

Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000

Item	All consumer units	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
Number of consumer units (in thousands)	108,916	81,573	3,768	7,385	8,338	6,837	11,800	9,465	7,517
Consumer unit characteristics:									
Income before taxes ¹	\$44,299	\$44,299	\$1,800	\$7,634	\$12,328	\$17,315	\$24,498	\$34,387	\$44,260
Income after taxes ¹	41,091	41,091	1,574	7,389	12,203	16,997	23,578	32,589	41,452
Age of reference person	48.0	48.0	40.5	55.0	55.5	52.1	49.0	46.1	44.7
Average number in consumer unit:									
Persons	2.5	2.5	1.9	1.7	2.0	2.2	2.4	2.5	2.6
Children under 18 .....	.7	.7	.5	.4	.5	.5	.6	.7	.7
Persons 65 and over .....	.3	.3	.2	.5	.5	.6	.4	.3	.2
Earners	1.4	1.4	.9	.5	.7	.9	1.1	1.4	1.6
Vehicles	1.9	2.0	1.0	.9	1.3	1.5	1.8	2.0	2.2
Percent distribution:									
Sex of reference person:									
Male	54	54	43	32	40	47	54	56	61
Female	46	46	57	68	60	53	46	44	39
Housing tenure:									
Homeowner	65	65	31	42	53	55	59	63	67
With mortgage	38	39	13	8	14	19	27	38	46
Without mortgage	27	26	18	35	38	36	32	25	20
Renter	35	35	69	58	47	45	41	37	33
Race of reference person:									
Black	12	12	18	19	15	15	12	11	10
White and other	88	88	82	81	85	85	88	89	90
Education of reference person:									
Elementary (1-8)	6	6	9	18	12	10	7	5	3
High school (9-12)	39	38	39	49	51	50	46	41	35
College	55	55	52	33	37	39	47	54	62
Never attended and other	(²)	(²)	(²)	1	(²)	1	(²)	(²)	(²)
At least one vehicle owned or leased	87	88	60	60	78	84	92	95	96
Average annual expenditures	\$37,622	\$39,776	\$18,028	\$15,338	\$20,483	\$24,433	\$29,454	\$35,395	\$41,698
Food	5,094	5,325	2,762	2,525	2,948	3,784	4,414	5,089	6,031
Food at home	2,968	3,082	1,712	1,775	2,047	2,537	2,808	2,957	3,506
Cereals and bakery products	451	467	245	282	309	384	422	450	514
Cereals and cereal products	158	163	86	111	110	137	158	164	185
Bakery products	293	305	159	172	200	247	264	286	329
Meats, poultry, fish, and eggs	772	788	467	482	551	682	754	773	897
Beef	229	231	122	137	159	199	211	228	270
Pork	162	164	91	113	118	152	175	163	190
Other meats	99	102	65	57	80	86	103	99	113
Poultry	141	145	96	87	101	112	137	142	166
Fish and seafood	108	111	66	62	65	99	95	101	123
Eggs	33	34	26	25	29	33	34	40	35
Dairy products	323	339	180	190	227	269	301	336	379
Fresh milk and cream	127	133	78	86	97	113	121	143	140
Other dairy products	197	206	102	104	129	156	180	193	239
Fruits and vegetables	510	529	298	315	366	447	495	497	593
Fresh fruits	158	164	93	95	116	136	156	151	182
Fresh vegetables	154	160	84	95	110	132	150	150	175
Processed fruits	114	118	66	73	82	96	108	111	128
Processed vegetables	85	88	54	52	58	83	81	85	108

See footnotes at end of table.

Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued

Item	Complete reporting of income			
	\$50,000 to 59,999	\$60,000 to 69,999	\$70,000 to 89,999	\$90,000 and over
Number of consumer units (in thousands)	6,266	4,901	6,856	8,440
Consumer unit characteristics:				
Income before taxes ¹	\$54,161	\$64,087	\$78,622	\$140,940
Income after taxes ¹	50,283	59,332	72,332	127,178
Age of reference person	43.7	44.6	44.7	46.2
Average number in consumer unit:				
Persons	2.9	2.9	3.1	3.1
Children under 18 .....	.8	.8	.9	.9
Persons 65 and over .....	.2	.1	.1	.1
Earners	1.8	1.9	2.1	2.1
Vehicles	2.5	2.6	2.9	2.9
Percent distribution:				
Sex of reference person:				
Male	61	67	65	68
Female	39	33	35	32
Housing tenure:				
Homeowner	75	82	85	90
With mortgage	56	64	69	75
Without mortgage	18	18	17	16
Renter	25	18	15	10
Race of reference person:				
Black	9	8	9	5
White and other	91	92	91	95
Education of reference person:				
Elementary (1-8)	2	2	1	1
High school (9-12)	35	30	27	15
College	64	69	72	84
Never attended and other	(²)	(³)	(²)	(³)
At least one vehicle owned or leased	97	97	98	97
Average annual expenditures	\$47,689	\$51,931	\$61,711	\$88,442
Food	6,363	6,777	7,744	9,450
Food at home	3,583	3,763	4,169	4,597
Cereals and bakery products	546	579	624	712
Cereals and cereal products	184	195	205	223
Bakery products	362	385	419	489
Meats, poultry, fish, and eggs	899	913	1,027	1,087
Beef	267	277	317	320
Pork	187	188	191	198
Other meats	121	124	126	132
Poultry	161	165	192	212
Fish and seafood	130	122	162	185
Eggs	33	37	39	40
Dairy products	400	431	471	496
Fresh milk and cream	150	166	169	181
Other dairy products	250	265	303	315
Fruits and vegetables	568	615	699	825
Fresh fruits	170	180	217	265
Fresh vegetables	172	182	214	253
Processed fruits	135	140	158	186
Processed vegetables	91	112	111	121

See footnotes at end of table.

Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000
— Continued

Item	All consumer units	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
Other food at home	\$912	\$959	\$522	\$506	\$594	\$755	\$837	\$901	\$1,123
Sugar and other sweets	114	122	66	66	76	101	108	111	137
Fats and oils	83	85	50	51	58	81	86	84	101
Miscellaneous foods	428	449	235	215	269	346	377	418	527
Nonalcoholic beverages	246	259	140	155	171	207	235	254	307
Food prepared by consumer unit on out-of-town trips	40	44	31	17	20	21	30	35	51
Food away from home	2,126	2,243	1,050	750	901	1,248	1,606	2,132	2,525
Alcoholic beverages	345	385	253	131	202	197	284	333	370
Housing	12,188	12,421	6,533	5,653	7,326	8,167	9,396	10,988	12,764
Shelter	7,065	7,098	3,959	3,209	4,111	4,547	5,256	6,443	7,387
Owned dwellings	4,564	4,552	1,416	1,117	1,781	2,007	2,603	3,646	4,421
Mortgage interest and charges	2,593	2,595	668	337	540	725	1,150	1,994	2,718
Property taxes	1,131	1,082	432	428	636	666	743	887	925
Maintenance, repairs, insurance, other expenses	839	875	316	351	605	617	710	764	778
Rented dwellings	2,030	2,071	2,152	1,959	2,175	2,337	2,389	2,500	2,620
Other lodging	471	474	391	134	155	203	264	297	346
Utilities, fuels, and public services	2,433	2,428	1,386	1,532	1,852	2,013	2,192	2,371	2,544
Natural gas	289	283	146	167	212	246	248	267	289
Electricity	905	893	513	604	727	787	850	872	926
Fuel oil and other fuels	86	86	51	68	81	77	82	85	86
Telephone services	863	871	541	539	626	671	753	874	935
Water and other public services	291	295	135	154	206	233	259	273	309
Household operations	675	713	292	205	324	417	406	398	596
Personal services	324	347	124	84	120	230	173	175	299
Other household expenses	351	366	169	121	204	187	233	224	297
Housekeeping supplies	490	547	220	237	301	349	434	491	569
Laundry and cleaning supplies	126	139	74	75	86	113	129	127	141
Other household products	238	268	95	108	122	165	194	245	273
Postage and stationery	126	141	50	54	92	71	110	120	155
Household furnishings and equipment	1,524	1,636	676	470	738	841	1,109	1,285	1,667
Household textiles	110	120	29	36	61	71	105	101	116
Furniture	378	402	201	108	190	196	257	333	342
Floor coverings	44	48	36	8	28	18	20	35	49
Major appliances	186	193	94	78	119	130	159	154	216
Small appliances, miscellaneous housewares	94	105	42	36	39	53	70	85	107
Miscellaneous household equipment	711	768	274	205	302	373	498	576	836
Apparel and services	1,816	1,951	951	767	867	1,282	1,463	1,798	1,858
Men and boys	438	473	219	135	155	272	343	449	422
Men, 16 and over	343	373	143	103	114	195	261	354	331
Boys, 2 to 15	94	100	77	32	42	77	82	94	91
Women and girls	695	742	379	303	350	548	529	656	737
Women, 16 and over	582	621	322	261	290	482	422	558	631
Girls, 2 to 15	113	121	56	42	61	66	107	98	106
Children under 2	80	88	51	45	52	57	63	82	111
Footwear	323	350	164	176	170	263	328	397	347
Other apparel products and services	281	298	137	107	140	141	199	214	242
Transportation	7,215	7,394	3,058	2,412	4,019	4,607	5,618	7,138	8,537
Vehicle purchases (net outlay)	3,362	3,436	1,212	1,058	2,023	2,115	2,523	3,310	4,200
Cars and trucks, new	1,616	1,614	245	485	697	858	1,084	1,345	1,834
Cars and trucks, used	1,706	1,780	967	571	1,319	1,249	1,420	1,921	2,314
Other vehicles	40	43	41	42	47	48	49	44	53
Gasoline and motor oil	1,173	1,193	642	474	670	833	1,009	1,232	1,367

See footnotes at end of table.

Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued

Item	Complete reporting of income			
	\$50,000 to 59,999	\$60,000 to 69,999	\$70,000 to 89,999	\$90,000 and over
Other food at home	\$1,170	\$1,225	\$1,347	\$1,477
Sugar and other sweets	150	156	160	195
Fats and oils	98	94	112	106
Miscellaneous foods	552	590	665	709
Nonalcoholic beverages	319	332	345	360
Food prepared by consumer unit on out-of-town trips	52	53	65	107
Food away from home	2,780	3,014	3,575	4,853
Alcoholic beverages	498	500	564	886
Housing	14,259	15,700	18,263	26,841
Shelter	7,892	8,921	10,544	15,522
Owned dwellings	5,453	6,779	8,271	12,633
Mortgage interest and charges	3,346	4,274	5,320	7,811
Property taxes	1,162	1,491	1,704	2,754
Maintenance, repairs, insurance, other expenses	944	1,014	1,248	2,067
Rented dwellings	1,988	1,549	1,446	1,278
Other lodging	451	593	826	1,611
Utilities, fuels, and public services	2,756	2,934	3,147	3,747
Natural gas	321	343	379	469
Electricity	1,016	1,049	1,100	1,268
Fuel oil and other fuels	82	94	101	124
Telephone services	994	1,075	1,150	1,377
Water and other public services	343	373	418	508
Household operations	844	796	1,170	2,337
Personal services	514	392	684	1,055
Other household expenses	330	404	486	1,282
Housekeeping supplies	697	778	855	1,023
Laundry and cleaning supplies	148	190	204	221
Other household products	368	416	439	507
Postage and stationery	181	172	213	296
Household furnishings and equipment	2,070	2,271	2,546	4,212
Household textiles	114	194	182	279
Furniture	450	508	628	1,178
Floor coverings	50	73	97	126
Major appliances	183	283	246	440
Small appliances, miscellaneous housewares	167	139	176	237
Miscellaneous household equipment	1,106	1,074	1,216	1,953
Apparel and services	2,190	2,385	2,886	4,648
Men and boys	538	625	734	1,218
Men, 16 and over	403	499	573	1,027
Boys, 2 to 15	135	127	161	190
Women and girls	833	912	1,100	1,704
Women, 16 and over	693	750	916	1,422
Girls, 2 to 15	140	162	184	282
Children under 2	112	114	129	153
Footwear	410	412	490	588
Other apparel products and services	297	322	431	986
Transportation	9,243	9,874	11,735	14,687
Vehicle purchases (net outlay)	4,415	4,297	5,537	6,783
Cars and trucks, new	1,923	1,837	2,809	4,246
Cars and trucks, used	2,407	2,411	2,652	2,416
Other vehicles	86	49	75	121
Gasoline and motor oil	1,532	1,669	1,802	1,916

See footnotes at end of table.

Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000
— Continued

Item	All consumer units	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
Other vehicle expenses	\$2,268	\$2,340	\$997	\$718	\$1,127	\$1,416	\$1,797	\$2,259	\$2,607
Vehicle finance charges	324	333	110	62	105	164	244	350	413
Maintenance and repairs	644	685	327	268	425	496	566	669	778
Vehicle insurance	767	790	334	265	426	533	687	812	899
Vehicle rental, leases, licenses, other charges	532	532	226	123	172	223	300	429	518
Public transportation	412	425	207	163	199	245	288	337	362
Health care	2,012	2,081	958	1,268	1,771	1,951	2,019	1,973	2,099
Health insurance	953	965	420	630	843	901	973	959	1,031
Medical services	563	581	302	253	355	437	495	540	564
Drugs	393	422	193	327	479	527	456	381	383
Medical supplies	104	112	44	57	94	87	95	93	121
Entertainment	1,902	1,992	958	650	968	975	1,375	1,684	1,959
Fees and admissions	509	530	237	143	182	219	294	355	477
Television, radios, sound equipment	615	643	361	312	406	446	511	613	685
Pets, toys, and playground equipment	339	361	151	121	161	215	273	316	398
Other entertainment supplies, equipment, and services	439	458	209	74	219	95	297	401	399
Personal care products and services	552	579	314	292	342	405	489	534	631
Reading	153	163	66	70	91	100	129	142	159
Education	633	614	844	370	245	275	306	392	436
Tobacco products and smoking supplies	309	324	250	246	267	286	332	347	394
Miscellaneous	821	884	356	375	399	576	698	839	978
Cash contributions	1,187	1,343	359	259	442	792	1,052	1,091	1,059
Personal insurance and pensions	3,393	4,320	367	320	596	1,038	1,879	3,046	4,423
Life and other personal insurance	397	411	147	113	183	204	288	348	343
Pensions and Social Security	2,997	3,909	220	206	413	833	1,591	2,698	4,080
Sources of income and personal taxes: ¹									
Money income before taxes	44,299	44,299	1,800	7,634	12,328	17,315	24,498	34,387	44,260
Wages and salaries	35,017	35,017	1,538	1,935	4,332	8,629	15,503	26,589	36,149
Self-employment income	2,474	2,474	-974	113	243	393	907	1,255	1,867
Social Security, private and government retirement	4,827	4,827	555	4,213	6,392	6,859	6,721	5,114	4,683
Interest, dividends, rental income, other property income	1,016	1,016	31	74	169	305	467	616	750
Unemployment and workers' compensation, veterans' benefits	184	184	44	66	88	179	256	256	255
Public assistance, supplemental security income, food stamps	315	315	328	865	700	536	265	192	127
Regular contributions for support	285	285	145	189	249	268	256	261	308
Other income	182	182	134	179	154	145	123	106	122
Personal taxes	3,208	3,208	226	245	125	318	919	1,798	2,808
Federal income taxes	2,461	2,461	174	157	16	146	607	1,314	2,089
State and local income taxes	589	589	11	43	33	71	189	351	556
Other taxes	158	158	42	45	75	101	124	134	162
Income after taxes	41,091	41,091	1,574	7,389	12,203	16,997	23,578	32,589	41,452

See footnotes at end of table.

Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued

Item	Complete reporting of income			
	\$50,000 to 59,999	\$60,000 to 69,999	\$70,000 to 89,999	\$90,000 and over
Other vehicle expenses	\$2,904	\$3,319	\$3,739	\$4,785
Vehicle finance charges	519	561	594	587
Maintenance and repairs	768	886	977	1,300
Vehicle insurance	1,015	1,097	1,206	1,357
Vehicle rental, leases, licenses, other charges	602	775	961	1,541
Public transportation	393	588	658	1,203
Health care	2,281	2,450	2,514	3,168
Health insurance	1,058	1,095	1,162	1,303
Medical services	694	738	804	1,158
Drugs	376	479	402	512
Medical supplies	153	137	146	195
Entertainment	2,581	2,760	3,288	4,734
Fees and admissions	573	751	878	1,726
Television, radios, sound equipment	807	852	1,013	1,087
Pets, toys, and playground equipment	484	490	603	746
Other entertainment supplies, equipment, and services	717	667	793	1,175
Personal care products and services	696	692	845	1,063
Reading	183	220	250	363
Education	644	667	1,036	1,803
Tobacco products and smoking supplies	400	371	399	271
Miscellaneous	985	1,210	1,121	2,046
Cash contributions	1,482	1,646	1,961	4,224
Personal insurance and pensions	5,884	6,680	9,107	14,257
Life and other personal insurance	459	572	698	1,128
Pensions and Social Security	5,425	6,108	8,408	13,129
Sources of income and personal taxes: ¹				
Money income before taxes	54,161	64,087	78,622	140,940
Wages and salaries	47,305	56,139	70,385	116,204
Self-employment income	1,900	2,141	3,663	13,720
Social Security, private and government retirement	3,482	3,825	2,780	4,479
Interest, dividends, rental income, other property income	706	1,231	927	5,321
Unemployment and workers' compensation, veterans' benefits	233	156	218	157
Public assistance, supplemental security income, food stamps	89	157	126	59
Regular contributions for support	345	296	310	459
Other income	101	143	213	542
Personal taxes	3,878	4,755	6,289	13,762
Federal income taxes	2,905	3,572	4,874	11,066
State and local income taxes	819	949	1,181	2,287
Other taxes	153	234	235	409
Income after taxes	50,283	59,332	72,332	127,178

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Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000
— Continued

Item	All consumer units	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
Addenda:									
Net change in total assets and liabilities	\$300	\$116	\$11,276	\$1,759	\$532	-\$224	-\$497	-\$2,254	-\$3,712
Net change in total assets	6,246	6,499	11,411	2,180	1,267	1,015	2,829	3,835	2,753
Net change in total liabilities	5,946	6,382	136	421	734	1,239	3,326	6,089	6,465
Other financial information:									
Other money receipts	623	779	440	430	152	274	348	510	497
Mortgage principal paid on owned property	-1,269	-1,275	-2,437	-160	-287	-473	-563	-957	-1,104
Estimated market value of owned home	90,134	86,516	35,367	36,683	48,846	55,833	60,856	67,758	76,852
Estimated monthly rental value of owned home ..	611	601	238	260	378	412	445	515	567
Gifts of goods and services	1,090	1,160	643	429	574	664	794	909	952
Food	76	76	29	17	18	19	31	49	53
Alcoholic beverages	15	17	8	6	6	8	10	16	14
Housing	291	311	137	121	175	168	222	233	268
Housekeeping supplies	40	45	17	13	21	22	39	40	39
Household textiles	15	17	(²)	9	7	12	16	12	22
Appliances and miscellaneous									
housewares	30	34	4 ⁵	8	10	20	20	29	44
Major appliances	8	9	4 ⁴	4 ³	4	11	4	6	18
Small appliances and miscellaneous									
housewares	22	25	4 ²	5	7	9	16	23	26
Miscellaneous household equipment	68	75	16	25	41	46	63	66	60
Other housing	138	139	99	67	96	67	84	86	103
Apparel and services	231	256	150	123	127	210	188	222	253
Males, 2 and over	61	67	36	24	30	66	48	51	58
Females, 2 and over	78	89	46	42	39	79	64	77	76
Children under 2	40	45	15	24	26	25	31	41	52
Other apparel products and services	51	56	53	33	32	40	46	53	67
Jewelry and watches	23	26	23	12	11	17	26	21	32
All other apparel products and services	28	30	4 ³¹	21	21	23	20	32	36
Transportation	67	70	74	25	26	25	69	39	38
Health care	39	44	4 ³⁸	13	68	53	47	37	13
Entertainment	101	110	55	29	54	59	90	99	109
Toys, games, hobbies, and tricycles	31	33	15	11	20	20	33	31	38
Other entertainment	70	77	40	19	34	39	57	68	70
Personal care products and services	19	22	8	8	9	17	25	22	26
Reading	2	2	(²)	1	2	2	3	2	3
Education	159	151	88	23	40	34	37	82	75
All other gifts	90	100	55	63	48	69	74	108	100

See footnotes at end of table.

Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000 — Continued

Item	Complete reporting of income			
	\$50,000 to 59,999	\$60,000 to 69,999	\$70,000 to 89,999	\$90,000 and over
Addenda:				
Net change in total assets and liabilities	- \$1,261	- \$3,639	- \$2,821	\$6,076
Net change in total assets	7,247	5,030	11,172	25,649
Net change in total liabilities	8,508	8,669	13,993	19,573
Other financial information:				
Other money receipts	910	960	609	3,355
Mortgage principal paid on owned property	-1,276	-1,897	-2,225	-3,725
Estimated market value of owned home	90,432	113,007	133,836	223,811
Estimated monthly rental value of owned home ..	663	812	934	1,345
Gifts of goods and services	1,158	1,390	1,559	3,481
Food	61	102	127	318
Alcoholic beverages	13	33	31	44
Housing	338	353	401	917
Housekeeping supplies	65	71	66	99
Household textiles	19	21	25	37
Appliances and miscellaneous				
housewares	40	53	67	76
Major appliances	13	6	18	10
Small appliances and miscellaneous				
housewares	27	47	49	66
Miscellaneous household equipment	76	89	105	205
Other housing	138	118	138	500
Apparel and services	232	359	314	614
Males, 2 and over	47	101	89	177
Females, 2 and over	77	119	93	249
Children under 2	48	63	68	93
Other apparel products and services	61	76	65	95
Jewelry and watches	33	33	42	37
All other apparel products and services	27	42	23	57
Transportation	73	60	94	238
Health care	36	29	47	88
Entertainment	125	142	128	294
Toys, games, hobbies, and tricycles	41	46	42	60
Other entertainment	84	95	87	235
Personal care products and services	29	18	32	32
Reading	2	3	2	5
Education	160	174	257	693
All other gifts	87	117	125	237

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.