

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000-2001

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)	11,843	588	481	552	1,218	1,158	1,235	2,331	4,278
Consumer unit characteristics:									
Income before taxes ¹	\$65,091	\$5,443	\$12,654	\$17,246	\$24,787	\$34,415	\$44,544	\$59,459	\$114,148
Income after taxes ¹	61,009	5,762	13,314	17,800	24,625	33,587	42,533	56,428	105,161
Age of reference person	40.4	38.3	40.6	39.2	39.4	39.0	39.0	40.0	42.2
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	2.0	1.8	1.7	1.7	1.6	1.7	1.7	1.6
Persons 65 and over1	.1	.1	.1	.1	.1	.1	(²)	.1
Earners	2.0	1.4	1.4	1.6	1.8	1.9	2.0	2.2	2.3
Vehicles	2.6	1.4	1.6	1.7	2.0	2.4	2.6	2.8	3.1
Percent distribution:									
Sex of reference person:									
Male	58	28	40	42	52	55	65	62	64
Female	42	72	60	58	48	45	35	38	36
Housing tenure:									
Homeowner	74	44	38	35	53	62	73	84	92
With mortgage	62	27	21	22	37	50	63	71	81
Without mortgage	13	17	16	13	16	13	11	13	11
Renter	26	56	62	65	47	38	27	16	8
Race of reference person:									
Black	12	27	28	21	15	18	10	7	7
White and other	88	73	72	79	85	82	90	93	93
Education of reference person:									
Elementary (1-8)	4	10	16	12	9	7	3	3	1
High school (9-12)	37	59	56	65	53	47	42	36	21
College	58	30	27	23	36	46	55	61	79
Never attended and other	(³)	(³)	(³)	(³)	1	(⁴)	(³)	(³)	(³)
At least one vehicle owned or leased	95	69	82	81	92	96	98	99	98
Average annual expenditures	\$55,642	\$27,008	\$30,361	\$28,290	\$32,594	\$39,768	\$46,340	\$53,033	\$81,445
Food									
Food at home	4,417	3,745	3,612	3,550	3,536	3,712	4,855	4,388	5,152
Cereals and bakery products	675	532	499	511	554	583	686	694	800
Cereals and cereal products	239	247	201	193	215	208	278	236	260
Bakery products	436	285	298	318	339	375	408	458	540
Meats, poultry, fish, and eggs	1,132	1,141	1,067	1,109	1,025	967	1,303	1,039	1,240
Beef	347	361	340	327	345	302	415	310	368
Pork	232	279	229	249	218	188	270	215	244
Other meats	147	116	141	124	127	139	168	142	161
Poultry	212	206	188	216	166	178	240	216	231
Fish and seafood	151	138	127	155	123	117	160	116	192
Eggs	43	41	42	39	46	43	50	39	43
Dairy products	483	372	340	335	366	410	528	514	570
Fresh milk and cream	203	162	188	154	176	197	227	214	215
Other dairy products	280	211	152	181	190	213	301	300	355
Fruits and vegetables	716	620	623	583	594	605	745	670	858
Fresh fruits	216	193	141	149	181	187	220	194	272
Fresh vegetables	212	171	201	170	193	165	205	190	265
Processed fruits	169	159	151	146	124	150	164	169	200
Processed vegetables	119	98	131	118	95	103	155	117	121

See footnotes at end of table.

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Other food at home	\$1,410	\$1,080	\$1,083	\$1,012	\$997	\$1,147	\$1,593	\$1,471	\$1,684
Sugar and other sweets	173	116	110	144	118	121	215	167	218
Fats and oils	114	101	116	100	84	103	125	116	125
Miscellaneous foods	687	503	549	462	477	564	815	706	821
Nonalcoholic beverages	385	335	279	293	298	336	401	421	437
Food prepared by consumer unit on out-of-town trips	53	5 ²⁵	5 ²⁷	5 ¹⁴	19	23	38	61	83
Food away from home	3,172	1,255	2,162	1,317	1,854	2,175	3,097	3,230	4,563
Alcoholic beverages	386	172	210	200	318	189	226	351	630
Housing	17,489	9,695	10,280	8,895	10,165	12,627	13,566	16,320	25,746
Shelter	9,979	5,633	5,606	5,106	5,786	7,237	7,573	9,173	14,766
Owned dwellings	7,650	2,961	2,573	1,401	2,838	4,455	5,232	7,433	12,723
Mortgage interest and charges	5,030	1,773	1,156	902	1,699	3,014	3,573	4,928	8,418
Property taxes	1,612	816	459	323	663	905	939	1,621	2,668
Maintenance, repairs, insurance, other expenses	1,007	372	957	176	477	536	720	883	1,637
Rented dwellings	1,800	2,515	2,926	3,566	2,812	2,632	2,076	1,300	1,026
Other lodging	529	5 ¹⁵⁸	5 ¹⁰⁸	5 ¹³⁹	135	150	265	440	1,017
Utilities, fuels, and public services	3,332	2,432	2,410	2,382	2,663	3,057	3,027	3,295	4,054
Natural gas	453	329	297	240	311	413	379	453	589
Electricity	1,203	956	1,001	982	1,093	1,132	1,132	1,199	1,362
Fuel oil and other fuels	123	54 ⁵	5 ⁷	5 ⁸⁶	67	136	101	124	165
Telephone services	1,144	852	842	846	871	1,030	1,065	1,104	1,410
Water and other public services	407	250	213	228	322	346	350	414	528
Household operations	1,333	345	356	351	468	621	718	1,179	2,405
Personal services	858	183	197	267	311	436	506	819	1,494
Other household expenses	475	163	159	84	156	185	212	360	911
Housekeeping supplies	767	413	431	421	470	574	791	803	1,045
Laundry and cleaning supplies	203	188	173	167	191	167	234	210	220
Other household products	401	179	191	206	212	307	407	449	549
Postage and stationery	163	5 ⁴⁷	66	48	67	99	150	144	276
Household furnishings and equipment	2,080	871	1,477	636	778	1,139	1,457	1,870	3,475
Household textiles	172	5 ³⁴	5 ²⁰⁶	70	70	84	136	109	305
Furniture	593	354	627	219	234	328	262	485	999
Floor coverings	63	5 ⁴³	5 ⁵⁹	5 ⁷	5 ⁶	30	42	67	102
Major appliances	251	166	165	5 ⁷³	81	178	201	284	361
Small appliances, miscellaneous housewares	120	22	33	35	53	59	77	101	222
Miscellaneous household equipment	881	252	386	233	334	459	739	825	1,485
Apparel and services	2,719	1,659	1,689	1,749	1,750	1,992	2,047	2,664	3,879
Men and boys	696	284	363	437	365	512	539	729	1,008
Men, 16 and over	464	113	202	252	206	357	347	502	693
Boys, 2 to 15	232	171	161	185	159	155	192	227	315
Women and girls	999	535	588	590	634	697	704	1,083	1,434
Women, 16 and over	697	417	390	346	470	446	450	791	1,010
Girls, 2 to 15	303	118	198	244	163	251	254	292	424
Children under 2	178	104	182	150	174	183	171	160	202
Footwear	505	573	377	427	388	443	456	469	619
Other apparel products and services	341	164	180	144	189	156	177	223	616
Transportation	11,024	5,305	7,023	7,381	7,024	9,268	10,266	10,569	14,821
Vehicle purchases (net outlay)	5,390	2,657	3,970	4,550	3,363	4,647	5,288	5,068	7,016
Cars and trucks, new	2,220	5 ⁷⁵⁴	(⁴)	5 ²⁰⁰	5 ^{1,132}	5 ⁹⁸⁹	1,876	1,764	3,922
Cars and trucks, used	3,058	1,804	3,970	4,350	2,231	3,645	3,409	3,256	2,827
Other vehicles	112	5 ⁹⁹	(⁴)	(⁴)	(⁴)	5 ¹³	5 ³	5 ⁴⁸	267
Gasoline and motor oil	1,867	978	1,101	1,289	1,420	1,633	1,843	1,968	2,293

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, 2000-2001 — Continued

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Other vehicle expenses	\$3,322	\$1,317	\$1,728	\$1,337	\$2,042	\$2,735	\$2,889	\$3,193	\$4,759
Vehicle finance charges	536	136	207	234	328	532	530	625	679
Maintenance and repairs	899	425	537	383	641	785	820	848	1,232
Vehicle insurance	1,094	452	683	521	724	1,009	1,046	1,122	1,429
Vehicle rental, leases, licenses, other charges	794	304	301	198	349	409	493	599	1,420
Public transportation	446	353	224	206	199	253	247	341	752
Health care	2,257	871	1,264	927	1,542	1,965	2,352	2,490	2,866
Health insurance	1,075	440	672	407	683	1,041	1,165	1,202	1,319
Medical services	697	240	263	221	414	448	699	829	946
Drugs	377	165	279	268	384	389	402	351	440
Medical supplies	108	26	549	531	60	87	86	108	161
Entertainment	2,884	1,499	1,219	937	1,375	1,658	2,118	2,636	4,669
Fees and admissions	852	438	290	126	226	365	378	705	1,594
Television, radios, sound equipment	952	536	543	489	616	703	825	888	1,355
Pets, toys, and playground equipment	502	280	204	161	298	325	458	530	725
Other entertainment supplies, equipment, and services	578	245	181	162	234	264	457	514	996
Personal care products and services	712	558	453	450	521	497	674	714	933
Reading	170	67	56	53	81	85	121	154	284
Education	982	470	364	482	350	457	504	936	1,679
Tobacco products and smoking supplies	401	416	409	463	537	477	439	401	318
Miscellaneous	999	442	261	392	683	794	981	755	1,520
Cash contributions	1,353	320	338	222	623	692	790	1,190	2,392
Personal insurance and pensions	6,676	534	1,022	1,271	2,236	3,178	4,302	6,235	11,992
Life and other personal insurance	583	260	314	175	320	365	370	497	951
Pensions and Social Security	6,094	274	708	1,096	1,915	2,814	3,932	5,737	11,041
Sources of income and personal taxes: ¹									
Money income before taxes	65,091	5,443	12,654	17,246	24,787	34,415	44,544	59,459	114,148
Wages and salaries	58,049	2,733	7,646	12,422	20,765	29,274	40,176	55,443	102,202
Self-employment income	3,431	24	5301	489	856	1,774	1,790	1,988	7,072
Social Security, private and government retirement	1,557	816	1,813	2,180	1,574	1,948	1,467	937	1,804
Interest, dividends, rental income, other property income	854	511	550	58	99	228	160	293	2,062
Unemployment and workers' compensation, veterans' benefits	272	5106	5193	5148	450	322	458	292	192
Public assistance, supplemental security income, food stamps	346	1,397	2,083	1,167	408	229	74	69	144
Regular contributions for support	475	247	419	727	513	488	279	320	605
Other income	106	5109	5149	5122	121	152	141	116	68
Personal taxes	4,082	-319	-659	-554	162	828	2,012	3,031	8,987
Federal income taxes	3,178	-357	-699	-609	-20	505	1,395	2,188	7,277
State and local income taxes	733	-16	18	20	118	227	488	701	1,410
Other taxes	171	554	522	535	64	96	128	143	300
Income after taxes	61,009	5,762	13,314	17,800	24,625	33,587	42,533	56,428	105,161

See footnotes at end of table.

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Addenda:									
Net change in total assets and liabilities	- \$6,875	- \$2,463	- \$3,515	- \$364	- \$3,427	- \$5,507	- \$8,481	- \$8,516	- \$8,694
Net change in total assets	5,863	1,581	-843	1,628	2,005	2,249	2,403	5,018	11,288
Net change in total liabilities	12,738	4,044	2,672	1,992	5,432	7,756	10,884	13,535	19,982
Other financial information:									
Other money receipts	407	5416	567	5120	52	702	292	362	559
Mortgage principal paid on owned property	-2,128	-614	-586	-388	-624	-996	-1,240	-1,866	-3,868
Estimated market value of owned home	126,163	50,590	43,996	32,987	48,470	72,308	81,484	117,500	212,145
Estimated monthly rental value of owned home	838	379	316	261	413	544	586	845	1,302
Gifts of goods and services	1,060	456	605	470	512	798	685	919	1,706
Food	71	533	57	546	16	98	33	51	117
Alcoholic beverages	19	521	(4)	519	53	512	51	6	41
Housing	293	126	110	112	125	206	225	319	447
Housekeeping supplies	48	516	522	29	20	33	33	53	75
Household textiles	17	(4)	(4)	51	(3)	54	543	23	23
Appliances and miscellaneous housewares	23	53	58	52	54	56	22	34	35
Major appliances	4	(4)	(4)	(4)	53	52	59	5	5
Small appliances and miscellaneous housewares	18	53	58	52	51	54	512	29	30
Miscellaneous household equipment	69	20	534	58	28	64	32	83	109
Other housing	136	88	545	71	73	99	96	127	205
Apparel and services	265	166	209	171	117	220	217	210	404
Males, 2 and over	61	520	582	546	15	64	27	31	104
Females, 2 and over	82	523	539	521	517	76	42	70	143
Children under 2	75	42	529	540	73	45	60	69	111
Other apparel products and services	48	581	558	564	512	536	588	40	46
Jewelry and watches	10	51	52	55	55	511	56	8	16
All other apparel products and services	37	580	556	560	57	524	582	531	29
Transportation	46	11	10	511	126	43	9	21	61
Health care	29	(3)	52	512	54	518	58	512	63
Entertainment	81	541	538	550	39	67	52	73	125
Toys, games, hobbies, and tricycles	24	510	56	59	18	21	23	21	33
Other entertainment	57	531	532	41	21	46	30	52	92
Personal care products and services	21	511	51	51	19	5	49	36	19
Reading	1	(4)	(4)	(3)	(3)	(3)	(3)	1	2
Education	181	531	5171	537	540	95	68	149	336
All other gifts	52	16	57	512	22	34	22	42	90

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

² Value less than 0.05.

³ Value less than 0.5.

⁴ No data reported.

⁵ Data are likely to have large sampling errors.
n.a. Not applicable.