

Table 37. Consumer units of two 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)	24,761	716	1,430	2,147	2,374	3,919	3,125	2,486	3,638	4,926
Consumer unit characteristics:										
Income before taxes ¹	\$47,455	\$1,753	\$7,633	\$12,533	\$17,408	\$24,425	\$34,640	\$44,446	\$58,713	\$115,023
Income after taxes ¹	43,842	1,529	7,674	12,386	16,933	23,611	32,965	41,611	54,247	103,612
Age of reference person	52.9	47.7	54.7	57.6	59.0	57.1	53.1	49.9	49.1	49.2
Average number in consumer unit:										
Persons	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Children under 181	.3	.2	.2	.1	.1	.1	.1	(²)	(²)
Persons 65 and over5	.4	.6	.8	1.0	.8	.6	.4	.3	.2
Earners	1.2	1.0	.7	.7	.7	.9	1.3	1.5	1.6	1.8
Vehicles	2.1	1.3	1.2	1.6	1.8	2.0	2.2	2.4	2.6	2.6
Percent distribution:										
Sex of reference person:										
Male	61	43	39	49	59	62	61	64	68	69
Female	39	57	61	51	41	38	39	36	32	31
Housing tenure:										
Homeowner	73	46	49	60	69	71	72	73	79	87
With mortgage	37	19	12	20	18	23	34	40	51	65
Without mortgage	36	27	37	40	51	48	38	33	28	22
Renter	27	54	51	40	31	29	28	27	21	13
Race of reference person:										
Black	9	19	21	15	11	8	8	7	6	5
White and other	91	81	79	85	89	92	92	93	94	95
Education of reference person:										
Elementary (1-8)	6	12	18	15	12	7	4	3	1	(³)
High school (9-12)	40	47	52	51	53	49	44	38	32	19
College	54	41	28	33	35	44	52	59	67	80
Never attended and other	(³)	(³)	1	1	(³)	(³)	(⁴)	(³)	(³)	(⁴)
At least one vehicle owned or leased	93	76	69	83	90	93	97	97	98	98
Average annual expenditures	\$41,613	\$21,830	\$18,546	\$22,945	\$26,126	\$31,015	\$35,960	\$41,410	\$48,682	\$73,599
Food										
Food at home	2,987	2,031	2,137	2,329	2,708	2,888	2,956	3,387	3,190	3,502
Cereals and bakery products	435	257	319	348	417	440	452	473	444	492
Cereals and cereal products	144	88	110	126	149	155	156	160	130	149
Bakery products	291	169	210	223	268	285	297	313	313	343
Meats, poultry, fish, and eggs	773	608	574	639	729	751	776	905	803	855
Beef	223	178	172	188	207	192	221	282	245	244
Pork	167	124	134	146	164	189	179	195	169	149
Other meats	95	70	57	89	96	100	90	115	93	99
Poultry	138	127	115	97	117	141	137	150	139	163
Fish and seafood	117	74	65	86	110	96	104	128	124	167
Eggs	35	33	32	33	35	33	45	36	31	33
Dairy products	323	190	229	279	292	302	319	372	350	373
Fresh milk and cream	115	86	102	118	112	111	116	128	116	116
Other dairy products	208	103	127	161	179	191	204	244	234	258
Fruits and vegetables	539	396	367	413	492	525	518	593	557	661
Fresh fruits	166	129	103	124	145	167	152	189	175	203
Fresh vegetables	166	117	102	129	146	156	155	173	172	224
Processed fruits	118	96	102	93	107	118	117	130	118	137
Processed vegetables	89	54	60	67	93	85	94	102	92	97

See footnotes at end of table.

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Other food at home	\$917	\$580	\$647	\$649	\$779	\$869	\$890	\$1,044	\$1,036	\$1,121
Sugar and other sweets	119	70	85	79	103	122	120	133	142	134
Fats and oils	89	64	66	66	94	95	93	106	86	93
Miscellaneous foods	408	231	280	273	340	377	394	448	479	521
Nonalcoholic beverages	249	167	197	200	212	238	240	298	276	284
Food prepared by consumer unit on out-of-town trips	51	48	20	32	30	36	43	60	54	90
Food away from home	2,365	1,000	777	1,020	1,221	1,671	2,119	2,409	2,987	4,382
Alcoholic beverages	460	214	109	201	185	288	372	455	668	891
Housing	12,554	7,826	6,615	7,834	7,960	9,364	10,721	12,281	14,471	21,658
Shelter	7,067	4,528	3,545	4,146	4,229	5,015	6,035	6,656	7,945	12,944
Owned dwellings	4,629	2,141	1,467	2,072	2,154	2,776	3,782	4,064	5,495	9,873
Mortgage interest and charges	2,351	1,001	484	708	647	914	1,742	2,124	2,968	5,817
Property taxes	1,202	627	517	710	824	924	1,106	975	1,369	2,153
Maintenance, repairs, insurance, other expenses	1,076	513	466	654	684	938	933	965	1,159	1,904
Rented dwellings	1,807	2,000	1,934	1,831	1,716	1,817	1,851	2,140	1,773	1,597
Other lodging	631	386	143	242	359	422	403	453	677	1,473
Utilities, fuels, and public services	2,495	1,807	1,842	2,071	2,102	2,251	2,436	2,588	2,716	3,180
Natural gas	283	175	162	218	257	261	255	294	315	379
Electricity	929	667	752	825	852	866	935	962	986	1,091
Fuel oil and other fuels	107	96	95	138	87	113	113	109	103	102
Telephone services	868	659	629	659	647	730	842	906	989	1,181
Water and other public services	308	209	203	230	260	282	292	316	323	428
Household operations	533	311	214	265	290	450	354	382	609	1,091
Personal services	116	580	566	92	87	172	64	87	208	95
Other household expenses	417	231	147	174	203	278	290	295	401	996
Housekeeping supplies	594	333	333	406	405	496	544	632	702	887
Laundry and cleaning supplies	135	100	117	92	121	130	123	135	159	164
Other household products	288	163	137	156	195	235	269	305	380	430
Postage and stationery	170	70	80	159	89	130	153	193	163	293
Household furnishings and equipment	1,866	848	680	947	934	1,152	1,352	2,023	2,500	3,555
Household textiles	133	32	64	78	81	118	98	113	160	238
Furniture	421	200	142	237	163	239	327	330	515	918
Floor coverings	63	5114	58	30	25	34	23	72	65	149
Major appliances	210	135	132	147	154	192	175	258	218	302
Small appliances, miscellaneous housewares	130	46	49	57	52	82	105	151	180	242
Miscellaneous household equipment	909	321	286	398	460	487	625	1,098	1,362	1,706
Apparel and services	1,818	881	719	891	1,248	1,280	1,476	1,667	1,919	3,564
Men and boys	448	97	129	176	246	275	358	338	470	1,033
Men, 16 and over	417	76	109	140	221	249	317	304	433	1,000
Boys, 2 to 15	32	21	20	35	25	26	41	34	37	33
Women and girls	730	440	308	366	617	513	555	736	728	1,370
Women, 16 and over	675	396	250	279	557	449	523	688	682	1,317
Girls, 2 to 15	54	44	58	88	60	64	32	48	47	53
Children under 2	46	75	27	33	24	30	34	48	62	71
Footwear	301	5105	127	192	223	278	293	318	306	467
Other apparel products and services	294	163	129	124	137	183	236	227	353	624
Transportation	7,837	3,947	3,670	4,786	5,525	5,621	7,165	8,585	9,440	12,683
Vehicle purchases (net outlay)	3,666	51,779	1,906	2,403	2,716	2,413	3,327	4,368	4,121	5,979
Cars and trucks, new	1,918	5766	5813	841	1,395	1,220	1,145	2,243	2,042	3,918
Cars and trucks, used	1,720	1,013	1,092	1,562	1,320	1,187	2,148	2,033	2,049	2,016
Other vehicles	28	(4)	(4)	(4)	(4)	56	534	592	531	545
Gasoline and motor oil	1,208	803	632	782	886	1,015	1,198	1,328	1,523	1,640

See footnotes at end of table.

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Other vehicle expenses	\$2,423	\$1,168	\$917	\$1,382	\$1,605	\$1,864	\$2,274	\$2,502	\$3,144	\$3,853
Vehicle finance charges	328	177	98	159	146	207	330	383	512	510
Maintenance and repairs	718	358	339	552	589	622	717	708	866	986
Vehicle insurance	826	437	354	477	605	740	834	929	1,035	1,134
Vehicle rental, leases, licenses, other charges	551	195	126	195	265	294	392	482	732	1,224
Public transportation	541	197	215	219	319	330	366	386	652	1,211
Health care	2,626	1,492	1,553	2,007	2,926	2,896	2,717	2,488	2,593	3,047
Health insurance	1,239	610	823	1,052	1,366	1,463	1,347	1,225	1,202	1,258
Medical services	661	465	364	253	574	555	694	621	688	1,058
Drugs	579	324	320	582	847	725	538	480	525	557
Medical supplies	148	93	44	120	139	154	137	162	178	174
Entertainment	2,093	920	864	1,262	985	1,495	1,827	2,030	2,594	3,828
Fees and admissions	567	279	183	210	258	363	424	480	680	1,237
Television, radios, sound equipment	608	337	405	407	434	488	605	637	782	833
Pets, toys, and playground equipment	379	170	134	206	209	264	320	385	469	694
Other entertainment supplies, equipment, and services	540	134	143	438	84	379	478	528	663	1,064
Personal care products and services	604	331	316	363	438	559	540	638	683	908
Reading	193	93	82	95	116	158	170	185	230	340
Education	465	353	203	167	254	239	441	435	489	984
Tobacco products and smoking supplies	328	338	367	302	258	277	318	446	369	318
Miscellaneous	930	707	457	565	695	750	716	944	1,068	1,537
Cash contributions	1,685	958	330	461	708	1,988	1,493	1,342	1,616	3,295
Personal insurance and pensions	4,666	738	348	662	897	1,541	2,929	4,117	6,364	12,663
Life and other personal insurance	497	257	151	283	268	437	517	427	531	881
Pensions and Social Security	4,169	480	197	379	629	1,104	2,412	3,689	5,833	11,782
Sources of income and personal taxes: ¹										
Money income before taxes	47,455	1,753	7,633	12,533	17,408	24,425	34,640	44,446	58,713	115,023
Wages and salaries	33,668	1,242	1,895	3,641	5,614	10,910	21,887	32,142	46,805	90,868
Self-employment income	3,385	-1,058	118	237	269	601	1,482	1,730	2,352	12,875
Social Security, private and government retirement	8,334	761	4,268	7,410	10,764	11,744	9,783	8,867	7,550	6,523
Interest, dividends, rental income, other property income	1,346	63	15	97	206	464	964	954	1,492	4,045
Unemployment and workers' compensation, veterans' benefits	167	572	84	131	133	202	155	291	161	159
Public assistance, supplemental security income, food stamps	244	425	963	812	193	220	74	99	100	91
Regular contributions for support	187	179	159	126	154	201	138	286	173	222
Other income	124	70	132	79	76	82	158	76	81	239
Personal taxes	3,613	224	-41	147	475	814	1,675	2,834	4,466	11,410
Federal income taxes	2,761	152	-103	34	305	535	1,255	2,078	3,373	8,963
State and local income taxes	647	16	14	27	43	136	266	504	858	2,050
Other taxes	205	57	47	86	127	144	154	252	235	397
Income after taxes	43,842	1,529	7,674	12,386	16,933	23,611	32,965	41,611	54,247	103,612

See footnotes at end of table.

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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
Addenda:										
Net change in total assets and liabilities	\$2,250	\$56,851	\$2,742	-\$1,376	-\$376	\$1,894	-\$1,763	-\$1,435	-\$2,695	\$5,361
Net change in total assets	8,747	55,378	2,333	-674	1,414	3,215	2,829	5,363	5,366	23,832
Net change in total liabilities	6,496	-1,473	-409	702	1,790	1,321	4,592	6,798	8,061	18,471
Other financial information:										
Other money receipts	790	⁵ 462	850	72	182	361	353	670	1,391	1,663
Mortgage principal paid on owned property	-1,592	-11,818	-258	-384	-501	-637	-777	-1,129	-1,567	-3,074
Estimated market value of owned home	100,325	52,323	46,602	59,208	75,491	80,367	85,504	88,970	107,205	178,725
Estimated monthly rental value of owned home	680	347	325	439	531	549	629	628	741	1,125
Gifts of goods and services	1,445	697	473	620	602	800	1,064	1,091	1,468	3,515
Food	109	⁵ 71	34	19	19	35	36	84	110	334
Alcoholic beverages	23	⁵ 16	⁵ 11	⁵ 4	10	12	25	13	28	52
Housing	384	111	138	240	157	213	273	361	386	880
Housekeeping supplies	52	⁵ 23	22	27	27	41	49	51	65	91
Household textiles	15	(³)	⁵ 23	⁵ 7	⁵ 10	8	15	6	19	28
Appliances and miscellaneous housewares	50	⁵ 3	⁵ 8	⁵ 7	11	23	42	81	76	96
Major appliances	9	(³)	⁵ 1	⁵ 2	⁵ 5	⁵ 2	⁵ 3	38	14	9
Small appliances and miscellaneous housewares	40	⁵ 3	⁵ 7	⁵ 4	⁵ 6	21	40	43	62	87
Miscellaneous household equipment	94	16	26	43	49	69	71	93	102	199
Other housing	173	69	60	157	59	72	96	129	124	467
Apparel and services	317	229	122	180	188	196	240	247	340	670
Males, 2 and over	93	18	48	28	54	58	61	69	99	217
Females, 2 and over	130	150	49	87	82	83	97	90	114	283
Children under 2	40	30	14	26	20	23	31	40	62	71
Other apparel products and services	54	⁵ 32	⁵ 11	⁵ 39	33	33	51	48	66	99
Jewelry and watches	21	⁵ 5	⁵ 4	⁵ 10	21	11	23	17	24	39
All other apparel products and services	33	⁵ 27	⁵ 7	⁵ 28	⁵ 12	21	28	⁵ 31	42	61
Transportation	108	26	63	13	32	77	51	61	87	311
Health care	38	⁵ 5	⁵ 4	⁵ 16	⁵ 14	29	66	⁵ 10	29	84
Entertainment	138	102	36	66	55	86	111	128	155	298
Toys, games, hobbies, and tricycles	48	26	10	31	24	46	38	53	66	72
Other entertainment	90	⁵ 7	26	35	30	40	73	75	89	226
Personal care products and services	20	⁵ 3	⁵ 7	⁵ 6	⁵ 4	28	25	25	21	25
Reading	4	(³)	3	2	1	4	3	4	4	6
Education	193	⁵ 4	⁵ 24	43	⁵ 29	43	129	60	197	631
All other gifts	112	78	31	31	94	77	106	98	110	223

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.