

**Table 36. Consumer units of two or more 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) ....	56,944	1,556	2,663	4,113	4,329	8,070	6,782	5,716	9,578	14,136
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$52,599	\$1,164	\$7,726	\$12,560	\$17,383	\$24,558	\$34,534	\$44,480	\$58,719	\$112,959
Income after taxes <sup>1</sup> .....	48,934	1,090	7,862	12,652	17,280	24,011	33,129	42,059	54,788	102,813
Age of reference person .....	46.5	43.1	48.9	49.9	51.2	48.7	46.2	44.4	44.0	45.4
Average number in consumer unit:										
Persons .....	3.1	3.1	2.9	3.0	2.9	3.1	3.1	3.1	3.2	3.3
Children under 18 .....	1.0	1.1	1.0	1.0	.8	.9	.9	.9	1.0	1.0
Persons 65 and over .....	.3	.2	.4	.5	.7	.5	.3	.2	.2	.1
Earners .....	1.7	1.2	.9	1.0	1.1	1.3	1.6	1.8	2.0	2.2
Vehicles .....	2.3	1.5	1.2	1.5	1.7	2.0	2.3	2.5	2.7	3.0
Percent distribution:										
Sex of reference person:										
Male .....	59	41	32	44	53	57	58	64	65	67
Female .....	41	59	68	56	47	43	42	36	35	33
Housing tenure:										
Homeowner .....	71	43	44	51	57	63	67	71	80	90
With mortgage .....	47	22	14	20	21	30	40	50	61	74
Without mortgage .....	24	21	30	31	36	33	27	21	19	16
Renter .....	29	57	56	49	43	37	33	29	20	10
Race of reference person:										
Black .....	12	21	26	22	17	12	11	10	8	6
White and other .....	88	79	74	78	83	88	89	90	92	94
Education of reference person:										
Elementary (1-8) .....	6	11	17	14	13	8	6	4	2	1
High school (9-12) .....	40	50	56	54	54	51	46	41	36	21
College .....	54	38	26	31	32	40	48	56	62	78
Never attended and other .....	( <sup>2</sup> )	1	1	1	1	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	93	74	68	80	88	93	97	97	98	98
Average annual expenditures .....	\$46,416	\$25,797	\$19,921	\$23,564	\$26,477	\$31,838	\$37,581	\$43,514	\$50,786	\$77,000
Food .....	6,335	4,265	3,632	3,732	4,348	5,027	5,623	6,565	6,890	8,950
Food at home .....	3,724	2,971	2,665	2,657	3,020	3,314	3,448	3,909	3,944	4,627
Cereals and bakery products .....	565	416	419	390	455	505	527	566	606	709
Cereals and cereal products .....	200	156	176	149	168	195	199	209	205	227
Bakery products .....	365	260	243	242	287	310	328	358	401	482
Meats, poultry, fish, and eggs .....	966	891	775	770	841	919	922	1,009	984	1,118
Beef .....	287	237	232	228	251	256	277	308	296	336
Pork .....	202	170	188	168	187	215	198	214	207	207
Other meats .....	123	127	73	111	104	125	115	128	133	136
Poultry .....	177	179	141	138	141	170	166	184	176	212
Fish and seafood .....	136	128	99	85	119	113	118	134	134	184
Eggs .....	41	49	40	39	40	41	49	40	38	42
Dairy products .....	410	318	277	292	318	352	397	432	447	508
Fresh milk and cream .....	162	138	126	131	134	144	172	162	172	185
Other dairy products .....	248	180	151	161	184	208	225	270	275	324
Fruits and vegetables .....	631	527	444	452	527	571	574	653	628	807
Fresh fruits .....	192	173	128	133	157	177	172	199	185	254
Fresh vegetables .....	191	149	131	139	157	174	177	192	186	248
Processed fruits .....	142	115	111	99	114	125	126	140	149	183
Processed vegetables .....	106	90	75	80	99	95	100	122	109	123

See footnotes at end of table.

**Table 36. Consumer units of two or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued**

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	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 .....	\$1,152	\$819	\$750	\$753	\$879	\$967	\$1,028	\$1,248	\$1,279	\$1,485
Sugar and other sweets .....	147	104	98	96	120	125	131	155	163	189
Fats and oils .....	103	87	77	74	98	104	97	112	104	115
Miscellaneous foods .....	537	366	318	323	398	431	470	581	610	719
Nonalcoholic beverages .....	312	225	236	232	240	273	291	346	349	369
Food prepared by consumer unit on out-of-town trips .....	52	38	21	27	22	35	38	53	54	92
Food away from home .....	2,611	1,294	967	1,075	1,329	1,713	2,175	2,656	2,946	4,323
Alcoholic beverages .....	405	257	122	185	168	259	301	339	479	713
Housing .....	14,147	9,196	7,139	8,079	8,483	9,789	11,431	13,044	15,035	23,115
Shelter .....	7,938	5,280	3,840	4,394	4,607	5,311	6,409	7,240	8,264	13,350
Owned dwellings .....	5,510	2,497	1,483	1,879	2,031	2,815	3,867	4,627	6,140	10,978
Mortgage interest and charges .....	3,277	1,376	649	770	787	1,289	2,179	2,886	3,822	6,925
Property taxes .....	1,246	672	467	568	657	774	929	950	1,340	2,311
Maintenance, repairs, insurance, other expenses .....	987	450	367	542	586	752	760	791	978	1,742
Rented dwellings .....	1,890	2,481	2,238	2,333	2,334	2,210	2,248	2,258	1,618	1,174
Other lodging .....	538	302	119	182	241	286	293	355	505	1,197
Utilities, fuels, and public services .....	2,777	2,062	2,037	2,169	2,225	2,404	2,604	2,727	2,942	3,547
Natural gas .....	322	217	213	228	265	269	284	311	340	439
Electricity .....	1,030	781	825	879	898	943	988	1,012	1,086	1,220
Fuel oil and other fuels .....	98	83	81	102	77	95	100	91	97	115
Telephone services .....	979	770	706	727	726	801	923	969	1,047	1,292
Water and other public services .....	347	212	213	232	259	296	309	344	372	481
Household operations .....	824	439	242	285	345	435	473	607	883	1,718
Personal services .....	425	184	115	133	184	228	241	328	530	836
Other household expenses .....	400	255	126	151	160	207	232	280	353	882
Housekeeping supplies .....	668	400	374	391	394	475	572	653	780	990
Laundry and cleaning supplies .....	171	148	123	117	136	149	151	168	177	226
Other household products .....	332	176	181	153	186	220	297	311	423	492
Postage and stationery .....	165	76	70	121	72	106	123	175	180	272
Household furnishings and equipment .....	1,939	1,014	646	839	913	1,165	1,374	1,816	2,167	3,510
Household textiles .....	141	44	50	81	77	110	93	126	160	239
Furniture .....	476	311	133	213	220	274	360	338	491	929
Floor coverings .....	59	84	6	21	20	23	40	61	57	119
Major appliances .....	226	157	129	138	141	177	163	248	222	355
Small appliances, miscellaneous housewares .....	119	70	50	46	49	75	89	116	129	214
Miscellaneous household equipment .....	918	347	276	341	405	506	630	928	1,109	1,654
Apparel and services .....	2,311	1,606	1,095	1,198	1,492	1,608	1,936	1,900	2,368	3,866
Men and boys .....	575	371	235	211	312	357	495	443	605	1,032
Men, 16 and over .....	438	180	152	132	201	246	371	328	456	843
Boys, 2 to 15 .....	137	190	83	79	111	111	124	116	149	190
Women and girls .....	878	613	386	489	620	583	685	750	903	1,474
Women, 16 and over .....	712	490	284	370	521	435	557	617	734	1,219
Girls, 2 to 15 .....	166	123	101	119	99	148	129	133	169	255
Children under 2 .....	117	125	100	91	76	80	105	133	129	153
Footwear .....	421	309	239	250	336	397	439	357	439	554
Other apparel products and services .....	319	188	135	156	148	190	212	217	292	653
Transportation .....	8,965	4,715	3,656	4,978	5,506	6,261	7,751	9,382	10,178	13,785
Vehicle purchases (net outlay) .....	4,268	1,976	1,830	2,537	2,716	2,932	3,599	4,819	4,788	6,466
Cars and trucks, new .....	1,963	<sup>3</sup> 410	653	623	984	1,169	1,234	1,966	2,096	3,783
Cars and trucks, used .....	2,258	1,566	1,177	1,906	1,730	1,744	2,339	2,784	2,643	2,584
Other vehicles .....	46	<sup>(4)</sup>	<sup>(4)</sup>	<sup>3</sup> 8	<sup>3</sup> 3	<sup>3</sup> 19	<sup>3</sup> 26	69	49	99
Gasoline and motor oil .....	1,432	902	676	857	972	1,138	1,368	1,497	1,695	1,935

See footnotes at end of table.

**Table 36. Consumer units of two or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued**

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Other vehicle expenses .....	\$2,785	\$1,591	\$954	\$1,366	\$1,562	\$1,910	\$2,462	\$2,732	\$3,229	\$4,422
Vehicle finance charges .....	420	208	107	150	207	263	403	461	577	619
Maintenance and repairs .....	801	475	334	519	547	598	751	797	867	1,178
Vehicle insurance .....	934	549	366	484	581	734	888	967	1,111	1,328
Vehicle rental, leases, licenses, other charges .....	630	360	148	213	226	315	420	507	674	1,297
Public transportation .....	480	247	196	218	255	281	322	334	466	963
Health care .....	2,336	1,430	1,196	1,586	2,121	2,270	2,273	2,255	2,468	2,943
Health insurance .....	1,100	645	608	801	1,001	1,124	1,133	1,138	1,162	1,274
Medical services .....	653	425	298	254	428	531	596	568	717	1,019
Drugs .....	453	285	252	432	595	506	436	420	436	473
Medical supplies .....	129	75	38	99	96	109	108	128	153	178
Entertainment .....	2,371	1,231	864	1,163	1,050	1,472	1,811	2,063	2,743	4,183
Fees and admissions .....	628	311	178	201	231	302	367	458	646	1,364
Television, radios, sound equipment .....	728	475	386	455	473	528	634	716	839	1,068
Pets, toys, and playground equipment .....	431	258	180	198	237	279	336	416	515	701
Other entertainment supplies, equipment, and services .....	583	187	120	310	109	363	474	473	743	1,051
Personal care products and services .....	673	468	380	378	435	541	565	683	723	994
Reading .....	178	87	67	76	92	122	137	151	200	315
Education .....	695	392	215	260	267	318	440	469	685	1,513
Tobacco products and smoking supplies .....	378	377	387	349	328	369	389	453	424	339
Miscellaneous .....	980	561	495	469	630	727	802	1,016	1,055	1,530
Cash contributions .....	1,405	600	276	341	493	1,214	1,090	965	1,365	2,760
Personal insurance and pensions .....	5,237	611	396	770	1,064	1,861	3,031	4,230	6,173	11,993
Life and other personal insurance .....	522	290	149	262	236	338	424	389	544	971
Pensions and Social Security .....	4,715	321	247	507	828	1,523	2,607	3,841	5,629	11,023
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	52,599	1,164	7,726	12,560	17,383	24,558	34,534	44,480	58,719	112,959
Wages and salaries .....	42,854	1,450	2,525	5,339	8,463	15,414	26,030	36,406	51,307	97,073
Self-employment income .....	3,017	-1,715	177	307	374	813	1,336	1,783	1,994	8,926
Social Security, private and government retirement .....	4,764	554	3,169	5,054	7,085	7,065	5,674	4,821	3,826	3,595
Interest, dividends, rental income, other property income .....	890	36	19	85	128	258	548	537	765	2,369
Unemployment and workers' compensation, veterans' benefits .....	206	55	68	135	171	239	272	306	211	187
Public assistance, supplemental security income, food stamps .....	380	540	1,403	1,315	763	375	263	154	138	95
Regular contributions for support .....	319	131	217	202	282	302	297	342	353	391
Other income .....	169	114	146	124	118	92	113	130	126	323
Personal taxes .....	3,665	74	-136	-92	103	547	1,405	2,421	3,931	10,147
Federal income taxes .....	2,812	28	-192	-166	-28	301	1,000	1,765	2,908	8,083
State and local income taxes .....	675	10	8	16	40	139	277	484	826	1,733
Other taxes .....	177	36	48	58	91	106	129	172	197	331
Income after taxes .....	48,934	1,090	7,862	12,652	17,280	24,011	33,129	42,059	54,788	102,813

See footnotes at end of table.

**Table 36. Consumer units of two or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued**

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Addenda:										
Net change in total assets and liabilities .....	-\$153	\$26,309	\$2,043	-\$680	-\$144	\$458	-\$2,335	-\$3,541	-\$2,916	\$611
Net change in total assets .....	8,072	26,104	2,651	173	1,112	4,022	4,017	4,441	6,443	18,368
Net change in total liabilities .....	8,225	-205	608	853	1,256	3,564	6,352	7,982	9,359	17,757
Other financial information:										
Other money receipts .....	685	857	548	57	298	269	570	434	1,010	1,167
Mortgage principal paid on owned property .....	-1,601	-5,778	-290	-401	-550	-635	-870	-1,187	-1,578	-3,143
Estimated market value of owned home ...	100,334	51,340	41,091	48,367	57,192	65,970	73,135	81,893	102,539	183,847
Estimated monthly rental value of owned home .....	693	350	286	361	421	471	551	597	745	1,187
Gifts of goods and services .....	1,278	705	531	568	567	750	869	886	1,226	2,589
Food .....	95	48	25	20	18	30	40	62	83	243
Alcoholic beverages .....	20	<sup>3</sup> 17	<sup>3</sup> 8	<sup>3</sup> 7	8	9	16	13	21	39
Housing .....	353	174	133	185	158	207	235	284	350	688
Housekeeping supplies .....	53	27	19	23	22	39	39	43	65	88
Household textiles .....	19	( <sup>2</sup> )	<sup>3</sup> 13	<sup>3</sup> 6	<sup>3</sup> 8	17	10	18	22	33
Appliances and miscellaneous housewares .....	39	<sup>3</sup> 4	<sup>3</sup> 6	5	8	17	29	51	48	73
Major appliances .....	9	<sup>3</sup> 1	<sup>3</sup> 1	<sup>3</sup> 2	<sup>3</sup> 3	<sup>3</sup> 2	6	23	11	13
Small appliances and miscellaneous housewares .....	30	<sup>3</sup> 3	<sup>3</sup> 5	<sup>3</sup> 3	5	15	22	28	37	60
Miscellaneous household equipment .....	80	14	24	40	35	52	55	65	78	156
Other housing .....	163	129	71	111	84	83	102	107	138	337
Apparel and services .....	283	255	177	170	175	181	229	232	279	478
Males, 2 and over .....	76	51	43	33	48	46	48	58	75	143
Females, 2 and over .....	101	95	59	65	62	69	82	65	92	180
Children under 2 .....	56	28	43	36	27	35	48	57	61	88
Other apparel products and services .....	50	81	32	38	39	32	50	52	51	68
Jewelry and watches .....	16	<sup>3</sup> 24	<sup>3</sup> 2	9	14	7	13	13	18	26
All other apparel products and services .....	34	<sup>3</sup> 57	<sup>3</sup> 0	<sup>3</sup> 29	25	25	37	38	33	41
Transportation .....	78	16	37	26	24	54	37	38	69	178
Health care .....	31	<sup>3</sup> 2	<sup>3</sup> 7	<sup>3</sup> 10	<sup>3</sup> 10	43	39	9	19	59
Entertainment .....	119	81	36	51	58	89	82	91	131	216
Toys, games, hobbies, and tricycles .....	36	19	12	23	18	33	29	40	43	50
Other entertainment .....	83	62	24	28	40	55	51	88	88	166
Personal care products and services .....	24	15	13	6	9	24	24	31	24	32
Reading .....	2	<sup>3</sup> 1	2	1	1	2	2	2	3	4
Education .....	179	49	22	45	34	42	91	55	158	489
All other gifts .....	94	47	70	45	71	69	75	68	89	163

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

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

<sup>3</sup> Data are likely to have large sampling errors.

<sup>4</sup> No data reported.

n.a. Not applicable.