

**Table 39. Consumer units of four 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 \$10,000	\$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) .....	11,423	654	557	598	1,286	1,147	1,153	2,202	3,827
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$61,769	\$5,549	\$12,576	\$17,237	\$24,898	\$34,635	\$44,509	\$58,658	\$113,003
Income after taxes <sup>1</sup> .....	57,366	5,769	12,982	17,772	24,468	33,167	42,102	55,136	103,015
Age of reference person .....	40.3	38.2	41.7	39.6	39.9	37.9	38.8	40.2	42.0
Average number in consumer unit:									
Persons .....	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18 .....	1.7	1.9	1.7	1.8	1.7	1.7	1.7	1.6	1.6
Persons 65 and over .....	.1	2.1	.2	.2	.1	.1	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Earners .....	2.0	1.4	1.5	1.6	1.8	2.0	2.0	2.2	2.3
Vehicles .....	2.6	1.5	1.7	1.7	2.0	2.4	2.7	2.8	3.1
Percent distribution:									
Sex of reference person:									
Male .....	61	34	42	45	57	61	68	67	66
Female .....	39	66	58	55	43	39	32	33	34
Housing tenure:									
Homeowner .....	75	42	37	42	59	65	73	84	94
With mortgage .....	61	22	17	31	42	52	63	70	82
Without mortgage .....	13	20	20	11	18	13	10	14	11
Renter .....	25	58	63	58	41	35	27	16	6
Race of reference person:									
Black .....	11	25	27	21	14	14	10	8	6
White and other .....	89	75	73	79	86	86	90	92	94
Education of reference person:									
Elementary (1-8) .....	5	12	17	15	8	6	2	2	1
High school (9-12) .....	38	59	55	58	54	44	44	39	20
College .....	57	29	28	26	38	50	54	59	79
Never attended and other .....	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>5</sup> )	1	1	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>4</sup> )
At least one vehicle owned or leased .....	95	74	85	82	93	96	98	99	98
Average annual expenditures .....	\$53,369	\$26,454	\$28,837	\$27,786	\$32,364	\$39,876	\$47,204	\$51,475	\$79,531
Food .....	7,319	4,702	4,628	4,857	5,106	5,748	7,893	7,565	9,424
Food at home .....	4,312	3,140	3,255	3,416	3,505	3,597	4,527	4,474	5,126
Cereals and bakery products .....	677	526	471	508	543	545	684	722	814
Cereals and cereal products .....	246	257	191	182	235	229	256	255	264
Bakery products .....	431	270	280	325	308	317	428	467	550
Meats, poultry, fish, and eggs .....	1,075	902	936	938	985	948	1,102	1,089	1,199
Beef .....	318	283	290	264	271	272	357	329	350
Pork .....	210	219	187	202	218	188	197	232	208
Other meats .....	144	96	119	122	124	146	146	150	161
Poultry .....	211	166	194	183	200	178	230	201	241
Fish and seafood .....	147	91	99	122	125	116	128	139	195
Eggs .....	44	48	48	45	48	48	44	38	43
Dairy products .....	482	361	346	345	387	416	496	525	565
Fresh milk and cream .....	198	151	156	169	181	209	198	215	208
Other dairy products .....	284	210	190	176	206	207	298	310	357
Fruits and vegetables .....	711	492	541	588	632	585	732	688	868
Fresh fruits .....	213	140	135	188	199	174	223	187	271
Fresh vegetables .....	211	144	176	173	204	185	199	199	254
Processed fruits .....	165	117	117	121	129	122	156	174	210
Processed vegetables .....	123	91	113	106	100	104	154	127	133

See footnotes at end of table.

**Table 39. Consumer units of four 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 \$10,000	\$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 .....	\$1,367	\$859	\$960	\$1,037	\$958	\$1,104	\$1,513	\$1,450	\$1,680
Sugar and other sweets .....	165	96	138	146	119	119	202	175	197
Fats and oils .....	109	74	89	102	93	105	116	114	120
Miscellaneous foods .....	666	371	422	476	423	522	769	701	851
Nonalcoholic beverages .....	369	283	288	304	288	324	379	408	416
Food prepared by consumer unit on out-of-town trips .....	58	36	<sup>2</sup> 24	<sup>2</sup> 8	35	34	47	53	96
Food away from home .....	3,007	1,562	1,373	1,441	1,601	2,151	3,366	3,091	4,298
Alcoholic beverages .....	331	227	226	104	253	156	244	370	484
Housing .....	16,571	9,122	8,975	9,086	10,029	12,494	14,010	15,556	24,884
Shelter .....	9,257	5,184	4,801	5,030	5,524	6,952	7,908	8,437	14,086
Owned dwellings .....	7,133	2,478	1,426	1,817	3,177	4,378	5,533	6,868	12,378
Mortgage interest and charges .....	4,723	1,532	798	1,196	1,953	3,017	3,968	4,513	8,180
Property taxes .....	1,475	698	319	427	659	835	955	1,415	2,598
Maintenance, repairs, insurance, other expenses .....	935	247	309	194	564	526	611	940	1,601
Rented dwellings .....	1,641	2,555	3,255	3,161	2,221	2,385	2,059	1,185	730
Other lodging .....	484	<sup>2</sup> 152	<sup>2</sup> 120	<sup>2</sup> 52	126	189	316	384	977
Utilities, fuels, and public services .....	3,070	2,265	2,368	2,299	2,547	2,776	2,839	3,050	3,774
Natural gas .....	350	253	210	202	266	310	306	348	466
Electricity .....	1,145	889	1,003	978	1,053	1,038	1,082	1,160	1,309
Fuel oil and other fuels .....	103	<sup>2</sup> 64	76	<sup>2</sup> 79	53	90	92	110	138
Telephone services .....	1,084	818	861	815	856	1,016	1,008	1,045	1,346
Water and other public services .....	387	241	219	225	318	322	350	388	515
Household operations .....	1,330	453	265	433	476	624	860	1,143	2,523
Personal services .....	883	316	148	347	328	453	616	830	1,598
Other household expenses .....	446	138	117	86	148	171	244	312	925
Housekeeping supplies .....	768	351	439	341	437	663	756	1,004	942
Laundry and cleaning supplies .....	190	157	190	141	181	159	219	184	212
Other household products .....	418	124	167	150	195	424	408	612	489
Postage and stationery .....	160	70	82	49	61	80	128	208	241
Household furnishings and equipment .....	2,146	868	1,102	983	1,044	1,479	1,647	1,922	3,560
Household textiles .....	162	14	<sup>2</sup> 06	59	47	100	137	147	273
Furniture .....	587	329	237	463	343	490	251	478	976
Floor coverings .....	57	<sup>2</sup> 11	<sup>2</sup> 7	<sup>2</sup> 29	17	41	32	91	82
Major appliances .....	250	162	161	119	128	165	200	228	394
Small appliances, miscellaneous housewares .....	113	57	35	27	39	74	92	95	201
Miscellaneous household equipment .....	978	294	456	286	470	609	935	883	1,634
Apparel and services .....	2,863	1,931	2,002	2,181	1,758	2,256	2,213	2,844	3,976
Men and boys .....	733	639	422	386	367	487	514	760	1,089
Men, 16 and over .....	467	352	192	147	170	294	314	479	761
Boys, 2 to 15 .....	266	287	230	239	197	192	200	281	328
Women and girls .....	1,064	569	854	841	661	871	781	1,110	1,449
Women, 16 and over .....	770	411	670	677	483	631	554	825	1,017
Girls, 2 to 15 .....	294	159	184	164	179	240	227	285	432
Children under 2 .....	167	97	179	149	143	128	220	169	185
Footwear .....	525	450	<sup>2</sup> 350	662	401	564	508	570	535
Other apparel products and services .....	374	175	197	144	186	206	190	236	718
Transportation .....	10,372	5,640	7,087	6,072	7,456	9,368	9,801	9,769	14,131
Vehicle purchases (net outlay) .....	5,076	3,082	4,181	3,396	3,949	5,020	5,002	4,331	6,655
Cars and trucks, new .....	1,979	<sup>2</sup> 702	<sup>2</sup> 529	<sup>2</sup> 330	<sup>2</sup> 992	1,546	1,502	1,452	3,573
Cars and trucks, used .....	3,001	2,380	3,591	3,067	2,932	3,412	3,392	2,866	2,872
Other vehicles .....	95	( <sup>5</sup> )	<sup>2</sup> 61	( <sup>5</sup> )	<sup>2</sup> 24	<sup>2</sup> 62	<sup>2</sup> 108	<sup>2</sup> 13	209
Gasoline and motor oil .....	1,674	916	1,026	1,154	1,353	1,517	1,652	1,847	2,040

See footnotes at end of table.

**Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued**

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Other vehicle expenses .....	\$3,201	\$1,348	\$1,687	\$1,423	\$1,971	\$2,598	\$2,877	\$3,211	\$4,703
Vehicle finance charges .....	506	174	173	244	336	463	515	590	671
Maintenance and repairs .....	911	403	665	467	560	753	756	883	1,333
Vehicle insurance .....	1,039	503	611	516	707	957	1,012	1,108	1,379
Vehicle rental, leases, licenses, other charges .....	745	269	238	196	368	426	595	629	1,321
Public transportation .....	422	294	193	98	184	233	270	380	733
Health care .....	2,153	732	1,358	1,051	1,607	1,822	2,225	2,305	2,858
Health insurance .....	1,034	371	645	550	755	959	1,079	1,172	1,302
Medical services .....	672	170	365	235	531	512	621	673	981
Drugs .....	324	164	187	232	261	295	410	332	387
Medical supplies .....	123	27	160	<sup>2</sup> 35	60	56	115	127	188
Entertainment .....	2,890	1,286	1,332	1,166	1,286	1,579	2,293	2,568	4,956
Fees and admissions .....	831	391	272	121	277	344	420	658	1,654
Television, radios, sound equipment .....	921	501	571	582	576	668	803	885	1,346
Pets, toys, and playground equipment .....	515	240	258	290	282	353	578	514	744
Other entertainment supplies, equipment, and services .....	622	154	230	174	152	215	491	511	1,212
Personal care products and services .....	748	535	447	405	483	538	717	771	1,031
Reading .....	185	65	74	57	100	101	121	168	323
Education .....	923	438	641	344	451	462	527	779	1,636
Tobacco products and smoking supplies .....	419	420	497	410	529	452	476	476	313
Miscellaneous .....	1,066	599	374	632	760	915	1,397	1,016	1,398
Cash contributions .....	1,191	<sup>2</sup> 240	156	125	359	655	731	1,066	2,321
Personal insurance and pensions .....	6,339	517	1,039	1,295	2,186	3,328	4,557	6,221	11,795
Life and other personal insurance .....	630	266	352	205	233	399	349	574	1,120
Pensions and Social Security .....	5,708	251	687	1,090	1,953	2,929	4,207	5,647	10,675
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	61,769	5,549	12,576	17,237	24,898	34,635	44,509	58,658	113,003
Wages and salaries .....	54,792	2,585	7,679	12,048	20,272	30,596	39,656	54,097	101,055
Self-employment income .....	3,452	-43	<sup>2</sup> 278	<sup>2</sup> 715	1,496	1,330	2,443	2,219	7,247
Social Security, private and government retirement .....	1,592	948	2,174	2,195	1,933	1,386	1,129	1,134	1,872
Interest, dividends, rental income, other property income .....	678	<sup>2</sup> 24	<sup>2</sup> 67	19	-42	190	205	275	1,743
Unemployment and workers' compensation, veterans' benefits .....	274	<sup>2</sup> 43	<sup>2</sup> 204	<sup>2</sup> 274	393	419	448	286	183
Public assistance, supplemental security income, food stamps .....	390	1,616	1,731	1,260	394	378	233	111	59
Regular contributions for support .....	403	251	<sup>2</sup> 274	608	352	268	280	371	528
Other income .....	189	<sup>2</sup> 124	<sup>2</sup> 169	<sup>2</sup> 117	100	70	115	165	316
Personal taxes .....	4,403	-220	-406	-535	431	1,468	2,407	3,522	9,988
Federal income taxes .....	3,432	-272	-428	-644	211	996	1,730	2,506	8,121
State and local income taxes .....	782	-5	-10	30	134	323	546	872	1,524
Other taxes .....	189	56	<sup>2</sup> 32	<sup>2</sup> 80	86	149	131	144	342
Income after taxes .....	57,366	5,769	12,982	17,772	24,468	33,167	42,102	55,136	103,015

See footnotes at end of table.

**Table 39. Consumer units of four 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 \$10,000	\$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 .....	-\$4,845	\$37	\$488	\$1,497	-\$2,292	-\$4,242	-\$10,195	-\$1,896	-\$8,568
Net change in total assets .....	6,568	4,201	1,015	-57	2,847	2,270	738	8,589	11,948
Net change in total liabilities .....	11,413	4,164	527	-1,554	5,139	6,512	10,933	10,485	20,516
Other financial information:									
Other money receipts .....	514	2,234	239	262	58	779	154	362	939
Mortgage principal paid on owned property .....	-1,804	-554	-338	-554	-689	-971	-1,278	-1,719	-3,260
Estimated market value of owned home .....	110,375	46,184	35,173	33,215	51,203	65,702	77,827	101,222	192,684
Estimated monthly rental value of owned home .....	768	319	267	293	404	520	569	753	1,259
Gifts of goods and services .....	1,107	577	786	502	530	774	773	991	1,798
Food .....	60	212	216	220	22	16	43	46	120
Alcoholic beverages .....	15	217	214	24	26	21	25	14	21
Housing .....	341	142	217	154	140	249	223	317	566
Housekeeping supplies .....	56	229	228	219	19	39	23	85	78
Household textiles .....	18	(5)	217	212	22	24	254	16	23
Appliances and miscellaneous housewares .....	32	24	23	22	22	212	24	30	65
Major appliances .....	5	(5)	(4)	(5)	(5)	26	210	6	7
Small appliances and miscellaneous housewares .....	27	24	22	22	22	26	214	25	58
Miscellaneous household equipment .....	80	27	291	213	35	61	32	75	137
Other housing .....	155	82	78	107	81	132	89	110	263
Apparel and services .....	250	292	273	152	120	182	259	232	329
Males, 2 and over .....	58	283	2107	230	33	22	31	42	91
Females, 2 and over .....	82	68	266	261	17	94	63	89	107
Children under 2 .....	66	31	251	34	55	29	71	67	92
Other apparel products and services .....	44	2110	249	226	214	238	295	34	38
Jewelry and watches .....	10	219	24	24	23	27	26	9	17
All other apparel products and services .....	33	291	245	223	212	231	289	225	22
Transportation .....	48	12	26	(4)	87	47	14	72	50
Health care .....	27	21	21	26	212	27	28	211	65
Entertainment .....	100	233	232	294	42	81	62	90	163
Toys, games, hobbies, and tricycles .....	27	27	29	211	10	25	30	28	40
Other entertainment .....	73	227	223	82	32	55	32	62	123
Personal care products and services .....	31	29	222	240	12	44	61	30	27
Reading .....	1	(5)	(4)	(4)	(4)	(4)	(4)	1	3
Education .....	163	214	2146	215	258	108	37	127	323
All other gifts .....	72	45	59	217	31	38	40	50	132

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

<sup>2</sup> Data are likely to have large sampling errors.

<sup>3</sup> Value less than 0.05.

<sup>4</sup> Value less than 0.5.

<sup>5</sup> No data reported.

n.a. Not applicable.