1	20.2	16.5	18.7	14.4	3.9	1.9	28 065	680	33 151	671
1977	3 304	100.0	3.4	10.7	11.3	20.5	18.2	18.1	12.6	3.5	1.7	27 039	475	31 910	493
1976	3 081	100.0	4.0	12.4	11.4	20.7	16.9	18.0	12.7	2.5	1.4	25 856	551	30 554	497
1975	2 948	100.0	4.3	12.2	11.2	21.8	17.2	18.7	10.8	2.5	1.3	25 317	560	30 055	534
1974[4]	2 897	100.0	3.3	10.1	11.1	21.5	17.4	19.6	12.2	3.1	1.5	27 542	603	31 905	520
1973	2 722	100.0	3.5	9.0	10.4	21.5	18.6	18.1	14.3	3.2	1.3	27 693	629	32 175	524
1972	2 655	100.0	3.7	8.5	11.7	20.8	20.3	19.2	11.4	2.7	1.5	27 751	542	31 898	542

Table B-2. Households by Total Money Income, Race, and Hispanic Origin of Householder: 1967 to 1997—Con.

[Income in 1997 CPI-U-X1 adjusted dollars. Households as of March of the following year. For meaning of symbols, see text]

Race and Hispanic origin of house-holder and year	Number (thous.)	Percent distribution										Median income		Mean income	
		Total	Under $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
WHITE, NOT HISPANIC ORIGIN															
1997	77 936	100.0	2.5	6.2	7.5	14.0	13.0	16.4	19.5	10.0	10.8	40 577	212	53 565	340
1996	77 240	100.0	2.4	6.8	7.6	14.3	13.5	16.6	19.7	9.3	9.9	39 677	272	51 634	313
1995	76 932	100.0	2.4	6.5	7.6	14.5	13.9	17.3	19.1	9.2	9.4	39 154	204	50 818	304
1994[8]	77 004	100.0	2.8	7.1	7.7	15.0	13.8	17.1	18.3	9.1	9.2	38 041	201	50 014	297
1993[7]	75 697	100.0	2.9	7.2	7.6	14.8	13.9	17.0	18.8	8.8	8.9	37 957	222	49 345	294
1992[6]	75 107	100.0	2.8	7.1	7.8	14.6	14.0	17.2	19.4	8.8	8.2	38 083	236	47 618	220
1991	75 625	100.0	2.5	7.1	7.5	14.7	14.0	17.7	19.1	9.2	8.2	38 090	187	47 574	213
1990	75 035	100.0	2.5	6.8	7.1	14.3	13.8	18.2	19.6	9.1	8.6	39 229	183	48 843	226
1989	74 495	100.0	2.2	6.7	7.1	14.2	13.6	17.5	20.0	9.6	9.2	40 203	197	50 225	239
1988	74 067	100.0	2.4	7.0	6.8	14.2	13.2	17.9	20.2	9.5	8.8	40 124	225	49 102	225
1987[1]	73 120	100.0	2.5	7.1	7.0	14.0	13.3	18.1	20.0	9.7	8.3	39 861	232	48 681	223
1986	72 067	100.0	2.8	7.3	7.0	14.2	13.2	18.2	20.1	9.1	8.1	39 202	202	47 851	220
1985	71 540	100.0	2.9	7.4	7.5	14.5	14.0	18.5	19.2	9.0	7.1	37 989	194	46 014	207
1984	70 586	100.0	2.7	7.5	7.5	15.2	14.2	18.5	19.3	8.4	6.7	37 287	207	44 943	195
1983[2]	69 648	100.0	3.0	7.6	7.3	15.8	14.7	18.7	18.9	7.9	6.1	36 201	193	43 752	190
1982	69 214	100.0	2.9	8.0	7.6	15.4	14.9	18.7	18.9	7.8	5.8	36 047	181	43 118	188
1981	68 996	100.0	2.8	7.9	7.6	15.9	13.9	19.2	19.4	7.9	5.3	36 418	185	42 826	182
1980	68 106	100.0	2.5	8.0	7.5	15.2	14.0	19.9	19.7	7.8	5.4	37 083	211	43 296	187
1979[3]	67 203	100.0	2.6	7.8	7.1	14.8	14.1	19.1	20.6	8.1	5.9	37 960	210	44 593	197
1978	64 836	100.0	2.5	7.7	7.6	14.8	13.6	19.7	20.5	8.0	5.6	37 937	200	44 236	197
1977	63 721	100.0	2.6	8.0	7.8	14.8	14.1	19.7	20.5	7.4	5.1	36 963	208	43 010	198
1976	62 365	100.0	2.6	8.0	7.7	15.2	14.2	20.3	20.0	7.2	4.6	36 639	213	42 408	195
1975	61 533	100.0	2.7	8.3	8.1	15.3	15.1	20.0	19.6	6.7	4.2	35 507	188	41 304	191
1974[4]	60 164	100.0	2.6	8.0	7.2	14.8	15.2	20.6	19.8	7.2	4.6	36 522	179	42 466	195
1973	59 236	100.0	3.1	7.4	7.5	14.0	14.4	20.4	20.7	7.4	5.1	37 792	177	43 417	184
1972	58 005	100.0	3.5	7.8	7.2	13.7	14.6	21.1	20.2	7.0	4.9	37 298	177	42 876	192

[1]Implementation of a new March CPS processing system.
[2]Implementation of Hispanic population weighting controls.
[3]Implementation of 1980 census population controls.
[4]Implementation of a new March CPS processing system.
[5]Persons of Hispanic origin may be of any race. Income data for Hispanic origin households are not available prior to 1972.
[6]Based on 1990 census adjusted population controls.
[7]Data collection method changed from paper and pencil to computer-assisted interviewing; earnings limits increased to $999,999; Social Security limits increased to $49,999; SSI and public assistance limits increased to $24,999; Veterans' Benefits limits increased to $99,999; child support and alimony limits decreased to $49,999.
[8]Introduction of new, 1990 census sample design.

Table B-3. Share of Aggregate Income Received by Each Fifth and Top 5 Percent of Households by Race and Hispanic Origin of Householder: 1967 to 1997

[Households as of March of the following year. Income in 1997 CPI-U adjusted dollars]

Year and race	Number (1,000)	Upper limit of each fifth (dollars)				Lower limit of top 5 percent (dollars)	Share of aggregate income						Mean income (dollars)	Gini ratio
		Lowest	Second	Third	Fourth		Lowest	Second	Third	Fourth	Highest	Top 5 percent		
ALL RACES														
1997	102,528	15,400	29,200	46,000	71,500	126,550	3.6	8.9	15.0	23.2	49.4	21.7	49,692	0.459
1996	101,018	15,107	28,397	45,016	69,576	122,283	3.7	9.0	15.1	23.3	49.0	21.4	48,204	0.455
1995[1]	99,627	15,165	28,344	44,234	68,585	119,006	3.7	9.1	15.2	23.3	48.7	21.0	47,326	0.450
1994[2]	98,990	14,540	27,291	43,428	68,057	118,936	3.6	8.9	15.0	23.4	49.1	21.2	46,713	0.456
1993[3]	97,107	14,403	27,412	43,088	66,977	116,225	3.6	9.0	15.1	23.5	48.9	21.0	46,015	0.454
1992[4]	96,426	14,414	27,616	43,357	66,359	113,277	3.8	9.4	15.8	24.2	46.9	18.6	44,432	0.434
1991	95,699	14,834	28,282	43,684	66,887	113,599	3.8	9.6	15.9	24.2	46.5	18.1	44,688	0.428
1990	94,312	15,350	29,057	44,454	67,792	116,351	3.9	9.6	15.9	24.0	46.6	18.6	45,931	0.428
1989	93,347	15,657	29,770	45,755	69,520	118,757	3.8	9.5	15.8	24.0	46.8	18.9	47,270	0.431
1988	92,830	15,442	29,169	45,458	68,641	116,190	3.8	9.6	16.0	24.3	46.3	18.3	46,152	0.427
1987[5]	91,124	15,259	28,963	45,211	68,330	114,339	3.8	9.6	16.1	24.3	46.2	18.2	45,791	0.426
1986	89,479	15,168	28,971	44,745	67,539	114,555	3.9	9.7	16.2	24.5	45.7	17.5	45,044	0.425
1985[6]	88,458	14,916	28,120	43,290	65,347	109,282	4.0	9.7	16.3	24.6	45.3	17.0	43,356	0.419
1984	86,789	14,830	27,657	42,490	64,262	107,500	4.1	9.9	16.4	24.7	44.9	16.5	42,425	0.415
1983[7]	85,290	14,503	27,029	41,443	62,682	104,099	4.1	10.0	16.5	24.7	44.7	16.4	40,932	0.414
1982	83,918	14,304	26,879	41,233	61,564	102,591	4.1	10.1	16.6	24.7	44.5	16.2	40,812	0.412
1981	83,527	14,536	26,781	41,677	61,635	100,290	4.2	10.2	16.8	25.0	43.8	15.6	40,592	0.406
1980	82,368	14,736	27,498	42,143	61,821	100,434	4.3	10.3	16.9	24.9	43.7	15.8	41,077	0.403
1979[8]	80,776	15,202	28,272	43,433	63,109	102,948	4.2	10.3	16.9	24.7	44.0	16.4	42,411	0.404
1978	77,330	15,180	28,533	43,147	62,833	101,227	4.3	10.3	16.9	24.8	43.7	16.2	42,158	0.402
1977	76,030	14,762	27,681	41,981	61,203	98,944	4.4	10.3	17.0	24.8	43.6	16.1	40,887	0.402
1976[9]	74,142	14,804	27,380	41,673	59,963	95,603	4.4	10.4	17.1	24.8	43.3	16.0	40,320	0.398
1975[10]	72,867	14,351	26,988	40,685	58,534	93,333	4.4	10.5	17.1	24.8	43.2	15.9	39,351	0.397
1974[10 11]	71,163	15,224	28,123	41,439	60,158	96,130	4.4	10.6	17.1	24.7	43.1	15.9	40,493	0.395
1973	69,859	15,023	28,540	42,335	61,157	96,943	4.2	10.5	17.1	24.6	43.6	16.6	41,339	0.397
1972[12]	68,251	14,640	28,196	41,679	59,645	96,011	4.1	10.5	17.1	24.5	43.9	17.0	40,797	0.401
1971[13]	66,676	14,151	26,976	39,697	56,603	89,887	4.1	10.6	17.3	24.5	43.5	16.7	38,665	0.396
1970	64,778	14,328	27,452	39,935	56,976	90,074	4.1	10.8	17.4	24.5	43.3	16.6	38,866	0.394
1969	63,401	14,559	27,945	40,410	56,623	88,805	4.1	10.9	17.5	24.5	43.0	16.6	38,878	0.391
1968	62,214	14,147	26,821	38,443	54,017	84,507	4.2	11.1	17.5	24.4	42.8	16.6	37,294	0.388
1967[14]	60,813	13,264	25,866	36,725	52,355	84,008	4.0	10.8	17.3	24.2	43.8	17.5	35,323	0.399
WHITE														
1997	86,106	16,722	30,760	48,120	74,208	130,376	3.8	9.1	15.0	23.0	49.1	21.7	51,902	0.453
1996	85,059	16,367	30,116	47,055	71,811	125,461	3.9	9.2	15.2	23.2	48.4	21.1	50,118	0.446
1995[1]	84,511	16,303	29,968	46,233	70,703	123,107	4.0	9.3	15.3	23.3	48.1	20.7	49,213	0.442
1994[2]	83,737	15,901	29,241	45,375	70,391	122,466	3.8	9.2	15.1	23.2	48.6	21.1	48,772	0.448
1993[3]	82,387	15,866	29,044	44,984	69,145	119,292	3.9	9.3	15.3	23.3	48.2	20.7	48,078	0.444
1992[4]	81,795	16,016	29,399	45,404	68,639	115,909	4.1	9.7	15.9	24.1	46.2	18.4	46,439	0.423
1991	81,675	16,375	29,736	45,727	68,986	116,555	4.1	9.9	16.0	24.1	45.8	17.9	46,574	0.418
1990	80,968	16,942	30,700	46,342	69,965	119,485	4.2	10.0	16.0	23.9	46.0	18.3	47,784	0.419
1989	80,163	17,115	31,574	47,891	71,457	121,722	4.1	9.8	16.0	23.8	46.3	18.7	49,239	0.422
1988	79,734	17,039	31,228	47,515	70,646	118,984	4.1	10.0	16.2	24.1	45.6	18.0	48,120	0.416
1987[5]	78,519	16,954	31,083	47,189	70,636	116,877	4.1	10.0	16.3	24.2	45.5	17.9	47,747	0.415
1986	77,284	16,741	30,710	46,809	69,810	117,519	4.1	10.1	16.4	24.3	45.1	17.2	46,920	0.415
1985[6]	76,576	16,317	29,833	45,049	67,380	112,204	4.2	10.2	16.5	24.4	44.7	16.8	45,135	0.411
1984	75,328	16,157	29,367	44,365	66,137	110,224	4.3	10.3	16.6	24.6	44.2	16.2	44,175	0.405
1983[7]	74,170	16,114	28,838	43,203	64,480	107,886	4.4	10.4	16.6	24.6	44.1	16.1	42,631	0.404
1982	73,182	15,781	28,583	42,838	63,777	105,436	4.4	10.4	16.8	24.6	43.9	15.9	42,494	0.403
1981	72,845	16,038	28,646	43,465	63,416	103,319	4.5	10.5	17.0	24.8	43.2	15.3	42,293	0.397
1980	71,872	16,187	29,282	43,891	63,498	102,892	4.5	10.6	17.1	24.7	43.1	15.5	42,734	0.394
1979[8]	70,766	16,612	30,252	45,114	64,959	106,110	4.4	10.6	17.0	24.6	43.4	16.2	44,083	0.396
1978	68,028	16,587	29,960	45,154	64,319	104,384	4.5	10.6	17.1	24.6	43.2	16.1	43,720	0.394
1977	66,934	15,999	29,459	43,609	63,108	101,582	4.5	10.6	17.2	24.7	43.0	15.8	42,484	0.394
1976[9]	65,353	16,082	29,085	43,232	61,638	98,083	4.6	10.7	17.3	24.7	42.8	15.9	41,871	0.391
1975[10]	64,392	15,547	28,559	42,267	60,199	95,857	4.6	10.8	17.2	24.7	42.7	15.7	40,805	0.390
1974[10 11]	62,984	16,291	29,870	43,202	61,850	98,799	4.6	11.0	17.2	24.6	42.6	15.7	41,993	0.387
1973	61,965	16,271	30,288	44,195	62,541	99,190	4.4	10.8	17.3	24.5	43.1	16.4	42,937	0.389
1972[12]	60,618	15,949	29,693	43,378	61,453	98,324	4.3	10.8	17.2	24.3	43.4	16.8	42,384	0.393
1971[13]	59,463	15,328	28,659	41,008	58,018	92,368	4.3	11.0	17.4	24.4	43.0	16.5	40,065	0.389
1970	57,575	15,537	29,146	41,221	58,293	92,126	4.2	11.1	17.5	24.3	42.9	16.5	40,226	0.387
1969	56,248	15,736	29,517	41,522	58,024	90,984	4.3	11.3	17.6	24.3	42.5	16.4	40,321	0.383
1968	55,394	15,326	28,417	40,006	55,345	85,997	4.4	11.4	17.6	24.3	42.3	16.5	38,635	0.381
1967[14]	54,188	14,255	26,971	38,109	53,146	85,777	4.1	11.2	17.4	24.0	43.3	17.3	36,614	0.391

Table B-3. Share of Aggregate Income Received by Each Fifth and Top 5 Percent of Households by Race and Hispanic Origin of Householder: 1967 to 1997—Con.

[Households as of March of the following year. Income in 1997 CPI-U adjusted dollars]

Year and race	Number (1,000)	Upper limit of each fifth (dollars)				Lower limit of top 5 percent (dollars)	Share of aggregate income						Mean income (dollars)	Gini ratio
		Lowest	Second	Third	Fourth		Lowest	Second	Third	Fourth	Highest	Top 5 percent		
BLACK														
1997	12,474	9,260	19,000	31,300	51,117	87,200	3.2	8.5	15.1	24.5	48.7	19.1	32,963	0.458
1996	12,109	8,992	18,127	30,688	50,638	86,950	3.1	8.0	14.5	23.7	50.7	21.7	33,205	0.479
1995[1]	11,577	8,846	17,798	30,214	48,757	84,074	3.2	8.2	14.8	24.2	49.6	20.2	32,016	0.468
1994[2]	11,655	8,180	17,107	29,047	49,541	87,469	3.0	7.9	14.3	24.3	50.5	20.1	31,687	0.477
1993[3]	11,281	7,953	16,183	27,768	46,651	83,923	3.0	7.7	14.3	23.7	51.3	21.1	30,244	0.484
1992[4]	11,269	7,493	15,750	27,787	46,091	80,527	3.1	7.8	14.7	24.8	49.7	19.1	29,114	0.470
1991	11,083	7,719	16,455	28,823	47,239	80,893	3.1	7.8	15.0	25.2	48.9	18.3	29,511	0.464
1990	10,671	7,928	16,863	29,472	48,015	85,058	3.1	7.9	15.0	25.1	49.0	18.5	30,472	0.464
1989	10,486	8,162	17,189	29,790	49,185	84,910	3.2	8.0	15.0	24.9	48.9	18.2	31,058	0.461
1988	10,561	8,060	16,281	28,757	48,936	83,642	3.3	7.7	14.6	24.7	49.7	18.7	30,495	0.468
1987[5]	10,192	7,932	16,389	28,257	47,287	82,653	3.3	7.9	14.8	24.4	49.7	19.3	29,897	0.468
1986	9,922	7,750	16,513	28,610	47,557	81,599	3.2	8.0	15.0	25.1	48.8	18.2	29,628	0.464
1985[6]	9,797	8,180	16,408	27,730	45,880	77,589	3.5	8.3	15.2	25.0	48.0	17.5	28,841	0.450
1984	9,480	8,045	15,757	26,480	38,928	76,342	3.6	8.4	15.0	24.7	48.3	17.4	27,753	0.450
1983[7]	9,243	7,735	15,165	25,783	43,329	73,371	3.6	8.3	15.2	25.2	47.8	16.9	26,639	0.448
1982	8,916	7,842	15,538	26,164	42,131	68,471	3.6	8.6	15.3	25.5	47.0	16.9	26,437	0.442
1981	8,961	8,037	15,394	25,660	43,095	71,254	3.8	8.6	15.3	25.4	46.9	16.1	26,464	0.440
1980	8,847	8,228	15,976	26,327	43,158	72,535	3.7	8.7	15.4	25.3	46.9	16.6	27,244	0.439
1979[8]	8,586	8,697	16,839	27,545	45,547	73,743	3.9	8.8	15.5	25.4	46.3	16.1	28,200	0.433
1978	8,066	8,817	16,882	28,533	45,178	75,247	4.0	8.7	15.6	25.3	46.4	16.3	28,598	0.431
1977	7,977	8,888	16,253	26,665	43,172	71,425	4.2	9.2	15.5	24.9	46.3	16.7	27,404	0.425
1976[9]	7,776	9,011	16,320	27,155	43,232	70,253	4.3	9.2	15.8	25.5	45.2	15.7	27,280	0.421
1975[10]	7,489	8,650	15,993	26,931	42,113	66,956	4.2	9.1	16.0	25.5	45.3	15.9	26,408	0.419
1974[10 11]	7,263	9,049	16,891	26,932	41,749	67,416	4.2	9.4	16.2	25.2	45.0	15.7	26,784	0.414
1973	7,040	9,242	17,002	27,203	42,801	70,154	4.1	9.4	16.0	25.1	45.5	16.6	27,384	0.419
1972[12]	6,809	8,878	16,672	26,660	42,655	67,959	3.9	9.2	15.8	24.9	46.2	16.9	27,115	0.427
1971[13]	6,578	8,535	16,110	26,067	40,367	64,796	4.0	9.4	16.1	25.1	45.4	16.4	25,740	0.419
1970	6,180	8,258	16,633	26,387	40,813	66,252	3.7	9.3	16.3	25.2	45.5	16.4	26,275	0.422
1969	6,053	8,388	16,433	25,904	39,449	63,597	3.9	9.7	16.5	25.1	44.7	15.9	25,664	0.411
1968	5,870	8,429	15,833	24,756	38,316	61,305	4.0	9.8	16.3	25.1	44.9	15.9	24,650	0.412
1967[14]	5,728	7,853	14,591	23,213	35,704	59,557	3.8	9.3	15.9	24.3	46.7	18.2	22,978	0.432
HISPANIC ORIGIN[15]														
1997	8,590	11,226	21,000	33,000	51,396	93,114	3.6	8.9	14.9	23.1	49.5	21.5	35,883	0.458
1996	8,225	11,252	20,254	31,711	50,697	87,973	3.8	9.0	14.7	23.1	49.5	21.5	34,785	0.457
1995[1]	7,939	10,532	19,020	30,436	48,761	84,568	3.8	8.9	14.8	23.3	49.3	20.8	32,859	0.455
1994[2]	7,735	10,530	19,602	31,439	50,318	89,076	3.7	8.7	14.8	23.3	49.6	21.0	34,203	0.459
1993[3]	7,362	11,063	19,993	31,189	49,214	84,971	3.9	9.1	15.1	23.1	48.7	20.4	33,645	0.447
1992[4]	7,153	10,982	20,363	31,806	50,015	84,826	4.0	9.4	15.7	24.1	46.9	18.1	32,972	0.430
1991	6,379	11,336	21,211	33,066	51,532	88,381	4.0	9.4	15.8	24.3	46.5	17.7	34,023	0.427
1990	6,220	11,769	21,490	33,445	51,576	88,674	4.0	9.5	15.9	24.3	46.3	17.9	34,350	0.425
1989	5,933	12,131	22,654	35,310	55,196	91,899	3.8	9.5	15.7	24.4	46.6	18.1	36,232	0.430
1988	5,910	11,147	21,436	33,945	52,717	89,747	3.7	9.3	15.6	24.2	47.2	19.0	35,265	0.437
1987[5]	5,642	11,089	21,193	33,336	52,541	89,484	3.7	9.1	15.5	24.1	47.6	19.2	35,019	0.441
1986	5,418	11,422	21,088	33,682	52,789	87,745	4.0	9.5	15.9	24.8	45.8	16.5	33,935	0.424
1985[6]	5,213	10,889	20,137	32,434	49,970	83,162	4.1	9.5	16.1	24.8	45.6	16.5	32,552	0.418
1984	4,883	10,841	20,545	33,200	49,829	82,113	3.9	9.5	16.2	25.0	45.3	16.6	32,639	0.420
1983[7]	4,666	10,474	20,143	31,546	48,086	79,093	4.2	9.7	16.3	24.9	44.9	16.0	31,212	0.413
1982	4,085	10,953	20,146	31,440	47,890	78,024	4.2	9.6	16.2	24.7	45.3	16.7	31,449	0.417
1981	3,980	12,249	21,554	33,379	49,878	80,138	4.5	10.3	16.7	24.8	43.6	15.3	32,729	0.398
1980	3,906	12,009	21,312	32,806	49,737	80,387	4.4	10.2	16.4	24.9	44.1	16.0	32,517	0.405
1979[8]	3,684	13,014	22,904	34,703	51,013	83,503	4.6	10.5	16.6	24.6	43.7	15.9	34,226	0.396
1978	3,291	12,840	23,064	34,005	50,121	78,402	4.7	10.7	16.9	24.9	42.8	15.4	33,151	0.385
1977	3,304	12,698	21,916	32,143	48,125	76,164	4.9	10.8	16.9	24.7	42.8	15.4	31,910	0.383
1976[9]	3,081	11,430	20,735	31,365	46,523	70,725	4.7	10.5	16.9	25.1	42.8	15.2	30,554	0.387
1975[10]	2,948	11,695	20,251	30,461	44,566	70,029	4.8	10.7	16.9	24.9	42.9	15.8	30,055	0.388
1974[10 11]	2,897	13,106	22,114	32,802	47,006	74,529	5.2	10.9	17.2	24.7	42.0	15.1	31,905	0.376
1973	2,722	13,602	22,783	33,725	48,779	73,789	5.1	11.1	17.1	24.7	42.0	15.0	32,175	0.371
1972[12]	2,655	13,256	22,430	32,259	44,973	71,213	5.3	11.2	17.2	24.0	42.3	16.2	31,898	0.373

[1]Full implementation of the 1990 census-based sample design and metropolitan definitions, 7,000 household sample reduction, and revised race edits.
[2]Introduction of 1990 census-based sample design.
[3]Data collection method changed from paper and pencil to computer-assisted interviewing. In addition, the March 1994 income supplement was revised to allow for the coding of different income amounts on selected questionnaire items. Limits either increased or decreased in the following categories: earnings increased to $999,999; social security increased to $49,999; supplemental security income and public assistance increased to $24,999; veterans' benefits increased to $99,999; child support and alimony decreased to $49,999.
[4]Implementation of 1990 census population controls.
[5]Implementation of a new March CPS processing system.
[6]Recording of amounts for earnings from longest job increased to $299,999. Full implementation of 1980 census-based sample design.
[7]Implementation of Hispanic population weighting controls and introduction of 1980 census-based sample design.
[8]Implementation of 1980 census population controls. Questionnaire expanded to show 27 possible values from 51 possible sources of income.
[9]First year medians are derived using both Pareto and linear interpolation. Prior to this year all medians were derived using linear interpolation.
[10]These estimates were derived using Pareto interpolation and may differ from published data which were derived using linear interpolation.
[11]Implementation of a new March CPS processing system. Questionnaire expanded to ask 11 income questions.
[12]Full implementation of 1970 census-based sample design.
[13]Introduction of 1970 census-based sample design and population controls.
[14]Implementation of a new March CPS processing system.
[15]People of Hispanic origin may be of any race.

Table B-4. Families by Total Money Income, Race, and Hispanic Origin of Householder: 1967 to 1997

[Income in 1997 CPI-U-X1 adjusted dollars. Families as of March of the following year. For meaning of symbols, see text]

Race and Hispanic origin of householder and year	Number (thous.)	Percent distribution										Median income		Mean income	
		Total	Under $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
ALL RACES															
1997	70 884	100.0	2.7	4.1	5.7	13.0	12.8	17.4	21.3	11.0	11.8	44 568	267	56 902	357
1996	70 241	100.0	2.7	4.6	5.9	13.2	13.4	17.5	21.5	10.3	10.9	43 271	214	54 908	346
1995	69 597	100.0	2.5	4.4	6.2	13.6	13.8	18.0	20.9	10.3	10.4	42 769	223	54 082	326
1994[8]	69 313	100.0	2.8	5.1	6.1	13.8	13.6	17.9	20.4	10.1	10.2	42 001	252	53 435	313
1993[7]	68 506	100.0	3.1	5.4	6.2	14.0	13.8	17.5	20.5	9.7	9.8	41 051	213	52 450	324
1992[6]	68 216	100.0	3.3	5.0	6.4	13.4	13.7	18.1	21.4	9.8	9.1	41 839	214	50 588	233
1991	67 173	100.0	2.9	4.9	5.7	13.3	14.0	18.5	21.2	10.3	9.2	42 351	211	50 951	231
1990	66 322	100.0	2.7	4.4	5.8	12.9	13.5	19.1	21.5	10.6	9.7	43 414	208	52 377	242
1989	66 090	100.0	2.5	4.4	5.5	13.0	13.2	18.3	22.0	10.8	10.3	44 284	252	53 723	258
1988	65 837	100.0	2.6	4.7	5.6	13.1	13.1	18.3	22.1	10.9	9.6	43 674	228	52 380	256
1987[1]	65 204	100.0	2.6	4.7	5.6	12.8	13.3	18.8	22.0	11.0	9.3	43 756	202	52 112	233
1986	64 491	100.0	2.7	4.7	5.7	13.4	13.1	19.1	22.2	10.2	8.9	43 139	231	51 143	224
1985	63 558	100.0	2.7	4.8	6.2	13.7	14.0	19.3	21.3	10.1	7.8	41 371	224	49 140	213
1984	62 706	100.0	2.8	4.9	6.2	14.2	13.9	19.6	21.6	9.4	7.4	40 832	181	47 968	190
1983[2]	62 015	100.0	3.0	5.2	6.2	14.5	14.6	20.0	21.0	8.8	6.6	39 761	(NA)	46 442	(NA)
1982	61 393	100.0	2.8	5.1	6.4	14.6	14.9	20.1	21.1	8.7	6.3	39 341	195	45 986	183
1981	61 019	100.0	2.4	4.6	6.4	15.1	14.1	20.7	21.9	9.0	5.8	39 881	171	46 027	176
1980	60 309	100.0	2.1	4.5	6.2	14.3	14.2	21.4	22.4	8.9	6.0	40 999	176	46 754	181
1979[3]	59 550	100.0	2.0	4.2	5.7	13.9	14.1	20.7	23.6	9.2	6.6	42 483	197	48 402	193
1978	57 804	100.0	2.0	4.2	6.1	13.9	13.9	21.4	23.2	9.2	6.1	41 944	193	47 772	190
1977	57 215	100.0	1.9	4.1	6.6	14.4	14.4	21.3	23.2	8.4	5.6	40 656	145	46 382	147
1976	56 710	100.0	1.8	4.3	6.6	14.7	14.7	22.4	22.6	8.0	5.0	40 417	146	45 583	146
1975	56 245	100.0	1.8	4.5	6.9	15.0	15.8	22.2	22.0	7.4	4.6	39 180	149	44 397	143
1974[4]	55 698	100.0	1.9	4.0	6.2	14.5	15.8	22.6	22.2	8.0	4.9	39 899	(NA)	45 494	(NA)
1973	55 053	100.0	1.8	4.1	6.3	14.0	15.2	22.3	22.9	8.1	5.4	40 979	(NA)	46 321	(NA)
1972	54 373	100.0	1.9	4.3	6.4	13.9	15.5	22.8	22.4	7.7	5.1	40 183	(NA)	45 638	(NA)
1971	53 296	100.0	2.1	4.8	6.4	14.9	16.4	23.9	20.8	6.5	4.1	38 300	(NA)	43 134	(NA)
1970	52 227	100.0	2.3	4.7	6.2	14.5	17.0	24.1	20.6	6.5	4.0	38 345	(NA)	43 160	(NA)
1969	51 586	100.0	2.1	4.9	6.0	14.3	17.2	24.7	20.7	6.2	3.9	38 426	(NA)	43 087	(NA)
1968	50 823	100.0	2.3	4.9	6.6	14.9	19.1	24.1	19.7	5.3	3.2	36 749	(NA)	41 168	(NA)
1967	50 111	100.0	2.6	5.8	6.7	16.0	18.7	24.9	17.2	4.8	3.2	35 076	(NA)	38 914	(NA)
WHITE															
1997	59 515	100.0	2.1	3.2	5.1	12.5	12.7	17.7	22.1	11.7	12.8	46 754	259	59 587	406
1996	58 934	100.0	1.9	3.7	5.3	12.6	13.4	17.9	22.6	10.9	11.8	45 783	272	57 486	386
1995	58 872	100.0	1.8	3.4	5.5	13.0	13.8	18.4	21.9	10.9	11.2	44 913	270	56 445	358
1994[8]	58 444	100.0	2.1	4.0	5.4	13.3	13.7	18.4	21.3	10.8	11.1	44 277	229	56 001	354
1993[7]	57 881	100.0	2.2	4.1	5.4	13.6	13.9	18.1	21.7	10.4	10.5	43 652	269	55 055	362
1992[6]	57 669	100.0	2.3	3.8	5.6	12.9	13.8	18.7	22.7	10.5	9.8	44 238	248	53 118	259
1991	57 224	100.0	2.1	3.7	5.1	12.8	14.1	19.1	22.3	11.0	9.9	44 524	247	53 352	253
1990	56 803	100.0	1.9	3.4	5.0	12.5	13.6	19.5	22.6	11.1	10.4	45 332	219	54 685	266
1989	56 590	100.0	1.8	3.3	4.9	12.3	13.2	18.8	23.1	11.4	11.2	46 564	234	56 179	285
1988	56 492	100.0	1.9	3.5	4.8	12.7	13.1	19.0	23.2	11.5	10.3	46 013	282	54 692	282
1987[1]	56 086	100.0	1.9	3.6	4.8	12.3	13.2	19.4	23.1	11.7	10.0	45 755	218	54 436	256
1986	55 676	100.0	2.0	3.7	5.1	12.7	13.2	19.6	23.3	10.9	9.6	45 117	209	53 328	246
1985	54 991	100.0	2.2	3.8	5.5	13.1	14.0	19.9	22.3	10.7	8.5	43 484	234	51 275	233
1984	54 400	100.0	2.2	3.8	5.5	13.6	13.9	20.3	22.7	10.0	8.0	42 768	222	50 084	207
1983[2]	53 890	100.0	2.4	4.1	5.4	14.0	14.8	20.6	22.1	9.4	7.2	41 635	(NA)	48 451	(NA)
1982	53 407	100.0	2.3	3.9	5.7	14.0	15.1	20.7	22.2	9.3	6.9	41 305	205	48 021	200
1981	53 269	100.0	2.0	3.5	5.6	14.5	14.1	21.3	23.0	9.6	6.3	41 892	217	47 979	192
1980	52 710	100.0	1.7	3.6	5.4	13.6	14.2	22.0	23.6	9.5	6.5	42 717	183	48 636	197
1979[3]	52 243	100.0	1.6	3.2	4.9	13.1	14.1	21.3	24.7	9.8	7.1	44 331	193	50 388	208
1978	50 910	100.0	1.6	3.2	5.4	13.2	13.9	21.9	24.4	9.7	6.7	43 675	195	49 600	207
1977	50 530	100.0	1.6	3.2	5.8	13.7	14.4	22.0	24.4	8.9	6.0	42 512	157	48 244	160
1976	50 083	100.0	1.5	3.3	5.8	14.1	14.7	22.9	23.8	8.5	5.5	41 981	138	47 353	157
1975	49 873	100.0	1.5	3.7	6.1	14.4	15.6	22.8	23.1	7.9	4.9	40 748	149	46 011	154
1974[4]	49 440	100.0	1.6	3.1	5.4	13.8	15.8	23.3	23.2	8.5	5.3	41 464	(NA)	47 167	(NA)
1973	48 919	100.0	1.4	3.3	5.5	13.0	15.1	23.0	24.2	8.7	5.8	42 828	(NA)	48 160	(NA)
1972	48 477	100.0	1.6	3.5	5.6	13.1	15.5	23.6	23.4	8.2	5.5	41 748	(NA)	47 376	(NA)
1971	47 641	100.0	1.8	4.0	5.8	14.1	16.4	24.8	21.9	6.9	4.4	39 741	(NA)	44 676	(NA)
1970	46 535	100.0	1.9	4.0	5.5	13.7	17.0	24.9	21.7	7.0	4.3	39 779	(NA)	44 672	(NA)
1969	46 022	100.0	1.8	4.2	5.3	13.3	17.1	25.6	21.9	6.5	4.2	39 897	(NA)	44 618	(NA)
1968	45 437	100.0	1.9	4.2	5.8	14.0	19.2	25.0	20.8	5.6	3.5	38 047	(NA)	42 581	(NA)
1967	44 814	100.0	2.2	5.1	6.0	15.1	18.9	26.0	18.2	5.1	3.4	36 407	(NA)	40 306	(NA)

[r]Revised.

Table B-4. Families by Total Money Income, Race, and Hispanic Origin of Householder: 1967 to 1997—Con.

[Income in 1997 CPI-U-X1 adjusted dollars. Families as of March of the following year. For meaning of symbols, see text]

Race and Hispanic origin of householder and year	Number (thous.)	Percent distribution: Total	Under $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Median income: Value (dollars)	Median income: Standard error (dollars)	Mean income: Value (dollars)	Mean income: Standard error (dollars)
BLACK															
1997	8 408	100.0	6.9	10.1	9.8	17.7	14.2	15.5	16.0	5.7	4.2	28 602	630	36 504	546
1996	8 455	100.0	7.5	11.0	10.5	17.6	14.1	15.4	14.6	5.7	3.7	27 131	482	35 737	672
1995	8 055	100.0	7.2	11.0	10.5	17.8	14.6	16.0	13.7	5.7	3.5	27 350	651	35 819	735
1994[8]	8 093	100.0	7.6	12.0	10.3	17.6	13.8	14.7	14.4	5.4	4.2	26 748	524	35 550	573
1993[7]	7 993	100.0	9.4	13.9	11.2	17.4	13.5	13.4	12.5	4.8	3.9	23 927	486	33 362	661
1992[6]	7 982	100.0	9.8	13.3	11.7	16.7	13.6	14.4	12.9	4.4	3.2	24 141	510	32 008	501
1991	7 716	100.0	9.0	13.8	10.0	16.9	13.9	14.9	13.6	5.1	3.0	25 392	524	32 490	480
1990	7 471	100.0	8.3	11.9	11.7	16.2	13.3	16.3	13.7	5.5	3.2	26 308	468	33 836	515
1989	7 470	100.0	7.6	12.2	9.9	18.6	13.3	15.4	13.5	6.3	3.3	26 158	576	34 190	514
1988	7 409	100.0	7.2	13.6	10.8	16.4	14.2	13.9	14.6	5.8	3.6	26 224	587	34 347	564
1987[1]	7 202	100.0	7.8	12.7	11.0	16.8	14.9	14.6	14.1	5.0	3.2	26 005	552	33 586	510
1986	7 096	100.0	7.6	12.5	11.0	18.0	13.0	15.7	14.3	4.8	3.0	25 780	606	33 356	505
1985	6 921	100.0	6.8	13.1	11.5	18.7	14.2	15.6	13.2	5.0	1.9	25 039	456	31 860	468
1984	6 778	100.0	7.5	13.5	12.2	19.2	14.1	14.9	12.3	4.3	2.0	23 837	493	30 552	422
1983[2]	6 681	100.0	7.6	14.4	12.5	18.3	14.0	15.9	11.7	4.0	1.5	23 464	(NA)	29 646	(NA)
1982	6 530	100.0	6.8	14.8	12.6	19.2	13.8	16.1	12.4	2.8	1.4	22 829	556	28 976	398
1981	6 413	100.0	6.2	13.8	12.9	19.7	14.2	15.7	12.6	3.9	1.0	23 631	543	29 741	394
1980	6 317	100.0	5.5	12.2	13.1	19.8	14.3	16.7	13.1	4.0	1.4	24 717	530	30 825	411
1979[3]	6 184	100.0	5.4	12.0	12.5	20.6	14.0	16.0	14.0	4.0	1.6	25 103	458	31 467	429
1978	5 906	100.0	4.9	12.6	11.6	19.6	14.6	17.1	13.4	4.8	1.4	25 868	518	31 884	457
1977	5 806	100.0	4.7	12.3	13.1	21.5	15.0	15.6	12.6	3.8	1.3	24 286	328	30 378	300
1976	5 804	100.0	3.8	12.6	13.4	20.5	14.4	18.1	12.6	3.4	1.1	24 972	373	30 468	292
1975	5 586	100.0	4.1	12.1	13.8	20.1	17.4	16.3	12.2	3.0	.9	25 072	360	29 704	277
1974[4]	5 491	100.0	4.3	12.2	13.2	21.1	15.9	16.8	13.0	2.6	.9	24 758	(NA)	29 833	(NA)
1973	5 440	100.0	4.6	11.4	13.5	21.8	15.9	16.8	11.5	3.2	1.3	24 718	(NA)	29 948	(NA)
1972	5 265	100.0	4.9	11.6	13.2	20.9	16.3	15.3	13.6	2.9	1.3	24 812	(NA)	30 170	(NA)
1971	5 157	100.0	4.5	12.5	12.5	22.7	17.4	16.4	10.5	2.6	.9	23 982	(NA)	28 655	(NA)
1970	4 928	100.0	5.7	11.6	12.1	22.1	17.5	16.6	10.9	2.6	.9	24 401	(NA)	28 921	(NA)
1969	4 774	100.0	5.1	11.3	12.7	23.1	17.8	17.0	9.8	2.4	.7	24 438	(NA)	28 397	(NA)
1968	4 646	100.0	5.5	11.8	13.9	23.8	17.8	15.2	9.3	2.2	.6	22 819	(NA)	27 213	(NA)
1967	4 589	100.0	6.6	13.3	14.3	24.2	17.1	14.5	7.2	1.9	.9	21 555	(NA)	26 171	(NA)
HISPANIC ORIGIN[5]															
1997	6 961	100.0	5.1	8.7	10.9	20.1	15.3	17.2	12.7	5.4	4.6	28 142	655	37 783	853
1996	6 631	100.0	4.8	9.4	11.6	21.3	15.5	15.3	13.2	4.9	4.0	26 780	507	36 409	896
1995	6 287	100.0	5.1	10.1	11.5	22.2	15.9	14.6	13.0	4.4	3.3	25 876	584	34 390	796
1994[8]	6 202	100.0	5.5	10.3	12.3	19.4	15.4	15.7	12.4	5.2	3.8	26 336	511	35 034	704
1993[7]	5 946	100.0	5.1	10.7	11.5	20.7	16.4	15.6	12.2	4.8	3.0	26 273	559	34 554	807
1992[6]	5 733	100.0	5.2	10.0	11.4	20.4	16.5	15.1	13.6	4.5	3.3	26 946	637	34 292	595
1991	5 177	100.0	5.2	9.6	11.4	18.4	16.5	16.3	13.8	5.0	3.8	28 158	593	35 350	622
1990	4 981	100.0	4.7	8.8	11.3	19.2	15.4	17.6	14.0	5.5	3.5	28 773	695	35 994	646
1989	4 840	100.0	4.5	8.7	9.3	19.0	15.6	16.9	16.5	5.3	4.2	30 347	812	37 791	691
1988	4 823	100.0	5.4	8.8	9.6	19.1	15.3	17.1	15.6	5.3	3.7	29 534	758	37 074	847
1987[1]	4 576	100.0	4.8	10.0	10.1	19.0	15.9	16.4	15.0	5.2	3.6	28 681	605	36 522	735
1986	4 403	100.0	4.5	8.9	11.2	19.6	14.4	17.9	14.2	6.1	3.1	29 281	729	35 789	633
1985	4 206	100.0	4.2	9.7	12.1	18.9	15.6	17.5	14.2	5.4	2.5	28 381	731	34 534	606
1984	3 939	100.0	5.0	9.5	10.3	19.6	14.8	18.6	14.7	4.6	2.8	29 091	1 100	34 862	726
1983[2]	3 788	100.0	5.2	9.7	11.1	19.7	17.1	17.6	13.1	4.3	2.1	27 282	(NA)	32 909	(NA)
1982	3 369	100.0	4.5	9.5	12.3	19.4	17.6	16.8	13.7	4.2	2.1	27 243	695	33 136	710
1981	3 305	100.0	3.6	8.7	10.2	20.1	17.5	18.4	14.7	4.6	2.1	29 216	752	34 505	689
1980	3 235	100.0	3.7	8.5	10.5	20.2	17.3	18.4	15.0	4.1	2.3	28 699	766	34 352	720
1979[3]	3 029	100.0	3.1	8.1	9.2	20.4	16.4	19.9	15.3	4.9	2.8	30 731	894	36 379	774
1978	2 741	100.0	2.7	8.1	10.0	20.4	17.0	20.2	15.5	4.2	2.0	29 879	756	34 851	739
1977	2 764	100.0	2.7	7.5	11.1	20.6	18.8	19.6	13.7	4.0	1.8	29 004	637	33 758	536
1976	2 583	100.0	3.0	8.9	11.1	21.7	17.9	19.2	13.9	2.8	1.5	27 720	611	32 586	554
1975	2 499	100.0	3.1	9.7	11.0	22.0	18.0	20.4	11.8	2.7	1.3	27 276	654	31 689	588
1974[4]	2 475	100.0	2.5	7.4	10.8	21.3	18.6	21.4	13.1	3.3	1.7	29 502	(NA)	33 563	(NA)
1973	2 365	100.0	2.5	6.5	9.6	21.7	19.9	19.9	15.0	3.5	1.4	29 635	(NA)	33 746	(NA)
1972	2 312	100.0	2.6	6.7	10.5	21.1	21.0	21.3	12.5	2.8	1.6	29 580	(NA)	33 250	(NA)

Table B-4. Families by Total Money Income, Race, and Hispanic Origin of Householder: 1967 to 1997—Con.

[Income in 1997 CPI-U-X1 adjusted dollars. Families as of March of the following year. For meaning of symbols, see text]

Race and Hispanic origin of householder and year	Number (thous.)	Percent distribution										Median income		Mean income	
		Total	Under $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
WHITE, NOT HISPANIC ORIGIN															
1997	52 875	100.0	1.8	2.6	4.4	11.6	12.4	17.7	23.3	12.5	13.8	49 636	323	62 308	442
1996	52 625	100.0	1.6	3.1	4.5	11.5	13.1	18.2	23.7	11.6	12.7	48 102	258	59 965	415
1995	52 861	100.0	1.5	2.7	4.8	12.0	13.5	18.8	22.9	11.6	12.1	47 411	266	58 946	384
1994[8]	53 029	100.0	1.7	3.4	4.7	12.7	13.5	18.7	22.2	11.3	11.8	46 080	262	58 106	380
1993[7]	52 470	100.0	1.9	3.5	4.8	12.9	13.6	18.4	22.7	10.9	11.3	45 662	239	57 166	388
1992[6]	52 302	100.0	2.0	3.1	5.0	12.2	13.5	19.0	23.6	11.1	10.5	46 141	238	55 024	276
1991	52 288	100.0	1.8	3.1	4.5	12.3	13.8	19.3	23.1	11.6	10.5	46 241	253	55 050	269
1990	52 038	100.0	1.7	2.9	4.4	11.8	13.4	19.7	23.4	11.7	11.0	46 958	269	56 400	282
1989	51 955	100.0	1.6	2.8	4.5	11.8	13.0	19.0	23.7	12.0	11.8	47 971	241	57 821	302
1988	51 850	100.0	1.6	3.0	4.4	12.1	12.9	19.2	23.9	12.1	10.9	47 643	243	56 267	282
1987[1]	51 702	100.0	1.7	3.1	4.4	11.8	12.9	19.6	23.7	12.3	10.5	47 343	271	55 946	278
1986	51 426	100.0	1.8	3.3	4.6	12.2	13.1	19.7	24.0	11.3	10.1	46 377	224	54 776	269
1985	50 912	100.0	2.0	3.3	5.0	12.7	13.9	20.0	22.9	11.1	9.0	44 834	239	52 617	257
1984	50 563	100.0	1.9	3.4	5.1	13.1	13.9	20.4	23.3	10.4	8.4	43 951	250	51 233	238
1983[2]	50 208	100.0	2.2	3.7	5.0	13.6	14.7	20.8	22.7	9.8	7.6	42 716	216	49 578	229
1982	50 123	100.0	2.1	3.5	5.2	13.7	14.9	20.9	22.7	9.7	7.2	42 264	217	48 989	227
1981	50 066	100.0	1.9	3.2	5.3	14.2	13.9	21.5	23.5	9.9	6.6	42 845	242	48 843	217
1980	49 584	100.0	1.5	3.3	5.0	13.2	14.0	22.2	24.2	9.8	6.7	43 559	205	49 533	222
1979[3]	49 309	100.0	1.5	3.0	4.7	12.7	14.0	21.4	25.3	10.1	7.4	45 107	217	51 204	236
1978	48 245	100.0	1.5	3.0	5.2	12.8	13.7	22.0	24.9	10.0	6.9	44 555	235	50 409	233
1977	47 828	100.0	1.5	2.9	5.5	13.3	14.1	22.2	25.0	9.2	6.3	43 294	211	49 062	231
1976	47 569	100.0	1.4	3.0	5.5	13.7	14.5	23.1	24.3	8.8	5.7	42 757	200	48 128	224
1975	47 447	100.0	1.4	3.4	5.8	14.0	15.5	23.0	23.7	8.1	5.1	41 447	211	46 742	223
1974[4]	47 026	100.0	1.6	2.9	5.1	13.4	15.6	23.4	23.7	8.8	5.5	42 206	223	47 869	223
1973	46 550	100.0	1.4	3.1	5.3	12.6	14.8	23.2	24.7	8.9	6.0	43 046	207	48 871	207
1972	46 213	100.0	1.5	3.4	5.3	12.7	15.2	23.7	24.0	8.4	5.7	42 272	181	48 070	213

[1]Implementation of a new March CPS processing system.
[2]Implementation of Hispanic population controls.
[3]Implementation of 1980 census population controls.
[4]Implementation of a new March CPS processing system.
[5]Persons of Hispanic origin may be of any race. Income data for Hispanic origin families are not available prior to 1972.
[6]Based on 1990 census adjusted population controls.
[7]Data collection method changed from paper and pencil to computer-assisted interviewing; earnings limits increased to $999,999; Social Security limits increased to $49,999; SSI and public assistance limits increased to $24,999; Veterans' Benefits limits increased to $99,999; child support and alimony limits decreased to $49,999.
[8]Introduction of new, 1990 census sample design.

Table B-5. Total Money Income of People, by Race, Hispanic Origin, and Gender: 1967 to 1997

[Income in 1997 CPI-U-X1 adjusted dollars. People 15 years old and over beginning with March 1980, and people 14 years old and over as of March of the following year for previous years. For meaning of symbols, see text]

Race, Hispanic origin, sex, and year	Number (thous.)	With income: Number with income (thous.)	Percent distribution: Total	$1 to $2,499 or loss	$2,500 to $4,999	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $49,999	$50,000 to $74,999	$75,000 and over	Median income: Value (dollars)	Median income: Standard error (dollars)	Mean income: Value (dollars)	Mean income: Standard error (dollars)
ALL RACES															
Male															
1997	101 123	94 168	100.0	5.5	3.6	10.2	11.4	18.9	30.9	11.6	7.9	25 212	123	34 794	262
1996	100 159	93 439	100.0	5.7	3.8	10.9	11.7	19.3	30.5	10.9	7.2	24 381	161	33 553	253
1995	98 593	92 066	100.0	5.8	4.2	10.5	11.5	19.8	30.3	10.9	7.0	23 761	154	33 126	244
1994[8]	97 704	91 254	100.0	6.3	4.0	11.1	11.6	20.0	29.7	10.3	7.1	23 523	119	32 887	232
1993[7]	96 768	90 194	100.0	6.7	4.4	11.2	11.5	19.6	29.7	10.4	6.6	23 439	118	32 143	228
1992[6]	95 652	90 175	100.0	6.5	4.7	11.3	11.7	19.1	30.2	10.5	6.1	23 400	122	30 670	159
1991	93 760	88 653	100.0	6.0	4.6	10.9	11.2	19.8	30.8	10.5	6.3	24 121	124	31 074	158
1990	92 840	88 220	100.0	5.9	4.3	10.9	10.6	19.7	31.3	11.0	6.4	24 920	125	31 978	168
1989	91 955	87 454	100.0	5.6	4.3	10.3	10.2	19.0	31.4	12.1	7.1	25 749	159	33 324	183
1988	91 034	86 584	100.0	5.9	4.5	10.5	10.1	18.7	31.8	12.0	6.6	25 653	178	32 635	179
1987[1]	90 256	85 713	100.0	6.3	4.6	10.5	10.3	18.2	31.6	12.1	6.4	25 129	174	32 210	162
1986	89 368	84 471	100.0	6.7	4.6	10.1	10.6	18.3	31.1	12.2	6.3	25 062	135	31 956	158
1985	88 478	83 631	100.0	6.8	4.9	10.6	10.8	18.5	31.1	11.5	5.9	24 330	136	30 805	149
1984	87 304	82 183	100.0	7.2	4.9	11.1	9.9	19.0	31.3	10.7	5.7	24 098	139	30 027	133
1983[2]	86 014	80 795	100.0	7.8	5.2	11.1	10.0	19.1	31.4	10.2	5.3	23 625	(NA)	29 299	(NA)
1982	84 955	79 722	100.0	7.5	4.8	11.1	10.2	19.1	31.6	10.5	5.3	23 420	153	29 180	131
1981	83 958	79 688	100.0	7.1	4.8	11.1	10.2	18.8	32.4	10.7	4.7	24 000	162	29 419	130
1980	82 949	78 661	100.0	6.8	4.5	11.1	9.5	18.9	33.7	10.6	4.9	24 436	152	29 916	133
1979[3]	81 947	78 129	100.0	6.3	4.8	10.6	9.4	18.2	33.8	11.5	5.4	25 548	130	31 039	141
1978	80 969	75 609	100.0	7.0	4.5	10.8	9.3	17.7	33.7	11.7	5.3	26 001	150	31 180	145
1977	79 863	74 015	100.0	7.0	4.5	10.7	9.5	17.1	34.2	11.6	5.2	25 708	119	30 635	132
1976	78 782	72 775	100.0	7.1	4.6	10.7	9.8	17.8	34.5	10.9	4.7	25 469	143	30 168	130
1975	77 560	71 234	100.0	7.0	4.5	11.0	9.9	17.5	35.2	10.5	4.4	25 283	131	29 784	131
1974[4]	76 363	70 863	100.0	7.2	4.6	10.4	8.8	18.0	35.4	10.6	5.0	26 138	(NA)	30 495	(NA)
1973	75 040	69 387	100.0	6.9	4.6	9.7	8.6	17.1	35.9	11.9	5.3	27 394	(NA)	31 587	(NA)
1972	73 572	67 474	100.0	6.9	5.0	9.7	9.0	16.3	36.8	11.1	5.1	26 931	(NA)	31 214	(NA)
1971	72 469	66 486	100.0	7.6	5.1	10.3	9.2	17.0	37.0	9.6	4.2	25 706	(NA)	29 389	(NA)
1970	70 592	65 008	100.0	7.6	5.5	10.1	8.5	17.2	37.5	9.4	4.2	25 921	(NA)	29 290	(NA)
1969	69 027	63 882	100.0	7.6	5.7	10.0	8.6	17.0	37.9	9.0	4.1	26 189	(NA)	29 338	(NA)
1968	67 611	62 501	100.0	7.5	5.9	9.9	8.8	17.5	38.5	8.3	3.6	25 459	(NA)	28 209	(NA)
1967	66 519	61 444	100.0	7.8	6.4	10.5	8.7	18.9	37.5	6.9	3.5	24 553	(NA)	26 768	(NA)
Female															
1997	108 168	97 447	100.0	11.1	7.9	19.6	14.5	20.0	20.5	4.5	2.0	13 703	108	19 511	127
1996	107 076	96 558	100.0	11.5	8.4	20.4	14.5	19.8	19.8	4.0	1.7	13 109	108	18 790	128
1995	106 031	96 007	100.0	12.4	8.6	20.4	14.5	19.4	19.5	3.8	1.5	12 775	79	18 183	116
1994[8]	105 028	95 147	100.0	13.1	8.9	20.8	14.3	19.1	18.9	3.5	1.5	12 418	77	17 846	117
1993[7]	104 032	94 417	100.0	13.3	9.6	20.7	14.2	18.9	18.6	3.5	1.2	12 269	79	17 506	117
1992[6]	102 954	93 517	100.0	13.6	9.6	20.2	14.8	18.2	19.3	3.2	1.2	12 257	80	17 070	89
1991	101 483	92 569	100.0	13.5	9.4	20.5	14.3	19.4	18.6	3.0	1.2	12 345	82	17 027	87
1990	100 680	92 245	100.0	14.0	9.9	19.6	14.3	19.2	18.7	3.3	1.1	12 366	87	17 085	90
1989	99 838	91 399	100.0	13.9	9.7	19.7	13.6	19.6	19.1	3.3	1.1	12 457	89	17 119	89
1988	99 019	90 593	100.0	14.7	9.9	20.4	13.5	18.9	18.8	3.0	1.0	12 053	103	16 703	94
1987[1]	98 225	89 661	100.0	15.1	10.1	20.1	13.8	18.9	18.3	2.7	.9	11 720	95	16 301	85
1986	97 320	87 822	100.0	16.2	10.1	20.3	13.9	18.5	17.6	2.5	.8	11 144	81	15 729	81
1985	96 354	86 531	100.0	16.7	10.7	20.5	14.1	18.2	16.9	2.2	.7	10 765	81	15 174	78
1984	95 282	85 555	100.0	17.4	10.4	20.7	13.5	19.3	16.1	1.9	.7	10 609	70	14 805	73
1983[2]	94 269	83 781	100.0	18.0	10.9	21.0	13.2	19.2	15.4	1.8	.6	10 321	(NA)	14 340	(NA)
1982	93 145	82 505	100.0	18.5	10.4	21.6	13.8	18.8	14.7	1.5	.5	9 884	64	13 758	69
1981	92 228	82 139	100.0	18.7	10.9	22.1	13.9	19.0	13.7	1.4	.3	9 723	68	13 253	64
1980	91 133	80 826	100.0	19.2	11.3	21.8	13.4	19.0	13.7	1.2	.4	9 595	64	13 207	66
1979[3]	89 914	79 921	100.0	20.1	11.5	20.9	13.2	19.4	13.4	1.2	.4	9 439	76	13 070	67
1978	88 617	71 864	100.0	17.4	12.5	22.1	13.8	19.2	13.4	1.2	.4	9 673	86	13 313	69
1977	87 399	65 407	100.0	14.5	12.8	22.9	14.9	19.5	14.0	1.1	.4	10 008	71	13 437	63
1976	86 157	63 170	100.0	15.3	13.1	23.2	14.8	19.4	12.8	1.1	.3	9 662	76	13 172	65
1975	84 982	60 807	100.0	15.3	13.2	23.3	15.4	18.9	12.8	.9	.2	9 667	60	12 889	60
1974[4]	83 599	59 642	100.0	16.4	13.1	23.2	14.0	19.8	12.4	1.0	.3	9 531	(NA)	12 868	(NA)
1973	82 244	57 029	100.0	16.3	14.2	21.4	14.8	19.1	12.8	1.1	.3	9 508	(NA)	12 918	(NA)
1972	80 896	54 487	100.0	16.9	14.4	21.1	14.4	18.5	13.3	1.0	.3	9 395	(NA)	12 930	(NA)
1971	79 565	52 603	100.0	17.5	15.4	20.6	14.6	18.8	11.9	.8	.3	8 967	(NA)	12 412	(NA)
1970	77 649	51 647	100.0	19.2	15.3	20.4	13.0	19.4	11.7	.8	.3	8 693	(NA)	12 195	(NA)
1969	76 277	50 224	100.0	19.5	15.9	19.3	13.7	20.0	10.6	.7	.3	8 685	(NA)	11 997	(NA)
1968	74 889	48 544	100.0	19.4	16.1	20.0	14.5	18.6	10.5	.7	.2	8 595	(NA)	11 631	(NA)
1967	73 584	46 843	100.0	21.5	16.9	19.1	13.9	18.6	8.9	.7	.4	7 963	(NA)	10 979	(NA)

Table B-5. Total Money Income of People, by Race, Hispanic Origin, and Gender: 1967 to 1997 —Con.

[Income in 1997 CPI-U-X1 adjusted dollars. People 15 years old and over beginning with March 1980, and people 14 years old and over as of March of the following year for previous years. For meaning of symbols, see text]

Race, Hispanic origin, sex, and year	Number (thous.)	With income: Number with income (thous.)	Percent distribution: Total	$1 to $2,499 or loss	$2,500 to $4,999	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $49,999	$50,000 to $74,999	$75,000 and over	Median income: Value (dollars)	Median income: Standard error (dollars)	Mean income: Value (dollars)	Mean income: Standard error (dollars)
WHITE															
Male															
1997	85 219	80 400	100.0	5.2	3.4	9.4	11.2	18.6	31.4	12.2	8.6	26 115	135	36 282	296
1996	84 540	80 041	100.0	5.3	3.5	10.1	11.4	19.3	31.1	11.5	7.8	25 521	160	34 832	278
1995	83 463	79 022	100.0	5.3	3.8	9.8	11.2	19.6	31.1	11.6	7.6	25 165	186	34 403	266
1994[8]	82 566	78 220	100.0	5.9	3.7	10.1	11.2	19.9	30.6	10.8	7.7	24 550	188	34 313	261
1993[7]	82 026	77 650	100.0	6.2	4.1	10.3	11.2	19.5	30.5	11.1	7.1	24 415	128	33 512	253
1992[6]	81 179	77 467	100.0	6.1	4.1	10.4	11.4	19.0	31.2	11.2	6.6	24 488	133	31 998	176
1991	80 049	76 578	100.0	5.5	4.0	10.1	11.0	19.6	31.8	11.1	6.8	25 212	132	32 405	174
1990	79 555	76 480	100.0	5.4	3.9	9.9	10.2	19.6	32.3	11.7	6.9	25 997	133	33 330	187
1989	78 908	75 858	100.0	5.3	3.9	9.4	9.8	18.7	32.3	12.9	7.7	27 004	144	34 817	202
1988	78 230	75 247	100.0	5.5	4.1	9.6	9.7	18.5	32.8	12.9	7.0	27 079	176	33 964	197
1987[1]	77 743	74 647	100.0	5.9	4.2	9.5	9.9	18.1	32.5	12.9	7.0	26 710	182	33 588	178
1986	77 212	73 827	100.0	6.3	4.1	9.4	10.1	18.2	31.9	13.1	6.9	26 447	187	33 310	174
1985	76 617	73 222	100.0	6.5	4.4	9.9	10.3	18.3	31.8	12.3	6.4	25 523	148	32 104	164
1984	75 487	72 162	100.0	6.8	4.5	10.2	9.7	18.7	32.5	11.4	6.2	25 437	148	31 295	145
1983[2]	74 805	71 231	100.0	7.3	4.7	10.3	9.8	19.0	32.4	10.8	5.7	24 855	(NA)	30 458	(NA)
1982	74 043	70 477	100.0	7.2	4.4	10.3	9.8	18.8	32.5	11.3	5.8	24 760	163	30 339	143
1981	72 449	70 351	100.0	6.8	4.5	10.4	9.8	18.6	33.3	11.6	5.2	25 466	173	30 630	143
1980	72 449	69 420	100.0	6.4	4.0	10.3	9.2	18.7	34.7	11.4	5.4	25 992	179	31 139	144
1979[3]	71 887	69 247	100.0	6.0	4.4	9.8	9.2	17.7	34.6	12.3	6.0	26 689	139	32 260	154
1978	71 308	67 273	100.0	6.7	4.2	10.1	8.9	17.4	34.5	12.4	5.7	27 233	171	32 359	159
1977	70 407	65 974	100.0	6.7	4.2	10.1	9.0	16.7	35.1	12.4	5.7	26 927	140	31 838	145
1976	69 555	64 946	100.0	6.8	4.3	10.0	9.4	17.2	35.5	11.7	5.1	26 850	154	31 354	141
1975	68 573	63 629	100.0	6.7	4.2	10.3	9.4	17.2	36.1	11.4	4.8	26 560	154	30 935	143
1974[4]	67 667	63 388	100.0	6.9	4.3	9.6	8.5	17.4	36.4	11.3	5.4	27 381	(NA)	31 614	(NA)
1973	66 550	62 082	100.0	6.6	4.4	9.0	8.1	16.4	36.8	12.8	5.8	28 744	(NA)	32 821	(NA)
1972	65 385	60 565	100.0	6.6	4.6	9.2	8.5	15.8	37.7	12.0	5.6	28 247	(NA)	32 461	(NA)
1971	64 611	59 729	100.0	7.3	4.6	9.7	8.7	16.4	38.2	10.4	4.5	26 950	(NA)	30 547	(NA)
1970	63 002	58 447	100.0	7.2	5.0	9.7	8.0	16.4	38.7	10.2	4.6	27 246	(NA)	30 468	(NA)
1969	61 645	57 343	100.0	7.3	5.2	9.7	8.0	16.2	39.3	9.8	4.5	27 558	(NA)	30 585	(NA)
1968	60 498	56 219	100.0	7.0	5.5	9.5	8.2	16.8	40.0	9.0	3.9	26 680	(NA)	29 354	(NA)
1967	59 524	55 270	100.0	7.3	5.9	10.1	8.0	18.2	39.3	7.4	3.8	25 848	(NA)	27 886	(NA)
Female															
1997	89 489	81 352	100.0	11.4	7.7	19.2	14.6	19.7	20.7	4.6	2.1	13 792	117	19 792	146
1996	88 756	80 741	100.0	11.8	8.0	19.9	14.7	19.6	20.0	4.1	1.8	13 258	117	18 949	129
1995	88 134	80 608	100.0	12.7	8.3	19.8	14.5	19.5	19.7	3.9	1.6	12 971	86	18 513	131
1994[8]	87 484	80 045	100.0	13.4	8.6	20.2	14.3	19.1	19.2	3.6	1.5	12 595	83	18 116	132
1993[7]	86 765	79 484	100.0	13.5	9.1	20.2	14.2	19.0	19.0	3.6	1.3	12 513	86	17 788	128
1992[6]	86 098	78 885	100.0	13.7	9.2	19.6	14.9	18.5	19.7	3.2	1.3	12 541	87	17 382	98
1991	85 510	78 721	100.0	13.8	9.0	19.8	14.4	19.5	19.1	3.2	1.2	12 634	88	17 290	95
1990	85 012	78 566	100.0	14.3	9.5	18.8	14.3	19.4	19.1	3.4	1.2	12 669	95	17 362	98
1989	84 508	77 933	100.0	14.2	9.4	18.9	13.8	19.7	19.4	3.4	1.1	12 700	96	17 317	97
1988	84 035	77 493	100.0	15.0	9.4	19.6	13.4	19.2	19.1	3.1	1.0	12 350	111	16 974	103
1987[1]	83 552	76 940	100.0	15.5	9.7	19.4	13.9	19.0	18.7	2.9	1.0	12 019	100	16 584	95
1986	83 003	75 587	100.0	16.7	9.7	19.7	13.9	18.7	18.0	2.6	.9	11 364	88	15 914	88
1985	82 345	74 640	100.0	17.3	10.2	19.8	14.1	18.4	17.1	2.3	.8	10 974	88	15 389	85
1984	81 603	73 977	100.0	18.0	10.0	20.0	13.5	19.4	16.3	2.0	.7	10 734	74	14 956	80
1983[2]	80 901	72 643	100.0	18.5	10.5	20.3	13.2	19.4	15.6	1.9	.7	10 502	(NA)	14 527	(NA)
1982	80 066	71 624	100.0	19.2	9.9	21.0	13.9	18.9	14.9	1.7	.6	10 018	71	13 926	76
1981	79 591	71 566	100.0	19.4	10.5	21.4	13.8	19.3	13.9	1.4	.3	9 831	75	13 394	69
1980	78 766	70 573	100.0	20.0	10.9	21.1	13.4	19.1	13.8	1.3	.4	9 648	70	13 294	72
1979[3]	77 882	69 839	100.0	20.8	11.0	20.3	13.2	19.4	13.6	1.2	.4	9 528	82	13 150	74
1978	77 091	62 695	100.0	18.2	12.1	21.4	13.8	19.3	13.5	1.3	.4	9 789	90	13 389	76
1977	76 194	56 813	100.0	14.8	12.6	22.3	14.9	19.7	14.3	1.1	.4	10 161	79	13 584	71
1976	75 239	55 026	100.0	15.8	12.9	22.5	14.7	19.5	13.1	1.1	.4	9 743	84	13 291	70
1975	74 351	52 936	100.0	15.7	13.0	22.7	15.3	19.1	13.0	1.0	.2	9 767	63	12 994	66
1974[4]	73 312	52 038	100.0	16.7	12.9	22.6	14.0	19.8	12.6	1.0	.3	9 639	(NA)	12 998	(NA)
1973	72 248	49 741	100.0	16.5	13.9	21.1	14.5	19.3	13.3	1.1	.3	9 599	(NA)	13 102	(NA)
1972	71 226	47 519	100.0	17.3	14.0	20.8	14.1	18.6	13.7	1.1	.3	9 456	(NA)	13 046	(NA)
1971	70 293	45 941	100.0	17.8	15.0	20.2	14.5	19.2	12.2	.9	.3	9 116	(NA)	12 602	(NA)
1970	68 793	45 288	100.0	19.4	15.0	19.9	12.7	19.7	12.1	.8	.3	8 806	(NA)	12 378	(NA)
1969	67 680	44 025	100.0	19.5	15.6	18.9	13.4	20.5	11.1	.8	.3	8 889	(NA)	12 257	(NA)
1968	66 543	42 482	100.0	19.4	15.6	19.5	14.3	19.0	11.1	.7	.3	8 851	(NA)	11 925	(NA)
1967	66 240	41 045	100.0	21.3	16.6	18.6	13.6	19.3	9.4	.8	.4	8 202	(NA)	11 257	(NA)

Table B-5. Total Money Income of People, by Race, Hispanic Origin, and Gender: 1967 to 1997 —Con.

[Income in 1997 CPI-U-X1 adjusted dollars. People 15 years old and over beginning with March 1980, and people 14 years old and over as of March of the following year for previous years. For meaning of symbols, see text]

Race, Hispanic origin, sex, and year	Number (thous.)	With income: Number with income (thous.)	Percent distribution: Total	$1 to $2,499 or loss	$2,500 to $4,999	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $49,999	$50,000 to $74,999	$75,000 and over	Median income: Value (dollars)	Median income: Standard error (dollars)	Mean income: Value (dollars)	Mean income: Standard error (dollars)
BLACK															
Male															
1997	11 283	9 671	100.0	7.6	5.4	16.6	13.1	21.3	27.3	6.6	2.2	18 096	477	22 781	370
1996	11 113	9 410	100.0	8.3	6.4	17.6	13.5	19.8	26.7	5.5	2.3	16 869	338	23 025	643
1995	10 922	9 339	100.0	8.9	7.1	16.7	13.0	22.2	24.5	5.4	2.3	16 857	300	22 455	598
1994[8]	10 825	9 199	100.0	8.4	6.4	18.5	14.1	21.0	23.6	5.7	2.3	16 225	339	21 891	407
1993[7]	10 639	8 947	100.0	10.6	6.8	17.5	13.4	21.3	23.9	4.8	1.7	16 222	499	21 204	475
1992[6]	10 453	9 104	100.0	9.9	8.8	18.1	13.8	19.8	23.7	4.3	1.6	14 945	444	19 997	342
1991	10 252	8 943	100.0	10.0	8.3	17.5	13.4	21.4	23.1	4.8	1.5	15 275	395	20 105	318
1990	10 074	8 820	100.0	9.4	7.1	18.9	13.0	20.9	23.7	5.6	1.4	15 802	464	20 858	341
1989	9 948	8 806	100.0	8.2	7.6	17.9	12.7	22.0	24.6	5.6	1.4	16 321	395	20 900	340
1988	9 809	8 610	100.0	9.3	7.6	17.7	13.2	20.2	24.7	5.3	2.0	16 340	369	21 471	399
1987[1]	9 668	8 488	100.0	9.3	7.5	18.7	13.0	20.3	24.9	4.9	1.4	15 845	294	20 589	342
1986	9 472	8 285	100.0	9.0	8.7	17.1	14.6	20.0	24.3	4.9	1.4	15 848	313	20 298	324
1985	9 309	8 127	100.0	9.4	8.9	16.6	14.1	20.8	24.7	4.3	1.2	16 062	352	19 952	325
1984	9 141	7 851	100.0	11.0	8.2	19.0	12.9	22.6	21.2	4.1	1.0	14 595	411	18 721	281
1983[2]	8 986	7 587	100.0	11.5	9.2	17.8	12.7	21.6	22.4	4.0	.8	14 535	(NA)	18 619	(NA)
1982	8 757	7 290	100.0	10.2	8.1	17.8	13.5	22.4	23.8	3.4	.8	14 838	389	18 552	290
1981	8 614	7 459	100.0	10.1	8.1	18.1	13.6	21.7	24.7	3.3	.4	15 143	346	18 759	265
1980	8 448	7 387	100.0	10.4	8.5	18.0	11.8	21.7	24.9	4.0	.8	15 619	353	19 196	285
1979[3]	8 292	7 288	100.0	8.6	7.9	18.2	11.8	22.0	26.4	4.2	.9	16 521	334	20 095	297
1978	8 148	6 971	100.0	9.5	8.0	17.7	12.6	19.8	26.8	4.7	.8	16 314	342	20 309	309
1977	8 057	6 777	100.0	9.9	7.3	16.0	14.7	21.0	26.3	3.9	1.0	15 979	274	19 664	244
1976	7 914	6 651	100.0	10.1	7.5	17.4	12.8	22.2	26.0	3.3	.8	16 166	324	19 401	249
1975	7 720	6 485	100.0	9.1	7.4	18.7	14.2	20.5	27.0	2.7	.5	15 879	303	18 943	220
1974[4]	7 507	6 409	100.0	9.6	7.3	17.6	11.2	23.7	26.4	3.7	.4	16 965	(NA)	19 538	(NA)
1973	7 415	6 394	100.0	9.8	7.4	15.3	12.3	23.1	27.9	3.6	.7	17 386	(NA)	19 940	(NA)
1972	7 200	6 043	100.0	10.3	8.4	14.1	13.4	21.0	29.1	3.2	.6	17 109	(NA)	19 690	(NA)
1971	7 041	6 024	100.0	10.7	9.0	15.1	13.6	22.9	26.0	2.1	.5	16 076	(NA)	18 202	(NA)
1970	6 796	5 844	100.0	11.1	9.5	13.7	13.2	24.3	25.6	1.9	.5	16 163	(NA)	18 199	(NA)
1969	6 637	5 870	100.0	11.1	10.1	13.6	13.4	24.4	25.5	1.7	.2	16 030	(NA)	17 765	(NA)
1968	6 456	5 715	100.0	11.6	9.8	13.9	13.8	24.6	24.5	1.4	.4	15 829	(NA)	17 106	(NA)
1967	6 318	5 572	100.0	12.4	10.9	14.2	15.4	25.5	19.8	1.2	.5	14 794	(NA)	16 342	(NA)
Female															
1997	13 715	11 961	100.0	7.7	9.4	23.2	13.9	22.5	18.9	3.5	.8	13 048	354	17 310	248
1996	13 514	11 817	100.0	9.1	10.4	24.4	13.6	21.2	18.1	2.6	.7	12 042	252	16 910	438
1995	13 292	11 607	100.0	9.8	10.3	25.3	15.0	19.2	17.5	2.5	.5	11 544	240	15 699	234
1994[8]	13 097	11 450	100.0	10.1	11.1	24.8	14.5	19.5	16.2	2.7	1.0	11 419	236	16 189	277
1993[7]	12 872	11 267	100.0	10.8	13.1	25.2	14.3	18.2	15.4	2.5	.6	10 561	230	15 288	297
1992[6]	12 677	11 076	100.0	11.5	12.8	25.8	14.3	16.1	16.8	2.4	.2	10 167	248	14 607	209
1991	12 288	10 727	100.0	10.3	12.6	26.6	14.0	18.4	15.7	1.6	.6	10 389	230	14 907	225
1990	12 124	10 687	100.0	11.0	13.7	25.4	14.3	17.6	15.5	2.2	.4	10 227	253	14 796	227
1989	11 966	10 577	100.0	11.2	12.4	26.1	12.5	18.2	16.7	2.5	.4	10 193	309	15 131	233
1988	11 786	10 380	100.0	11.3	12.7	26.6	13.7	17.0	16.5	1.8	.3	9 971	197	14 518	231
1987[1]	11 663	10 164	100.0	11.1	14.0	26.3	13.9	17.7	15.2	1.5	.3	9 818	194	14 066	203
1986	11 447	9 819	100.0	12.2	13.4	26.4	14.6	17.2	14.2	1.5	.4	9 615	185	13 968	230
1985	11 263	9 611	100.0	11.4	14.8	26.9	14.5	16.2	14.8	1.2	.1	9 363	203	13 426	194
1984	11 092	9 460	100.0	12.5	13.1	26.8	14.6	17.9	13.7	1.2	.2	9 522	213	13 319	184
1983[2]	10 911	9 107	100.0	13.3	14.7	26.7	13.6	17.7	12.9	1.0	.2	8 974	(NA)	12 747	(NA)
1982	10 687	8 921	100.0	12.8	14.1	27.5	14.1	18.0	12.6	.7	.1	8 836	212	12 338	173
1981	10 511	8 829	100.0	13.4	14.3	28.0	15.0	17.2	11.2	.8	.1	8 734	183	11 985	167
1980	10 317	8 596	100.0	12.3	14.5	28.5	13.8	18.3	11.8	.6	.1	8 932	215	12 339	174
1979[3]	10 108	8 533	100.0	13.8	15.4	26.5	13.0	18.8	11.7	.8	.1	8 671	191	12 244	178
1978	9 902	7 959	100.0	11.4	15.5	28.4	14.1	18.0	11.9	.5	.1	8 814	200	12 393	181
1977	9 684	7 562	100.0	11.9	14.3	28.3	15.3	18.1	11.5	.5	.1	8 774	135	12 197	152
1976	9 484	7 188	100.0	10.5	14.8	28.4	16.1	18.7	10.7	.7	.1	9 181	141	12 281	146
1975	9 269	6 969	100.0	12.0	14.8	28.7	16.1	17.0	11.0	.5	–	8 873	157	11 806	140
1974[4]	9 047	6 779	100.0	13.7	14.7	28.3	13.9	19.3	9.7	.5	.1	8 702	(NA)	11 625	(NA)
1973	8 839	6 513	100.0	14.3	17.0	23.6	17.5	17.8	9.2	.5	.1	8 664	(NA)	11 412	(NA)
1972	8 616	6 274	100.0	13.4	17.8	23.7	16.7	17.1	10.6	.6	.1	8 835	(NA)	11 763	(NA)
1971	8 428	6 151	100.0	15.9	19.0	24.2	15.6	16.2	8.7	.2	–	7 988	(NA)	10 784	(NA)
1970	8 041	5 844	100.0	17.0	17.8	24.3	15.4	16.8	8.3	.4	–	8 017	(NA)	10 660	(NA)
1969	7 841	5 728	100.0	19.5	18.8	22.4	16.1	16.2	6.7	.3	–	7 495	(NA)	9 972	(NA)
1968	7 636	5 629	100.0	20.0	19.6	23.5	15.6	15.2	6.0	.1	–	7 020	(NA)	9 400	(NA)
1967	7 461	5 397	100.0	22.6	20.0	23.0	15.7	13.0	5.0	.4	.2	6 455	(NA)	9 161	(NA)

Table B-5. Total Money Income of People, by Race, Hispanic Origin, and Gender: 1967 to 1997 —Con.

[Income in 1997 CPI-U-X1 adjusted dollars. People 15 years old and over beginning with March 1980, and people 14 years old and over as of March of the following year for previous years. For meaning of symbols, see text]

Race, Hispanic origin, sex, and year	Number (thous.)	With income: Number with income (thous.)	Percent distribution: Total	$1 to $2,499 or loss	$2,500 to $4,999	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $49,999	$50,000 to $74,999	$75,000 and over	Median income: Value (dollars)	Median income: Standard error (dollars)	Mean income: Value (dollars)	Mean income: Standard error (dollars)
HISPANIC ORIGIN[5]															
Male															
1997	10 944	9 585	100.0	6.5	4.6	15.5	19.0	24.4	22.2	5.1	2.6	16 216	244	22 392	537
1996	10 627	9 305	100.0	6.3	5.5	17.0	19.2	24.1	21.4	4.6	1.8	15 791	257	21 283	594
1995	9 826	8 577	100.0	6.8	6.5	17.7	18.1	23.7	20.9	4.5	1.8	15 629	309	20 537	512
1994[8]	9 555	8 375	100.0	7.0	5.4	19.0	17.3	24.0	20.9	4.0	2.4	15 703	324	21 773	710
1993[7]	9 312	8 208	100.0	7.2	6.4	19.1	17.5	22.7	20.9	4.3	1.9	15 205	365	20 732	524
1992[6]	8 996	8 056	100.0	7.2	6.3	18.4	18.2	22.7	21.1	4.5	1.7	15 338	350	20 142	359
1991	7 738	6 939	100.0	6.4	5.3	17.2	18.2	23.4	23.3	4.3	1.8	16 283	408	21 136	374
1990	7 502	6 767	100.0	6.4	6.5	16.4	16.9	24.6	22.9	4.4	1.9	16 541	388	21 431	408
1989	7 254	6 592	100.0	6.6	5.5	15.0	15.9	26.1	23.3	5.2	2.4	17 344	428	22 482	459
1988	7 012	6 342	100.0	6.4	6.2	15.1	15.4	25.2	24.1	5.6	2.0	17 678	540	22 583	478
1987[1]	6 768	6 102	100.0	5.8	5.9	17.0	15.5	22.5	25.5	5.7	2.1	17 279	297	22 892	473
1986	6 517	5 870	100.0	7.4	6.3	15.0	16.5	23.4	23.5	6.4	1.6	16 888	299	21 796	409
1985	6 232	5 523	100.0	7.3	6.5	15.4	16.4	21.7	25.3	5.7	1.6	17 055	357	21 614	395
1984	5 809	5 174	100.0	8.0	7.1	15.8	13.9	23.1	25.4	4.9	1.8	17 148	471	21 627	501
1983[2]	5 633	4 236	100.0	7.7	6.3	16.2	13.6	24.9	25.6	4.3	1.4	17 470	(NA)	(NA)	(NA)
1982	4 592	4 092	100.0	7.9	5.6	15.3	14.6	24.4	25.4	5.1	1.7	17 579	428	21 466	531
1981	4 557	4 131	100.0	7.3	5.9	14.6	13.9	24.5	27.0	5.3	1.3	18 175	499	21 953	502
1980	4 429	3 996	100.0	7.7	5.3	13.9	13.5	25.2	27.9	5.1	1.5	18 837	595	22 423	542
1979[3]	4 196	3 852	100.0	7.1	6.1	13.8	11.9	25.3	28.8	5.2	1.9	19 240	620	23 023	562
1978	3 880	3 447	100.0	7.4	5.8	12.4	11.9	25.8	29.6	5.6	1.6	19 926	554	23 248	578
1977	3 848	3 376	100.0	6.9	5.4	13.0	12.1	25.1	31.0	5.1	1.5	19 801	452	22 671	470
1976	3 526	3 099	100.0	8.3	5.8	13.6	12.5	24.7	29.2	4.7	1.2	19 049	549	22 076	505
1975	3 415	2 945	100.0	7.9	5.7	13.1	12.6	25.3	29.9	4.4	1.0	19 354	503	21 933	554
1974[4]	3 519	3 052	100.0	8.1	6.1	12.5	11.3	26.5	30.1	4.1	1.3	19 925	(NA)	22 424	(NA)
1973	3 433	2 867	100.0	8.1	5.2	10.9	10.6	26.6	33.1	4.7	.7	21 083	(NA)	(NA)	(NA)
1972	3 204	2 709	100.0	7.2	6.3	10.8	13.0	23.6	33.5	4.0	1.5	20 916	(NA)	(NA)	(NA)
Female															
1997	10 485	8 055	100.0	14.0	10.4	24.5	17.2	17.6	13.8	1.9	.8	10 260	209	14 509	420
1996	10 073	7 744	100.0	14.3	11.5	25.6	16.4	17.6	11.9	2.0	.5	9 702	233	13 851	435
1995	9 754	7 478	100.0	14.6	12.0	26.2	15.9	17.2	12.0	1.5	.5	9 403	240	13 690	511
1994[8]	9 433	7 298	100.0	14.8	11.6	26.9	16.1	15.8	12.5	1.5	.7	9 328	242	13 548	329
1993[7]	9 146	7 053	100.0	15.3	13.4	26.4	15.2	16.0	11.6	1.5	.5	8 997	258	12 924	280
1992[6]	8 815	6 749	100.0	15.0	12.9	24.1	17.8	14.7	13.5	1.4	.6	9 504	253	13 357	271
1991	7 806	6 084	100.0	16.0	12.8	24.8	16.1	16.8	11.8	1.3	.5	9 443	258	12 967	277
1990	7 559	5 903	100.0	16.4	13.0	24.0	16.0	16.7	11.7	1.7	.4	9 249	266	13 001	273
1989	7 323	5 677	100.0	16.2	12.3	21.7	16.5	17.4	13.8	1.6	.5	9 898	303	13 641	300
1988	7 045	5 532	100.0	17.5	12.7	22.1	16.5	15.6	13.7	1.2	.5	9 483	301	13 281	360
1987[1]	6 835	5 357	100.0	16.8	12.9	24.3	14.7	16.5	12.8	1.3	.5	9 367	239	13 137	312
1986	6 588	5 096	100.0	17.6	12.0	23.3	16.1	17.1	12.3	1.3	.2	9 281	262	12 692	268
1985	6 366	4 843	100.0	17.4	13.0	24.9	15.5	16.0	12.0	.8	.2	8 980	252	12 199	267
1984	5 967	4 617	100.0	18.9	11.9	23.8	14.6	19.1	10.7	.8	.2	9 006	306	12 043	307
1983[2]	5 790	4 098	100.0	18.9	13.0	25.0	14.5	17.4	10.0	1.0	.2	8 655	(NA)	(NA)	(NA)
1982	5 119	3 832	100.0	19.3	11.9	24.4	15.5	18.6	9.4	.8	.2	8 629	346	11 450	317
1981	4 955	3 787	100.0	19.4	12.4	23.4	16.7	18.1	9.2	.6	.1	9 014	338	11 381	301
1980	4 734	3 617	100.0	19.2	13.5	24.2	16.8	16.8	8.7	.6	.1	8 591	365	10 946	302
1979[3]	4 501	3 495	100.0	19.3	12.4	23.1	17.1	18.5	8.8	.7	.2	9 001	382	11 400	317
1978	4 178	2 949	100.0	16.8	13.6	25.1	17.5	17.6	8.6	.7	.1	9 007	366	11 409	335
1977	4 212	2 780	100.0	15.3	13.6	24.1	19.0	18.8	8.7	.3	.1	9 318	338	11 398	292
1976	3 922	2 568	100.0	15.4	14.1	24.8	19.2	19.4	6.8	.3	.1	9 076	324	11 049	273
1975	3 777	2 380	100.0	15.4	14.7	24.5	20.6	17.8	6.9	.2	–	9 145	317	10 847	271
1974[4]	3 743	2 353	100.0	16.3	12.7	25.4	17.9	20.4	7.0	.3	–	9 302	(NA)	11 062	(NA)
1973	3 752	2 154	100.0	17.6	12.4	23.8	17.2	20.3	8.0	.4	.2	9 018	(NA)	(NA)	(NA)
1972	3 511	1 928	100.0	16.5	14.7	21.2	20.0	18.9	8.6	.3	–	9 569	(NA)	(NA)	(NA)

Table B-5. Total Money Income of People, by Race, Hispanic Origin, and Gender: 1967 to 1997 —Con.

[Income in 1997 CPI-U-X1 adjusted dollars. People 15 years old and over beginning with March 1980, and people 14 years old and over as of March of the following year for previous years. For meaning of symbols, see text]

Race, Hispanic origin, sex, and year	Number (thous.)	With income: Number with income (thous.)	Percent distribution: Total	$1 to $2,499 or loss	$2,500 to $4,999	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $49,999	$50,000 to $74,999	$75,000 and over	Median income: Value (dollars)	Median income: Standard error (dollars)	Mean income: Value (dollars)	Mean income: Standard error (dollars)
WHITE, NOT HISPANIC ORIGIN															
Male															
1997	74 703	71 150	100.0	5.0	3.3	8.6	10.1	17.8	32.7	13.2	9.4	27 559	204	38 080	327
1996	74 349	71 084	100.0	5.2	3.3	9.2	10.4	18.7	32.3	12.4	8.6	26 893	142	36 527	304
1995	74 040	70 754	100.0	5.2	3.5	8.9	10.4	19.1	32.3	12.4	8.2	26 835	155	36 019	291
1994[8]	74 238	70 919	100.0	5.8	3.5	9.2	10.6	19.5	31.6	11.5	8.3	26 124	199	35 577	276
1993[7]	73 580	70 179	100.0	6.0	3.9	9.4	10.5	19.1	31.5	11.8	7.7	25 737	192	34 869	273
1992[6]	72 761	69 907	100.0	6.0	3.9	9.5	10.6	18.7	32.2	12.0	7.1	25 624	146	33 266	190
1991	72 682	69 976	100.0	5.4	3.9	9.4	10.3	19.3	32.6	11.8	7.3	26 130	138	33 460	187
1990	72 352	69 987	100.0	5.3	3.7	9.3	9.6	19.1	33.2	12.4	7.4	26 964	138	34 443	199
1989	71 972	69 558	100.0	5.1	3.8	8.9	9.3	18.1	33.1	13.6	8.2	28 036	150	35 927	215
1988	71 492	69 143	100.0	5.4	3.9	9.1	9.2	17.9	33.5	13.5	7.5	28 088	157	34 968	198
1987[1]	71 224	68 762	100.0	5.9	4.1	8.8	9.5	17.7	33.1	13.5	7.4	27 825	196	34 499	195
1986	70 888	68 131	100.0	6.2	3.9	8.9	9.6	17.8	32.7	13.6	7.3	27 636	201	34 272	192
1985	70 624	67 859	100.0	6.5	4.2	9.5	9.8	18.0	32.4	12.9	6.8	26 390	201	32 934	182
1984	69 835	67 126	100.0	6.7	4.4	9.8	9.4	18.3	33.0	11.9	6.6	26 194	168	32 020	167
1983[2]	69 303	66 350	100.0	7.2	4.6	9.9	9.5	18.5	32.9	11.3	6.1	25 578	161	31 156	164
1982	69 559	66 476	100.0	7.1	4.3	10.0	9.5	18.4	32.9	11.6	6.0	25 393	170	30 874	161
1981	68 849	66 327	100.0	6.8	4.4	10.1	9.6	18.2	33.7	12.0	5.4	26 136	194	31 163	162
1980	68 176	65 564	100.0	6.3	4.0	10.1	9.0	18.3	35.1	11.7	5.6	26 680	203	31 646	164
1979[3]	67 823	65 506	100.0	6.0	4.3	9.6	9.0	17.3	35.0	12.7	6.2	27 250	202	32 781	174
1978	67 528	63 916	100.0	6.7	4.1	10.0	8.8	17.0	34.8	12.8	6.0	27 523	164	32 842	181
1977	66 665	62 678	100.0	6.7	4.1	10.0	8.9	16.3	35.3	12.8	5.9	27 473	170	32 318	183
1976	66 125	61 921	100.0	6.7	4.2	9.8	9.3	16.9	35.8	12.0	5.3	27 342	170	31 808	178
1975	65 251	60 755	100.0	6.7	4.1	10.1	9.3	16.8	36.4	11.7	4.9	27 171	186	31 366	180
1974[4]	64 233	60 397	100.0	6.9	4.2	9.5	8.4	17.0	36.8	11.7	5.6	27 959	192	32 072	179
1973	63 207	59 151	100.0	6.5	4.3	8.9	8.0	15.9	37.0	13.2	6.1	29 155	177	33 328	170
1972	62 273	57 870	100.0	6.5	4.5	9.1	8.3	15.5	37.9	12.4	5.8	28 568	174	32 902	174
Female															
1997	79 502	73 709	100.0	11.1	7.4	18.6	14.3	20.0	21.5	4.9	2.3	14 389	123	20 354	155
1996	79 232	73 445	100.0	11.5	7.7	19.4	14.5	19.8	20.9	4.3	1.9	13 824	123	19 462	134
1995	78 867	73 506	100.0	12.5	7.9	19.2	14.3	19.7	20.5	4.2	1.7	13 488	123	18 984	135
1994[8]	79 252	73 665	100.0	13.3	8.3	19.6	14.2	19.4	19.8	3.8	1.6	12 936	88	18 507	140
1993[7]	78 477	73 128	100.0	13.3	8.8	19.6	14.1	19.3	19.7	3.8	1.3	12 883	91	18 211	136
1992[6]	77 820	72 559	100.0	13.6	8.8	19.2	14.6	18.9	20.2	3.4	1.3	12 872	93	17 735	105
1991	78 081	72 959	100.0	13.6	8.7	19.4	14.3	19.7	19.7	3.4	1.3	12 964	92	17 643	100
1990	77 796	72 939	100.0	14.1	9.2	18.4	14.2	19.6	19.7	3.5	1.3	12 994	99	17 704	103
1989	77 500	72 509	100.0	14.0	9.2	18.7	13.6	19.9	19.8	3.5	1.2	12 960	104	17 594	102
1988	77 296	72 216	100.0	14.8	9.2	19.4	13.2	19.5	19.5	3.3	1.1	12 639	111	17 252	103
1987[1]	76 983	71 817	100.0	15.4	9.4	19.1	13.8	19.2	19.1	3.0	1.0	12 289	109	16 831	102
1986	76 641	70 671	100.0	16.6	9.5	19.4	13.7	18.8	18.4	2.7	.9	11 556	116	16 139	97
1985	76 199	69 972	100.0	17.2	10.0	19.4	14.0	18.6	17.5	2.4	.9	11 095	79	15 608	92
1984	75 804	69 497	100.0	17.9	9.9	19.8	13.4	19.5	16.7	2.1	.8	10 906	80	15 145	93
1983[2]	75 274	68 380	100.0	18.4	10.3	20.0	13.1	19.5	16.0	1.9	.7	10 734	85	14 709	89
1982	75 083	67 894	100.0	19.1	9.8	20.8	13.8	18.9	15.2	1.7	.6	10 317	86	14 064	86
1981	74 787	67 889	100.0	19.4	10.4	21.3	13.6	19.3	14.2	1.5	.3	10 008	93	13 506	78
1980	74 193	67 084	100.0	20.0	10.8	21.0	13.2	19.2	14.1	1.3	.4	9 712	76	13 421	82
1979[3]	73 535	66 447	100.0	20.9	10.9	20.2	13.0	19.5	13.8	1.3	.4	9 775	76	13 239	82
1978	73 030	59 833	100.0	18.2	12.1	21.2	13.6	19.4	13.8	1.3	.4	10 222	83	13 487	86
1977	72 104	54 110	100.0	14.8	12.5	22.2	14.7	19.7	14.6	1.2	.4	10 626	89	13 696	89
1976	71 425	52 538	100.0	15.9	12.8	22.4	14.5	19.5	13.4	1.2	.4	10 411	95	13 399	89
1975	70 686	50 628	100.0	15.7	12.9	22.6	15.0	19.2	13.2	1.0	.2	10 327	100	13 094	83
1974[4]	69 666	49 757	100.0	16.7	12.9	22.5	13.9	19.8	12.9	1.1	.3	10 122	108	13 090	90
1973	68 605	47 526	100.0	16.5	14.0	21.0	14.3	19.3	13.5	1.2	.3	9 803	112	13 180	82
1972	67 815	45 594	100.0	17.4	14.0	20.8	13.9	18.6	13.9	1.1	.3	9 543	123	13 129	87

[1]Implementation of a new March CPS processing system.
[2]Implementation of Hispanic population controls.
[3]Implementation of 1980 census population controls.
[4]Implementation of a new March CPS processing system.
[5]Persons of Hispanic origin may be of any race. Income data for persons of Hispanic origin are not available prior to 1972.
[6]Based on 1990 census adjusted populaton controls.
[7]Data collection method changed from paper and pencil to computer-assisted interviewing; earnings limits increased to $999,999; Social Security limits increased to $49,999; SSI and public assistance limits increased to $24,999; Veterans' Benefits limits increased to $99,999; child support and alimony limits decreased to $49,999.
[8]Introduction of new, 1990 census sample design.

Appendix C.
Source and Accuracy of Estimates

SOURCES OF DATA

Most estimates in this report come from data obtained in March of years 1968 through 1998 in the Current Population Survey (CPS). The Census Bureau conducts the survey every month, although this report uses only March data for its estimates. The March survey uses two sets of questions, the basic CPS and the supplement.

The Census Bureau used data from various sources in developing alternative measures of income and poverty for 1997. Specifically, we combined data from the American Housing Survey (AHS), the Income Survey Development Program (ISDP), and the Internal Revenue Service (IRS) with CPS data to create simulations of taxes paid, number of tax filing units, adjusted gross income, and other tax characteristics for the March 1998 CPS.

In addition, this report uses the *State Tax Handbook* from Commerce Clearing House as an information source for tax data. For noncash valuation estimates, this report uses data from the U.S. Department of Agriculture (USDA), the Health Care Financing Administration (HCFA), and the Department of Housing and Urban Development (HUD).

A description of the sources of data we used to derive these estimates follows. Except for the CPS, these descriptions are brief. See Current Population Reports, Series P60-186RD, *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1992,* and publications on the appropriate surveys for more details.

American Housing Survey. The Census Bureau collects housing data for the Department of Housing and Urban Development. The population covered by the sample for the AHS (called the Annual Housing Survey before 1984) includes all housing units in the United States. For a more detailed description of the sample design, see the report Current Housing Reports, Series H150-89, *The American Housing Survey for the United States in 1989,* U.S. Department of Commerce.

The AHS is no longer conducted in even-numbered years, so we based the property tax estimates in this report on the 1993 AHS. Also, for the noncash estimates, we used the 1985 AHS data in a model to estimate the value of public housing. For more details on the AHS model used to estimate public and subsidized housing values, please see Appendix B of Current Population Reports, Series P60-186RD, *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1992*.

Income Survey Development Program. The ISDP was the research and development phase for the Survey of Income and Program Participation (SIPP). The Census Bureau used the ISDP to examine and resolve design, operational, and technical issues for SIPP. The household sample for the 1979 ISDP was a nationwide multiple frame sample. The majority of sample households in the ISDP came from addresses contacted in the 1976 Survey of Income and Education. Statisticians selected the remainder of sample households from a reserve file of sample cases maintained by the Census Bureau. For a more detailed description of this sample design, see the report *Wage and Salary Data From the Income Survey Development Program: 1979 (Preliminary Data From Interview Period One),* Current Population Reports, Special Studies, Series P-23, No. 118.

Internal Revenue Service data. Much of the IRS data in this report come from the Statistics of Income (SOI) series, in particular the SOI Bulletin *Individual Income Tax Returns, Preliminary Data: 1996,* Spring 1998. This report, based on a sample drawn from all tax returns filed in 1997, presents information on taxpayers' incomes, exemptions, deductions, credits, and taxes.

Data from other sources. The *State Tax Handbook,* October 1, 1991, from the Commerce Clearing House, includes information on state tax systems. We updated these data to reflect changes in state income tax rates.

Much of the data on cash and noncash benefits are from administrative records. Values of school lunches and food stamps are from USDA unpublished data. Medicaid and medicare data come from HCFA unpublished records. Also, USDA and HUD data are used to compute medicaid and medicare values. For more details, see Appendix B of Current Population Reports, Series P60-186RD, *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1992*.

Basic CPS. The basic CPS collects primarily labor force data about the civilian noninstitutional population. Field representatives ask questions concerning labor force participation about each member 15 years old and over in every sample household.

The CPS sample includes coverage in all 50 states and the District of Columbia. The Census Bureau continually updates the sample to account for new residential construction. The Census Bureau divides the United States into 2,007 geographic areas. In most states, a geographic area consists of a county or several contiguous counties. In some areas of New England and Hawaii, the Census Bureau uses minor civil divisions instead of counties. We select a total of 754 geographic areas for sample. About 50,000 occupied households are eligible for interview every month. Field representatives are unable to obtain interviews at about 3,200 of these units. This occurs when the occupants are not found at home after repeated calls or are unavailable for some other reason.

Since the introduction of the CPS, the Census Bureau has redesigned the CPS sample several times. These redesigns have improved the quality and accuracy of the data and have satisfied changing data needs. The Census Bureau completely implemented the most recent changes due to the 1990 census-based redesign in July 1995.

Table C–1 summarizes changes in the CPS designs for the years for which data appear in this report.

CPS March supplement. In addition to the basic CPS questions, field representatives asked supplementary questions in March about money income received the previous calendar year.

To obtain more reliable data for the Hispanic-origin population, the Census Bureau increased the March CPS sample by about 2,500 eligible housing units, interviewed the previous November, that contained at least one sample person of Hispanic origin.[1] In addition, the sample included persons in the armed forces living off post or with their families on post.

Table C–1. **Description of the March Current Population Survey**

Time period	Number of sample areas	Housing units eligible[1]	
		Interviewed	Not interviewed
1996 to 1998	754	46,800	3,200
1995	792	56,700	3,300
1990 to 1994	729	57,400	2,600
1989	729	53,600	2,500
1986 to 1988	729	57,000	2,500
1985	[2]629/729	57,000	2,500
1982 to 1984	629	59,000	2,500
1980 to 1981	629	65,500	3,000
1977 to 1979	614	55,000	3,000
1973 to 1976	461	46,500	2,500
1972	449	45,000	2,000
1968 to 1971	449	48,000	2,000

[1]Excludes about 2,500 Hispanic households added from the previous November sample. (See "CPS March Supplement.")

[2]The Census Bureau redesigned the CPS following the 1980 Census of Population and Housing. During phase in of the new design, housing units from the new and old designs were in the sample.

CPS estimation procedure. This survey's estimation procedure inflates weighted sample results to independent estimates of the civilian noninstitutional population of the United States by state, age, gender, race, and Hispanic/non-Hispanic categories.

The independent estimates are based on:

- The 1990 Census of Population and Housing.
- An adjustment for undercoverage in the 1990 census.
- Statistics on births, deaths, immigration, and emigration.
- Statistics on the size of the armed forces.

The independent population estimates used for 1994 (1993 for income estimates) and later are based on updates to controls established by the 1990 decennial census. Data previous to 1994 are based on independent population estimates from the latest available decennial census data. The estimation procedure for the March supplement included a further adjustment so husband and wife of a household received the same weight.

The estimates in this report for 1983 (from March 1984 CPS) and later also employ a revised survey weighting procedure for persons of Hispanic origin. In previous years, we inflated weighted sample results to independent estimates of the noninstitutional population by age, gender, and race. There was no specific control of the survey estimates for the Hispanic population. Since then, the Census Bureau developed independent population controls for the Hispanic population by gender and detailed age groups. Revised weighting procedures incorporate these new controls. The independent population estimates include some, but not all, undocumented immigrants.

ACCURACY OF ESTIMATES

Since the CPS estimates come from a sample, they may differ from figures from a complete census using the same questionnaires, instructions, and enumerators. A sample survey estimate has two possible types of error: nonsampling and sampling. The accuracy of an estimate depends on both types of error, but the full extent of the nonsampling error is unknown. Consequently, one should be particularly careful when interpreting results based on a relatively small number of cases or on small differences between estimates. The standard errors for CPS estimates primarily indicate the

[1]This report shows information on the Hispanic population collected in the 50 states and the District of Columbia, and therefore, does not include residents of Puerto Rico.

magnitude of sampling error. They also partially measure the effect of some nonsampling errors in responses and enumeration, but do not measure systematic biases in the data. (Bias is the average over all possible samples of the differences between the sample estimates and the desired value.)

Nonsampling variability. We can attribute nonsampling errors to several sources including the following:

- Inability to obtain information about all cases in the sample.
- Definitional difficulties.
- Differences in the interpretation of questions.
- Respondents' inability or unwillingness to provide correct information.
- Respondents' inability to recall information.
- Errors made in data collection, such as in recording or coding the data.
- Errors made in processing the data.
- Errors made in estimating values for missing data.
- Failure to represent all units with the sample (undercoverage).

CPS undercoverage results from missed housing units and missed persons within sample households. Compared with the level of the 1990 decennial census, overall CPS undercoverage is about 8 percent. Undercoverage varies with age, gender, and race. Generally, undercoverage is larger for males than for females and larger for Blacks and other races combined than for Whites. As described previously, ratio estimation to independent age-gender-race-Hispanic population controls partially corrects for the bias due to undercoverage. However, biases exist in the estimates to the extent that missed people in missed households or missed people in interviewed households have different characteristics from those of interviewed people in the same age-gender-race-Hispanic group.

A common measure of survey coverage is the coverage ratio, the estimated population before ratio adjustment divided by the independent population control. Table C–2 shows CPS coverage ratios for age-gender-race groups for a typical month. The CPS coverage ratios can exhibit some variability from month to month, but these are a typical set of coverage ratios.

Answers to questions about money income often depend on the memory or knowledge of one person in a household. Recall problems can cause underestimates of income in survey data, because it is easy to forget minor or irregular sources of income. Respondents may also misunderstand what the Census Bureau considers money income or may simply be unwilling to answer these questions correctly because the questions are considered too personal. See Appendix C, Current Population Reports, Series P60-184, *Money Income of Households, Families, and Persons in the United States: 1992* for more details.

For additional information on nonsampling error including the possible impact on CPS data when known, refer to Statistical Policy Working Paper 3, *An Error Profile: Employment as Measured by the Current Population Survey*, Office of Federal Statistical Policy and Standards, U.S. Department of Commerce, 1978 and Technical Paper 40, *The Current Population Survey: Design and Methodology*, U.S. Census Bureau, U.S. Department of Commerce.

Comparability of data. Data obtained from the CPS and other sources are not entirely comparable. This results from differences in field representative training and experience and in differing survey processes. This is an example of nonsampling variability not reflected in the standard errors. Use caution when comparing results from different sources.

Table C–2. **March CPS Coverage Ratios**

Age	Non-Black		Black		All races		
	Male	Female	Male	Female	Male	Female	Total
0 to 14 years	0.942	0.951	0.880	0.904	0.932	0.943	0.937
15 to 19 years	0.864	0.910	0.885	0.751	0.867	0.884	0.876
20 to 24 years	0.823	0.877	0.707	0.757	0.808	0.859	0.834
25 to 29 years	0.863	0.919	0.755	0.810	0.850	0.903	0.877
30 to 34 years	0.880	0.950	0.671	0.833	0.855	0.934	0.895
35 to 44 years	0.899	0.940	0.684	0.863	0.875	0.930	0.903
45 to 54 years	0.938	0.961	0.778	0.953	0.923	0.960	0.942
55 to 64 years	0.932	0.953	0.834	0.929	0.923	0.951	0.938
65 to 74 years	0.932	0.977	0.939	0.958	0.932	0.975	0.956
75 years and older	1.019	1.008	0.910	0.961	1.011	1.004	1.007
15 years and older	0.902	0.945	0.767	0.858	0.887	0.934	0.912
0 years and older	0.911	0.946	0.802	0.871	0.898	0.936	0.917

Table C–3. **CPS Standard Error Parameters for Income and Nonincome Characteristics: 1997**

Characteristics	Total or White		Black		Hispanic	
	a	b	a	b	a	b
ALL INCOME LEVELS						
People						
Total	-0.000012	2,454	-0.000116	2,810	-0.000135	2,810
Male	-0.000025	2,454	-0.000258	2,810	-0.000264	2,810
Female	–0.000023	2,454	-0.000210	2,810	-0.000275	2,810
Age						
15 to 24	-0.000066	2,454	-0.000503	2,810	-0.000349	2,810
25 to 44	-0.000030	2,454	-0.000262	2,810	-0.000197	2,810
45 to 64	-0.000044	2,454	-0.000477	2,810	-0.000211	2,810
65 and over	-0.000076	2,454	-0.001047	2,810	-0.000633	2,810
Households, Families, and Unrelated Individuals						
Total	-0.000013	2,241	-0.000119	2,447	-0.000210	2,447
Households with children under 18	-0.000013	2,241	-0.000119	2,447	-0.000210	2,447
NONINCOME CHARACTERISTICS						
People						
Employment status	-0.000018	2,985	-0.000125	3,139	-0.000151	3,139
Educational attainment	-0.000012	2,369	-0.000139	2,680	-0.000163	3,051
Marital Status, Household and Family Characteristics, Health Insurance						
Some household members	-0.000019	5,211	-0.000217	7,486	-0.000244	7,486
All household members	-0.000024	6,332	-0.000320	11,039	-0.000359	11,039
Households, Families, and Unrelated Individuals						
Total	-0.000012	2,068	-0.000077	1,871	-0.000155	1,871

Notes: To obtain parameters prior to 1997, multiply by the appropriate factor in Table C–4.

For nonmetropolitan residence categories multiply the a and b parameters by 1.5.

For foreign-born characteristics for Total and White, multiply the a and b parameters by 1.3. No adjustment is necessary for foreign-born characteristics for Blacks and Hispanics.

For regional estimates, multiply the a and b parameters by 0.85, 1.03, 1.08, and 1.09 for Northeast, Midwest, South, and West, respectively.

A number of changes were made in data collection and estimation procedures beginning with the January 1994 CPS. The major change was the use of a new questionnaire. The Bureau of Labor Statistics redesigned the questionnaire to measure the official labor force concepts more precisely, to expand the amount of data available, to implement several definitional changes, and to adapt to a computer-assisted interviewing environment. The Census Bureau modified the March supplemental income questions for adaptation to computer-assisted interviewing, but did not change definitions and concepts. Because of these and other changes, one should use caution when comparing estimates from data collected in 1994 or later years with estimates from earlier years.

Data users should also use caution when comparing CPS estimates in this report, which reflect 1990 census-based population controls, with estimates for 1992 (from March 1993 CPS) and earlier years, which reflect 1980 census-based population controls. This change in population controls had relatively little impact on summary measures such as means, medians, and percentage distributions, but did have a significant impact on levels. For example, 1990-based population controls caused a 1-percent increase in the civilian noninstitutional population and in the number of families and households. Thus, estimates of levels for data collected in 1993 and later years will differ from those published for earlier years by more than what could be attributed to actual changes in the population. These differences could be disproportionately greater for certain subpopulation groups than for the total population.

Since the Census Bureau did not use independent population control totals for people of Hispanic origin before 1983, compare Hispanic estimates over time cautiously.

Based on the results of each decennial census, the Census Bureau gradually introduces a new sample

design for the CPS. During this phase-in period, the Census Bureau collects CPS data from sample designs based on different censuses. While most CPS estimates have been unaffected by this mixed sample, geographic estimates are subject to greater error and variability. Users should exercise caution when comparing estimates across years for metropolitan/nonmetropolitan categories. For more information, see Appendix C, Current Population Reports, Series P60-193, *Money Income in the United States: 1995 (With Separate Data on Valuation of Noncash Benefits).*

Note when using small estimates. The Census Bureau shows summary measures (such as medians, means, and percentage distributions) only when the base is 75,000 or greater. Because of the large standard errors involved, summary measures would probably not reveal useful information when computed on a smaller base. However, we display estimated numbers even though the relative standard errors of these numbers are larger than those for corresponding percentages. These smaller estimates permit combinations of the categories to suit data users' needs. Take care in the interpretation of small differences. For instance, even a small amount of nonsampling error can cause a borderline difference to appear significant or not, thus distorting a seemingly valid hypothesis test.

Estimation of median incomes. The Census Bureau has changed the methodology for computing median income over the past few years. The Census Bureau has computed medians using either Pareto interpolation or linear interpolation. Currently, we are using linear interpolation to estimate all medians. Pareto interpolation assumes a decreasing density of population within an income interval; whereas, linear interpolation assumes a constant density of population within an income interval. The Census Bureau calculates estimates of median income for 1979 through 1987 and associated standard errors using Pareto interpolation if the estimate is larger than $20,000 for people or $40,000 for families and households. This is because the width of the income interval containing the estimate is greater than $2,500.

We calculated estimates of median income for 1976, 1977, and 1978 and associated standard errors using Pareto interpolation if the estimate was larger than $12,000 for people or $18,000 for families and households. This is because the width of the income interval containing the estimate is greater than $1,000. We calculated all other estimates of median income and associated standard errors for 1976 through 1997 and almost all of the estimates of median income and associated standard errors for 1975 and earlier using linear interpolation.

Thus, use caution when comparing median incomes above $12,000 for people or $18,000 for families and households for different years. Median incomes below those levels are more comparable from year to year since they have always been calculated using linear interpolation. For an indication of the comparability of medians calculated using Pareto interpolation with medians calculated using linear interpolation, see Series P-60, No. 114, *Money Income in 1976 of Families and Persons in the United States.*

Sampling variability. Sampling variability is variation that occurred by chance because a sample was surveyed rather than the entire population. Standard errors, as calculated by methods described in ''Standard Errors and Their Use,'' are primarily measures of sampling variability, although they may include some nonsampling error.

Standard errors and their use. Data users must use a number of approximations to derive, at a moderate cost, standard errors applicable to all the estimates in this report. Instead of providing an individual standard error for each estimate, we have provided two parameters, a and b, to calculate standard errors for each type of characteristic.

Table C–3 has CPS standard error parameters for various types of characteristics. Table C–4 provides factors to approximate CPS standard error parameters for estimates prior to 1997. Table C–5 provides CPS Hispanic parameters for estimates prior to 1984. Table C–6 provides CPS Asian and Pacific Islander parameters for income and nonincome characteristics. Table C–7 has the year-to-year CPS correlation coefficients for income characteristics.

The sample estimate and its standard error enable one to construct a confidence interval, a range that would include the average result of all possible samples with a known probability. For example, if all possible samples were surveyed under essentially the same general conditions and using the same sample design, and if an estimate and its standard error were calculated from each sample, then approximately 90 percent of the intervals from 1.645 standard errors below the estimate to 1.645 standard errors above the estimate would include the average result of all possible samples.

Table C–4. **CPS Factors to Apply to a and b Parameters for Estimates Prior to 1997**

Characteristic	Factor
NON-HISPANIC	
1995 and 1996	1.00
1989 to 1994	0.92
1988	1.02
1981 to 1987	0.86
1967 to 1980	0.75
HISPANIC	
1995 and 1996	1.00
1989 to 1994	0.92
1988	1.19
1984 to 1987	0.86

Table C–5. **CPS Standard Error Parameters for Income and Nonincome Characteristics of Hispanics: 1972 to 1983**

Characteristics	1972 - 1980		1981 - 1983	
	a	b	a	b
ALL INCOME LEVELS				
People				
Total	-0.000020	3,000	-0.000301	3,357
Male	-0.000043	3,000	-0.000615	3,357
Female	-0.000038	3,000	-0.000591	3,357
Age				
15 to 24	-0.000080	3,000	-0.000961	3,357
25 to 44	-0.000065	3,000	-0.000668	3,357
45 to 64	-0.000077	3,000	-0.001459	3,357
65 and over	-0.000147	3,000	-0.004124	3,357
Farm	(X)	(X)	(X)	(X)
Households, Families, and Unrelated Individuals				
Total	-0.000014	2,420	-0.000237	2,708
Farm	(X)	(X)	(X)	(X)
Households with children under 18	-0.000014	2,420	-0.000237	2,708
NONINCOME CHARACTERISTICS				
People				
Employment status	(X)	(X)	(X)	(X)
Educational attainment	-0.000015	2,344	-0.000152	2,623
Farm	(X)	(X)	(X)	(X)
Total, Marital Status, Other				
Some household members	-0.000026	5,069	-0.000294	5,673
All household members	-0.000044	10,199	-0.000592	11,414
Households, Families, and Unrelated Individuals				
Total	-0.000020	1,626	-0.000022	1,820
Farm	(X)	(X)	(X)	(X)

X Not applicable.

Note: Data users should multiply the a and b parameters by 1.5 for nonmetropolitan residence categories. The Census Bureau did not publish income data for Hispanics before 1972.

A particular confidence interval may or may not contain the average estimate derived from all possible samples. However, one can say with specified confidence that the interval includes the average estimate calculated from all possible samples.

Some statements in the report may contain estimates followed by a number in parentheses. This number can be added to and subtracted from the estimate to calculate upper and lower bounds of the 90-percent confidence interval. For example, if a statement contains the phrase "grew by 1.7 (±1.0) percent," the 90-percent confidence interval for the estimate, 1.7 percent, is 0.7 percent to 2.7 percent.

Data users may also use standard errors to perform hypothesis testing, a procedure for distinguishing between population parameters using sample estimates. The most common type of hypothesis appearing in this report is that the population parameters are different. An example of this would be comparing the median annual income of Black families with the median annual income of White families.

One can perform tests at various levels of significance, where a significance level is the probability of concluding that the characteristics are different when, in fact, they are the same. All statements of comparison in the text have passed a hypothesis test at the 0.10 level of significance or better. This means that the absolute value of the estimated difference between characteristics is greater than or equal to 1.645 times the standard error of the difference.

Standard errors of estimated numbers. The approximate standard error, s_x, of an estimated number shown in this report can be obtained using the formula

$$s_x = \sqrt{ax^2 + bx} \qquad (1)$$

Table C–6. **CPS Standard Error Parameters for Income and Nonincome Characteristics of Asian and Pacific Islanders: 1997**

Characteristics	a	b
ALL INCOME LEVELS		
People	-0.000303	2,810
Households, families, and unrelated individuals	-0.000352	2,447
NONINCOME CHARACTERISTICS		
People		
Total, marital status, other		
Some household members	-0.000587	7,486
All household members	-0.000866	11,039
Households, families, and unrelated individuals	-0.000197	1,871

Note: To obtain parameters prior to 1997, multiply by the appropriate factor in Table C–4. Income data for Asians and Pacific Islanders were not collected prior to 1988.

Table C–7. **CPS Year-to-Year Correlation Coefficients for Income Estimates: 1960 to 1997**

Characteristics	People	Families, households, and unrelated individuals
Total	**0.30**	**0.35**
White	0.30	0.35
Black	0.30	0.35
Other races	0.30	0.35
Hispanic[1]	0.45	0.55

[1]People of Hispanic origin may be of any race.

Note: These correlations are for comparisons of consecutive years. For comparisons of nonconsecutive years, assume the correlations are zero. For Asians and Pacific Islanders, use the correlation coefficient for total.

Here x is the size of the estimate and a and b are the parameters in Table C–3 or C–6 associated with the particular type of characteristic. When calculating standard errors for numbers from cross-tabulations involving different characteristics, use the set of parameters for the characteristic which will give the largest standard error.

Illustration. There were 70,880,000 family households in 1998. Use the appropriate parameters from Table C–3 and formula (1) to get

Estimate, x	70,880,000
a parameter	-0.000012
b parameter	2,068
Standard error	294,000
90% confidence interval	70,396,000 to 71,364,000

The standard error is calculated as

$$s_x = \sqrt{(-0.000012)\,(70{,}880{,}000)^2 + (2{,}068)\,(70{,}880{,}000)} = 294{,}000$$

The 90-percent confidence interval for the estimated number of family households in 1998 is calculated as 70,880,000 ± 1.645 x 294,000.

A conclusion that the average estimate derived from all possible samples lies within a range computed in this way would be correct for roughly 90 percent of all possible samples.

Standard errors of estimated percentages. The reliability of an estimated percentage, computed using sample data for both numerator and denominator, depends on the size of the percentage and its base. Estimated percentages are relatively more reliable than the corresponding estimates of the numerators of the percentages, particularly if the percentages are 50 percent or more. When the numerator and denominator of the percentage are in different categories, use the parameter from Table C–3 or C–6 indicated by the numerator.

One can obtain the approximate standard error, $s_{x,p}$, of an estimated percentage using the formula

$$s_{x,p} = \sqrt{\frac{b}{x}\,p(100 - p)} \qquad (2)$$

Here x is the total number of people, families, households, or unrelated individuals which is the base of the percentage, p is the percentage ($0 \le p \le 100$), and b is the parameter in Table C–3 or C–6 associated with the characteristic in the numerator of the percentage.

Illustration. There were 12,652,000 or 17.8 percent of the 70,880,000 family households maintained by female householders with no husband present. Use the appropriate parameter from Table C–3 and formula (2) to get

Estimate, p	17.8
Base, x	70,880,000
b parameter	2,068
Standard error	0.2
90% confidence interval	17.5 to 18.1

The standard error is calculated as

$$s_{x,p} = \sqrt{\frac{2{,}068}{70{,}880{,}000}\ (17.8)\ (100.0 - 17.8)} = 0.2$$

The 90-percent confidence interval for the estimated percentage of family households that were maintained by female householders with no husband present is calculated as 17.8 ± 1.645 x 0.2.

Standard error of a difference. The standard error of the difference between two sample estimates is approximately equal to

$$s_{x-y} = \sqrt{s_x^{\ 2} + s_y^{\ 2} - 2rs_xs_y} \qquad (3)$$

where s_x and s_y are the standard errors of the estimates, x and y. The estimates can be numbers, percentages, ratios, etc. Table C–7 contains the correlation coefficient, r, for year-to-year comparisons for CPS income estimates of numbers and proportions. This will represent the actual standard error quite accurately for the difference between estimates of the same characteristic in two different areas, or for the difference between separate and uncorrelated characteristics in the same area. However, if there is a high positive (negative) correlation between the two characteristics, the formula will overestimate (underestimate) the true standard error.

Illustration. The median income of all male full-time, year-round workers in 1997, x, was $35,248 and the median income of all female full-time, year-round workers in 1997, y, was $26,029. The apparent difference between the median income of males and females in 1997 was $9,219. The approximate standard errors, s_x and s_y, are $150 and $131, respectively. Use formula (3) with r = 0 to get

	x	y	difference
Estimate	$35,248	$26,029	$9,219
Standard error	$150	$131	$199
90% confidence interval	$35,001 to $35,495	$25,814 to $26,244	$8,892 to $9,546

The standard error of the difference is calculated as

$$s_{x-y} = \sqrt{(150)^2 + (131)^2} = 199$$

The 90-percent confidence interval for the estimated difference between the median income of male and female full-time, year-round workers in 1997 is calculated as $9,219 ± 1.645 x $199. Because this interval does not contain zero, we can conclude with 90-percent confidence that the median income of male full-time, year-round workers in 1997 was larger than the median income of female full-time, year-round workers in 1997.

Standard error of a ratio. Certain estimates may be calculated as the ratio of two numbers. Compute the standard error of a ratio, x/y, using

$$s_{x/y} = \frac{x}{y}\sqrt{\left[\frac{s_x}{x}\right]^2 + \left[\frac{s_y}{y}\right]^2 - 2r\frac{s_xs_y}{xy}} \qquad (4)$$

Calculate the standard error of the numerator, s_x, and that of the denominator, s_y, using formulas described earlier.

In formula (4), r represents the correlation between the numerator and the denominator of the estimate.

For one type of ratio, the denominator is a count of families or households and the numerator is a count of people in those families or households with a certain characteristic. If there is at least one person with the characteristic in every family or household, use 0.7 as an estimate of r. An example of this type is the mean number of children per family with children.

For all other types of ratios, r is assumed to be zero. If r is actually positive (negative), then this procedure will provide an overestimate (underestimate) of the standard error of the ratio. Examples of this type are the mean number of children per family and the family poverty rate.

NOTE: For estimates expressed as the ratio of x per 100 y or x per 1,000 y, multiply formula (4) by 100 or 1,000, respectively, to obtain the standard error.

Illustration. The median earnings for full-time, year-round female workers in 1997, x, was $24,973 and the median earnings for full-time, year-round male workers in 1997, y, was $33,674. The ratio of the median earnings is 0.74. The approximate standard errors, s_x and s_y, are $155 and $320, respectively. Using formula (4) with r = 0 to get

	x	y	ratio
Estimate	$24,973	$33,674	.74
Standard error	$155	$320	.0084
90% confidence interval	$24,718 to $25,228	$33,148 to $34,200	0.73 to 0.75

The standard error is calculated as

$$s_{x/y} = \frac{24{,}973}{33{,}674}\sqrt{\left[\frac{155}{24{,}973}\right]^2 + \left[\frac{320}{33{,}674}\right]^2} = .0084$$

The 90-percent confidence interval for the ratio of the median earnings for full-time, year-round female workers to the median earnings for full-time, year-round male workers is calculated as .74 ± 1.645 x 0.0084.

Standard errors of other estimates. This report provides standard errors for most estimates in the respective tables, or includes a formula showing how to calculate them. For information on calculating other standard errors, contact Genny Burns at E-mail address: Geneva.A.Burns@ccmail.census.gov.