

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000

Item	Complete reporting of income									
	Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
Number of consumer units (in thousands)	12,679	349	568	887	852	1,711	1,459	1,267	2,336	3,249
Consumer unit characteristics:										
Income before taxes ¹	\$53,455	\$2,497	\$7,820	\$12,504	\$17,323	\$24,447	\$34,421	\$44,266	\$58,594	\$111,294
Income after taxes ¹	49,787	2,577	8,075	12,771	17,416	24,099	33,143	42,025	54,663	101,288
Age of reference person	43.1	39.9	43.5	41.8	43.6	42.7	42.9	42.3	42.0	44.9
Average number in consumer unit:										
Persons	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 188	1.1	1.1	1.1	.9	.9	.8	.8	.7	.6
Persons 65 and over2	.2	.3	.3	.3	.3	.2	.1	.1	.1
Earners	1.8	1.0	1.0	1.2	1.4	1.5	1.8	1.9	2.0	2.2
Vehicles	2.4	1.4	1.2	1.4	1.6	1.9	2.3	2.5	2.7	3.1
Percent distribution:										
Sex of reference person:										
Male	54	32	23	35	41	47	55	59	61	67
Female	46	68	77	65	59	53	45	41	39	33
Housing tenure:										
Homeowner	67	34	38	43	41	54	65	68	78	90
With mortgage	49	18	13	19	22	29	42	53	62	76
Without mortgage	18	15	25	24	20	25	23	15	16	14
Renter	33	66	62	57	59	46	35	32	22	10
Race of reference person:										
Black	15	25	33	29	22	16	13	13	10	8
White and other	85	75	67	71	78	84	87	87	90	92
Education of reference person:										
Elementary (1-8)	5	10	13	8	14	7	6	4	2	1
High school (9-12)	41	50	62	57	52	52	47	41	35	23
College	54	39	25	34	34	40	46	54	63	76
Never attended and other	(2)	1	(3)	(2)	(2)	1	0	(3)	(3)	(3)
At least one vehicle owned or leased	93	66	70	77	87	92	96	98	98	99
Average annual expenditures	\$46,863	\$25,756	\$19,568	\$22,067	\$25,856	\$31,916	\$37,902	\$42,996	\$50,923	\$76,282
Food										
Food at home	3,709	3,686	2,977	2,446	2,898	3,401	3,242	3,759	3,668	4,704
Cereals and bakery products	565	554	474	358	414	511	485	566	584	717
Cereals and cereal products	194	208	191	129	155	189	172	208	201	221
Bakery products	371	346	283	229	259	323	313	357	384	496
Meats, poultry, fish, and eggs	976	1,218	860	763	791	946	889	915	916	1,192
Beef	302	273	239	202	237	288	308	277	265	390
Pork	204	183	244	179	185	216	166	192	195	234
Other meats	121	200	78	117	87	128	119	103	124	134
Poultry	173	247	145	157	154	155	145	158	180	207
Fish and seafood	137	250	113	69	89	122	113	146	117	189
Eggs	38	65	41	39	40	38	38	39	35	38
Dairy products	406	357	295	253	306	359	381	415	401	522
Fresh milk and cream	162	139	130	119	123	142	161	169	155	200
Other dairy products	244	218	164	134	183	217	221	246	246	322
Fruits and vegetables	613	650	493	367	489	557	518	609	576	818
Fresh fruits	182	243	150	108	131	170	158	162	158	253
Fresh vegetables	186	162	154	112	146	162	161	188	175	252
Processed fruits	138	126	108	76	113	124	114	133	147	179
Processed vegetables	107	118	80	71	100	102	85	126	97	133

See footnotes at end of table.

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued

Item	Complete reporting of income									
	Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
Other food at home	\$1,148	\$906	\$855	\$705	\$897	\$1,028	\$968	\$1,254	\$1,190	\$1,455
Sugar and other sweets	137	135	115	95	123	112	107	143	141	177
Fats and oils	100	107	85	61	94	102	80	107	98	118
Miscellaneous foods	547	358	359	279	400	492	453	585	574	727
Nonalcoholic beverages	320	279	284	247	268	286	299	380	327	357
Food prepared by consumer unit on out-of-town trips	45	428	413	23	12	36	29	39	51	76
Food away from home	2,542	1,287	1,030	963	1,610	1,678	2,144	2,427	2,618	4,129
Alcoholic beverages	403	151	104	134	221	226	306	272	392	780
Housing	14,327	9,577	7,218	7,998	8,919	9,731	11,418	12,958	15,094	22,888
Shelter	8,075	5,363	3,771	4,575	4,886	5,319	6,453	7,343	8,503	13,068
Owned dwellings	5,448	1,742	1,176	1,920	1,653	2,452	3,704	4,539	6,204	10,725
Mortgage interest and charges	3,348	1,078	461	856	775	1,227	2,244	2,941	4,144	6,651
Property taxes	1,157	456	396	448	501	577	799	855	1,260	2,239
Maintenance, repairs, insurance, other expenses	944	207	318	616	377	648	660	742	800	1,835
Rented dwellings	2,123	3,369	2,484	2,523	3,074	2,652	2,508	2,561	1,841	1,149
Other lodging	503	4252	4112	132	158	216	242	244	457	1,194
Utilities, fuels, and public services	2,778	2,128	2,238	2,156	2,222	2,401	2,598	2,604	2,891	3,526
Natural gas	318	222	240	220	243	268	261	287	318	451
Electricity	1,020	786	891	860	871	936	1,004	952	1,064	1,196
Fuel oil and other fuels	83	476	475	60	54	91	103	59	72	104
Telephone services	1,018	885	823	779	818	825	937	975	1,059	1,309
Water and other public services	340	159	210	236	236	281	293	331	379	465
Household operations	918	662	189	390	517	440	585	775	1,011	1,714
Personal services	538	4213	92	211	373	303	381	452	666	919
Other household expenses	380	448	97	178	144	136	203	323	345	794
Housekeeping supplies	628	322	549	275	393	430	412	617	677	980
Laundry and cleaning supplies	159	134	122	105	136	137	137	162	178	192
Other household products	311	166	350	108	205	204	177	270	321	520
Postage and stationery	158	423	78	62	52	89	97	185	179	269
Household furnishings and equipment	1,928	1,102	470	603	901	1,140	1,370	1,618	2,013	3,600
Household textiles	150	73	27	22	99	125	89	116	195	247
Furniture	499	395	55	188	241	270	391	399	476	964
Floor coverings	57	482	45	418	44	7	62	78	31	121
Major appliances	216	439	105	114	140	156	136	228	214	369
Small appliances, miscellaneous housewares	107	104	50	28	75	53	95	92	104	186
Miscellaneous household equipment	899	410	228	232	342	530	598	705	994	1,714
Apparel and services	2,292	2,249	1,166	1,038	1,350	1,753	2,127	1,695	2,392	3,527
Men and boys	549	408	204	113	296	415	547	380	619	868
Men, 16 and over	429	4120	98	70	139	287	415	264	516	747
Boys, 2 to 15	120	288	107	43	157	128	132	117	103	121
Women and girls	849	1,040	393	412	437	633	738	644	926	1,301
Women, 16 and over	693	805	261	316	322	425	612	553	769	1,111
Girls, 2 to 15	156	236	132	97	115	208	126	91	157	190
Children under 2	162	85	216	143	120	111	160	149	148	218
Footwear	407	4446	221	199	325	394	504	280	439	484
Other apparel products and services	325	270	133	172	171	200	178	241	260	657
Transportation	9,447	3,446	3,037	4,842	5,006	6,780	8,043	10,589	10,890	14,183
Vehicle purchases (net outlay)	4,565	4902	41,156	2,517	2,234	3,385	3,660	5,856	5,575	6,523
Cars and trucks, new	2,221	(3)	4187	4371	4200	1,507	1,522	2,304	3,056	3,908
Cars and trucks, used	2,300	4902	969	2,146	2,020	1,860	2,138	3,538	2,446	2,516
Other vehicles	44	(3)	(3)	(3)	414	417	(3)	414	473	99
Gasoline and motor oil	1,464	827	691	863	988	1,132	1,440	1,490	1,659	1,992

See footnotes at end of table.

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued

Item	Complete reporting of income									
	Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
Other vehicle expenses	\$2,965	\$1,498	\$1,067	\$1,212	\$1,606	\$1,978	\$2,607	\$2,899	\$3,299	\$4,756
Vehicle finance charges	471	152	121	140	270	298	469	555	618	662
Maintenance and repairs	790	362	364	406	549	580	661	914	816	1,180
Vehicle insurance	1,007	505	395	416	602	775	937	988	1,203	1,455
Vehicle rental, leases, licenses, other charges	697	479	187	249	186	324	540	442	661	1,458
Public transportation	453	219	123	250	178	286	335	344	358	912
Health care	2,103	1,658	959	1,234	1,336	1,907	2,034	1,976	2,437	2,732
Health insurance	984	829	427	606	630	935	975	1,057	1,119	1,200
Medical services	634	457	277	287	322	562	580	466	794	905
Drugs	378	294	217	300	339	343	398	363	376	463
Medical supplies	106	478	437	41	44	67	81	90	147	164
Entertainment	2,337	1,354	717	932	1,100	1,639	2,054	1,868	3,085	3,556
Fees and admissions	542	205	95	168	253	253	292	403	561	1,138
Television, radios, sound equipment	737	555	351	481	482	564	656	732	829	1,021
Pets, toys, and playground equipment	432	432	222	133	234	274	333	356	577	651
Other entertainment supplies, equipment, and services	626	161	48	149	131	548	772	377	1,117	746
Personal care products and services	693	467	391	344	419	528	569	732	729	1,018
Reading	168	76	46	55	78	92	128	146	202	295
Education	811	494	135	297	301	419	447	366	790	1,794
Tobacco products and smoking supplies	398	405	426	350	430	403	444	421	395	367
Miscellaneous	1,023	472	513	374	582	712	947	927	982	1,716
Cash contributions	1,227	494	4407	197	330	633	878	679	1,354	2,600
Personal insurance and pensions	5,383	340	443	862	1,278	2,014	3,122	4,182	5,894	11,992
Life and other personal insurance	488	205	149	209	186	264	364	360	488	957
Pensions and Social Security	4,895	135	294	653	1,092	1,751	2,758	3,822	5,406	11,034
Sources of income and personal taxes: ¹										
Money income before taxes	53,455	2,497	7,820	12,504	17,323	24,447	34,421	44,266	58,594	111,294
Wages and salaries	46,558	1,372	3,206	7,054	12,128	18,653	28,923	39,223	53,694	99,166
Self-employment income	2,575	4,518	4,243	536	4,272	912	1,052	1,264	1,544	7,287
Social Security, private and government retirement	2,600	476	2,368	2,914	3,296	3,825	2,956	2,682	2,014	2,183
Interest, dividends, rental income, other property income	540	45	449	111	60	131	257	212	415	1,486
Unemployment and workers' compensation, veterans' benefits	194	436	461	115	129	147	292	241	192	235
Public assistance, supplemental security income, food stamps	349	743	1,453	1,337	885	259	232	4,106	100	76
Regular contributions for support	443	4,131	293	274	379	451	627	402	542	424
Other income	198	4,252	4,147	162	174	68	82	137	92	437
Personal taxes	3,667	-80	-255	-267	-93	348	1,278	2,241	3,931	10,005
Federal income taxes	2,845	-93	-289	-286	-221	140	892	1,645	2,943	8,069
State and local income taxes	668	-22	-2	12	83	143	294	473	780	1,634
Other taxes	153	435	436	7	45	65	92	123	208	302
Income after taxes	49,787	2,577	8,075	12,771	17,416	24,099	33,143	42,025	54,663	101,288

See footnotes at end of table.

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued

Item	Complete reporting of income									
	Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
Addenda:										
Net change in total assets and liabilities	\$147	\$3,480	\$1,989	\$293	\$918	\$1,471	-\$1,054	-\$3,593	-\$5,052	\$4,263
Net change in total assets	8,897	1,520	2,275	903	1,673	6,199	7,401	7,654	4,307	20,806
Net change in total liabilities	8,750	-1,960	286	610	755	4,728	8,455	11,248	9,359	16,543
Other financial information:										
Other money receipts	838	4,270	4,138	453	822	303	1,259	419	1,223	956
Mortgage principal paid on owned property	-1,487	-571	-208	-541	-471	-567	-1,050	-1,141	-1,372	-3,230
Estimated market value of owned home	94,365	37,961	30,093	41,610	35,423	52,474	65,891	73,318	96,467	183,092
Estimated monthly rental value of owned home	657	268	237	301	279	401	475	561	718	1,178
Gifts of goods and services	1,346	832	660	478	546	974	733	735	1,270	2,705
Food	112	439	418	421	414	37	48	56	82	294
Alcoholic beverages	19	412	44	415	47	49	10	48	28	34
Housing	359	323	126	99	181	288	193	231	353	680
Housekeeping supplies	54	44	417	411	414	65	25	54	49	94
Household textiles	34	(3)	42	(2)	41	450	44	423	38	68
Appliances and miscellaneous housewares	31	(3)	43	45	44	417	417	435	43	54
Major appliances	9	(3)	42	42	(3)	42	42	416	419	12
Small appliances and miscellaneous housewares	22	(3)	42	43	44	415	415	419	24	42
Miscellaneous household equipment	64	410	423	19	18	44	45	41	49	137
Other housing	177	309	82	64	143	112	102	77	174	327
Apparel and services	291	225	209	123	153	187	281	200	294	474
Males, 2 and over	76	443	432	44	60	28	60	66	92	130
Females, 2 and over	90	425	441	429	416	84	66	30	94	169
Children under 2	73	411	135	45	43	42	80	68	50	113
Other apparel products and services	53	4146	41	445	434	33	474	37	58	62
Jewelry and watches	14	462	41	48	46	44	46	17	20	19
All other apparel products and services	39	484	(3)	438	428	429	468	420	438	43
Transportation	61	9	2	86	17	9	15	25	55	147
Health care	35	(3)	421	47	46	4125	427	413	13	39
Entertainment	117	85	437	46	50	161	52	69	155	168
Toys, games, hobbies, and tricycles	31	424	424	420	410	37	23	32	32	41
Other entertainment	86	61	413	26	39	124	29	36	123	127
Personal care products and services	28	437	415	41	47	32	13	29	23	49
Reading	2	42	(3)	(2)	(2)	1	(2)	2	2	3
Education	225	461	429	412	473	41	47	57	179	648
All other gifts	97	40	197	68	38	84	47	47	85	168

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

² Value less than 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.

n.a. Not applicable.