

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999

Item	Complete reporting of income ¹									
	Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
Number of consumer units (in thousands)	81,692	3,909	7,588	8,639	6,995	11,560	9,453	7,381	10,999	15,168
Consumer unit characteristics:										
Income before taxes ²	\$43,951	\$1,633	\$7,631	\$12,338	\$17,311	\$24,467	\$34,353	\$44,321	\$58,473	\$113,441
Income after taxes ²	40,652	1,234	7,576	12,163	16,927	23,487	32,458	41,405	54,073	102,616
Age of reference person	47.9	39.1	55.3	55.8	50.9	48.8	45.8	44.7	43.9	45.8
Average number in consumer unit:										
Persons	2.5	1.9	1.7	2.0	2.2	2.5	2.5	2.6	2.9	3.1
Children under 187	.5	.4	.5	.6	.7	.7	.7	.8	.9
Persons 65 and over3	.2	.5	.5	.5	.4	.3	.2	.1	.1
Earners	1.4	.9	.5	.7	.9	1.1	1.4	1.6	1.9	2.1
Vehicles	2.0	1.0	.9	1.3	1.5	1.8	2.1	2.3	2.5	2.8
Percent distribution:										
Sex of reference person:										
Male	55	43	32	40	49	56	58	61	66	69
Female	45	57	68	60	51	44	42	39	34	31
Housing tenure:										
Homeowner	64	29	43	54	53	61	63	67	77	88
With mortgage	38	13	8	15	18	28	37	46	59	72
Without mortgage	26	16	35	39	34	33	26	20	18	16
Renter	36	71	57	46	47	39	37	33	23	12
Race of reference person:										
Black	11	19	19	14	16	11	10	9	8	6
White and other	89	81	81	86	84	89	90	91	92	94
Education of reference person:										
Elementary (1-8)	6	8	19	12	10	6	5	3	2	1
High school (9-12)	38	41	49	50	48	47	40	33	33	21
College	55	51	33	37	41	47	55	64	65	78
Never attended and other	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(⁴)
At least one vehicle owned or leased	88	60	60	79	85	92	95	95	97	97
Average annual expenditures	\$39,143	\$17,983	\$14,921	\$19,710	\$24,367	\$28,916	\$35,048	\$40,826	\$49,606	\$76,742
Food	5,216	2,873	2,576	2,917	3,821	4,322	5,060	5,823	6,527	8,725
Food at home	3,010	1,804	1,817	1,993	2,520	2,697	2,918	3,457	3,724	4,328
Cereals and bakery products	461	271	301	306	385	395	440	518	581	667
Cereals and cereal products	163	95	120	113	142	140	170	193	195	217
Bakery products	298	177	181	194	243	255	271	325	387	450
Meats, poultry, fish, and eggs	758	492	507	526	671	709	742	854	913	1,023
Beef	219	121	147	144	184	192	212	261	274	308
Pork	157	84	113	111	147	169	156	187	186	187
Other meats	99	70	60	81	90	101	94	104	124	125
Poultry	140	112	88	97	109	128	133	158	167	199
Fish and seafood	109	76	73	64	110	86	112	112	125	165
Eggs	33	28	25	29	32	32	36	33	36	39
Dairy products	338	204	190	220	266	296	334	383	428	499
Fresh milk and cream	128	93	79	90	109	113	140	137	162	170
Other dairy products	210	111	111	130	157	184	194	245	266	329
Fruits and vegetables	515	323	307	361	440	471	486	591	598	753
Fresh fruits	158	110	90	111	130	144	144	182	177	239
Fresh vegetables	153	90	93	107	131	141	149	172	176	224
Processed fruits	116	64	69	84	96	106	108	129	141	172
Processed vegetables	88	59	55	58	82	80	85	109	104	119

See footnotes at end of table.

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Other food at home	\$938	\$514	\$510	\$580	\$758	\$825	\$916	\$1,112	\$1,204	\$1,386
Sugar and other sweets	119	77	70	73	108	109	112	129	159	165
Fats and oils	85	56	52	55	86	82	88	107	95	107
Miscellaneous foods	438	212	225	261	340	378	431	532	567	668
Nonalcoholic beverages	254	143	150	173	205	226	250	289	333	354
Food prepared by consumer unit on out-of-town trips	43	26	14	19	18	30	36	56	50	91
Food away from home	2,206	1,069	759	923	1,301	1,625	2,142	2,365	2,803	4,398
Alcoholic beverages	348	271	100	180	205	267	292	345	443	696
Housing	12,314	6,403	5,737	7,106	8,323	9,419	10,863	12,643	14,873	23,067
Shelter	7,061	3,887	3,265	4,011	4,601	5,304	6,323	7,404	8,306	13,381
Owned dwellings	4,506	1,281	1,170	1,718	1,923	2,745	3,556	4,375	5,945	10,739
Mortgage interest and charges	2,517	585	359	482	712	1,207	1,958	2,680	3,631	6,546
Property taxes	1,080	382	430	634	650	770	851	930	1,311	2,324
Maintenance, repairs, insurance, other expenses	909	314	380	602	561	768	748	766	1,002	1,869
Rented dwellings	2,081	2,357	1,965	2,128	2,480	2,300	2,469	2,674	1,850	1,325
Other lodging	475	249	130	165	198	260	297	355	511	1,317
Utilities, fuels, and public services	2,368	1,311	1,506	1,825	1,944	2,159	2,298	2,491	2,795	3,412
Natural gas	262	129	162	199	233	233	241	270	302	398
Electricity	888	502	605	728	764	841	860	922	1,043	1,203
Fuel oil and other fuels	77	34	52	68	65	76	85	76	76	106
Telephone services	851	525	529	626	656	752	850	914	1,018	1,241
Water and other public services	290	121	157	204	225	258	261	309	355	464
Household operations	717	267	221	300	442	377	385	624	801	1,898
Personal services	357	113	102	104	260	164	178	353	441	933
Other household expenses	361	154	118	197	182	213	207	271	359	965
Housekeeping supplies	549	238	258	285	347	451	515	575	784	945
Laundry and cleaning supplies	131	84	75	87	116	131	119	143	168	180
Other household products	278	101	122	120	152	213	255	292	424	509
Postage and stationery	140	53	61	78	78	107	141	141	191	256
Household furnishings and equipment	1,619	700	488	684	990	1,127	1,343	1,549	2,188	3,431
Household textiles	125	42	46	50	93	115	106	116	169	236
Furniture	391	208	109	176	225	266	364	304	515	840
Floor coverings	46	549	13	27	21	20	34	53	50	106
Major appliances	190	86	69	108	151	174	158	209	228	340
Small appliances, miscellaneous housewares	114	48	33	41	56	78	93	96	183	246
Miscellaneous household equipment	752	266	217	281	444	474	587	771	1,043	1,664
Apparel and services	1,871	993	699	893	1,356	1,553	1,904	1,677	2,139	3,625
Men and boys	451	218	125	133	243	353	513	413	554	943
Men, 16 and over	352	139	88	90	160	270	407	323	411	786
Boys, 2 to 15	99	78	37	44	83	84	105	90	143	158
Women and girls	707	431	296	411	652	566	680	603	808	1,289
Women, 16 and over	594	395	258	332	592	451	584	511	662	1,080
Girls, 2 to 15	113	36	38	78	60	115	97	92	146	208
Children under 2	74	541	43	37	33	64	74	107	87	125
Footwear	327	166	126	175	280	354	425	299	375	475
Other apparel products and services	311	137	109	137	148	214	212	255	315	793
Transportation	7,222	3,117	2,240	3,697	4,576	5,485	6,973	8,352	9,380	13,363
Vehicle purchases (net outlay)	3,407	1,453	947	1,797	2,110	2,500	3,239	4,138	4,317	6,437
Cars and trucks, new	1,616	5419	479	799	961	996	1,237	1,769	1,781	3,773
Cars and trucks, used	1,756	1,033	467	991	1,145	1,490	1,916	2,326	2,503	2,589
Other vehicles	35	51	(4)	58	54	54	586	543	33	75
Gasoline and motor oil	1,071	552	425	603	736	928	1,124	1,246	1,451	1,666

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999 — Continued

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Other vehicle expenses	\$2,335	\$951	\$707	\$1,119	\$1,478	\$1,781	\$2,296	\$2,610	\$3,145	\$4,322
Vehicle finance charges	329	130	60	90	175	237	360	414	533	585
Maintenance and repairs	711	328	263	445	554	576	705	811	870	1,200
Vehicle insurance	781	310	263	430	526	677	798	870	1,050	1,308
Vehicle rental, leases, licenses, other charges	514	183	121	153	222	291	433	514	692	1,229
Public transportation	408	161	162	178	252	276	314	358	468	939
Health care	2,042	935	1,162	1,641	1,921	2,019	1,970	2,023	2,391	2,870
Health insurance	945	343	604	810	876	969	965	1,032	1,065	1,220
Medical services	579	359	206	290	452	517	552	522	748	1,016
Drugs	398	180	299	432	503	430	351	331	419	459
Medical supplies	119	54	53	110	91	102	102	138	159	174
Entertainment	1,978	908	643	969	1,014	1,323	1,681	1,882	2,754	4,121
Fees and admissions	482	187	128	159	216	262	335	489	634	1,189
Television, radios, sound equipment	632	333	309	395	468	511	607	629	862	1,023
Pets, toys, and playground equipment	368	155	128	187	229	263	284	431	513	710
Other entertainment supplies, equipment, and services	496	233	78	227	102	288	456	333	746	1,199
Personal care products and services	447	233	219	209	294	385	452	500	525	794
Reading	169	68	68	102	106	132	147	166	209	330
Education	593	863	354	267	255	309	347	425	602	1,430
Tobacco products and smoking supplies	315	259	223	257	295	305	336	376	391	328
Miscellaneous	936	359	348	377	579	705	875	948	1,102	1,951
Cash contributions	1,341	299	245	504	608	845	1,057	1,118	1,847	3,270
Personal insurance and pensions	4,352	401	306	590	1,014	1,849	3,092	4,548	6,421	12,172
Life and other personal insurance	408	139	119	168	169	264	342	349	517	970
Pensions and Social Security	3,944	262	187	423	844	1,585	2,750	4,199	5,904	11,202
Sources of income and personal taxes: ²										
Money income before taxes	43,951	1,633	7,631	12,338	17,311	24,467	34,353	44,321	58,468	113,441
Wages and salaries	34,456	1,612	1,950	4,415	9,032	15,252	26,391	36,568	50,690	94,880
Self-employment income	2,603	-1,094	89	267	456	1,127	1,447	1,725	2,202	9,699
Social Security, private and government retirement	4,798	414	4,292	6,345	6,345	6,726	5,033	4,589	3,818	3,782
Interest, dividends, rental income, other property income	1,104	29	75	175	344	476	590	625	988	3,894
Unemployment and workers' compensation, veterans' benefits	177	40	49	83	184	221	307	223	183	183
Public assistance, supplemental security income, food stamps	320	341	822	651	515	287	203	144	157	88
Regular contributions for support	262	148	170	270	284	216	257	284	331	300
Other income	230	143	184	133	151	161	124	164	98	615
Personal taxes	3,299	400	55	174	384	980	1,895	2,916	4,401	10,824
Federal income taxes	2,513	326	-13	55	188	637	1,392	2,157	3,303	8,541
State and local income taxes	616	16	18	38	88	198	366	603	906	1,912
Other taxes	170	58	50	82	108	144	137	156	192	372
Income after taxes	40,652	1,234	7,576	12,163	16,927	23,487	32,458	41,405	54,073	102,616

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999 — Continued

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Addenda:										
Net change in total assets and liabilities	- \$274	- \$226	\$554	\$675	- \$256	\$859	- \$1,921	- \$5,435	- \$1,527	\$2,334
Net change in total assets	6,430	-531	1,135	1,549	490	3,453	3,581	2,161	8,114	21,291
Net change in total liabilities	6,703	-306	581	873	746	2,594	5,502	7,596	9,641	18,958
Other financial information:										
Other money receipts	799	682	423	94	175	301	324	368	1,139	2,345
Mortgage principal paid on owned property	-1,409	-4,403	-153	-269	-531	-589	-1,079	-1,080	-1,584	-3,182
Estimated market value of owned home	84,050	31,061	35,120	46,218	50,903	61,314	66,689	73,496	98,476	181,843
Estimated monthly rental value of owned home	584	210	264	363	388	446	504	539	739	1,124
Gifts of goods and services	1,143	583	429	565	655	824	935	850	1,289	2,619
Food	86	23	23	16	20	32	65	50	78	282
Housing	306	146	121	179	181	220	243	227	358	678
Housekeeping supplies	47	15	14	23	22	41	46	31	77	88
Household textiles	18	(⁴)	12	7	20	10	17	20	17	39
Appliances and miscellaneous housewares	36	⁵ ₂	⁵ ₃	19	22	26	33	38	42	80
Major appliances	9	⁵ ₁	⁵ ₁	⁵ ₁₁	⁵ ₁₇	⁵ ₆	⁵ ₄	22	8	9
Small appliances and miscellaneous housewares	27	⁵ ₁	⁵ ₂	7	5	20	29	16	33	71
Miscellaneous household equipment	72	15	26	35	39	66	55	56	79	167
Other housing	133	113	65	96	78	77	92	82	144	304
Apparel and services	230	107	122	131	177	202	220	202	259	419
Males, 2 and over	59	32	27	34	32	48	59	60	61	118
Females, 2 and over	81	17	43	50	78	72	70	46	91	158
Children under 2	36	⁵ ₆	29	19	13	34	33	35	41	69
Other apparel products and services	54	52	23	28	53	49	59	62	66	74
Jewelry and watches	28	18	12	10	20	35	25	38	39	35
All other apparel products and services	26	⁵ ₃₃	⁵ ₁₁	⁵ ₁₈	33	14	33	⁵ ₂₅	28	40
Transportation	68	69	26	31	31	83	34	43	87	134
Health care	46	⁵ ₄₉	⁵ ₂₂	43	50	45	37	17	35	85
Entertainment	107	36	30	64	65	75	79	102	144	225
Toys, games, hobbies, and tricycles	34	15	11	17	20	32	28	41	52	55
Other entertainment	73	20	19	47	45	43	51	61	92	170
Education	153	83	⁵ ₂₂	36	⁵ ₂₈	55	72	63	182	509
All other gifts	148	70	63	64	103	111	185	146	146	286

¹ See "Quintiles of income before taxes" table for expenditures and income of all consumer units and incomplete income reporters.

² Components of income and taxes are derived from "complete income reporters" only; see glossary.

³ Value less than 0.5.

⁴ No data reported.

⁵ Data are likely to have large sampling errors.