

**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000**

Item	Complete reporting of income <sup>1</sup>									
	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) .....	81,454	3,627	7,183	8,037	6,677	12,039	9,477	7,653	11,337	15,424
Consumer unit characteristics:										
Income before taxes <sup>2</sup> .....	\$44,649	\$1,980	\$7,638	\$12,316	\$17,319	\$24,527	\$34,422	\$44,201	\$58,561	\$112,586
Income after taxes <sup>2</sup> .....	41,532	1,942	7,192	12,245	17,070	23,666	32,720	41,498	54,432	102,578
Age of reference person .....	48.1	42.0	54.6	55.0	53.3	49.2	46.3	44.7	44.3	45.2
Average number in consumer unit:										
Persons .....	2.5	1.8	1.7	2.0	2.2	2.4	2.5	2.6	2.9	3.2
Children under 18 .....	.7	.4	.4	.5	.5	.6	.7	.7	.8	.9
Persons 65 and over .....	.3	.2	.5	.5	.6	.4	.3	.2	.1	.1
Earners .....	1.4	.9	.5	.7	.9	1.2	1.4	1.5	1.8	2.1
Vehicles .....	1.9	1.0	.9	1.2	1.4	1.7	1.9	2.2	2.5	2.9
Percent distribution:										
Sex of reference person:										
Male .....	53	42	32	40	46	52	54	61	62	65
Female .....	47	58	68	60	54	48	46	39	38	35
Housing tenure:										
Homeowner .....	65	33	42	51	58	58	63	67	79	88
With mortgage .....	39	12	7	14	20	27	38	47	60	72
Without mortgage .....	26	20	35	37	38	31	25	20	19	16
Renter .....	35	67	58	49	42	42	37	33	21	12
Race of reference person:										
Black .....	12	16	19	17	13	13	12	10	9	7
White and other .....	88	84	81	83	87	87	88	90	91	93
Education of reference person:										
Elementary (1-8) .....	6	10	18	11	10	7	4	3	2	1
High school (9-12) .....	39	37	48	52	52	45	42	38	32	20
College .....	55	53	33	36	37	48	54	59	66	79
Never attended and other .....	( <sup>3</sup> )	( <sup>3</sup> )	1	1	1	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	88	61	61	77	83	92	95	96	97	98
Average annual expenditures .....	\$40,238	\$17,946	\$15,703	\$21,199	\$24,331	\$29,852	\$35,609	\$42,323	\$49,245	\$75,964
Food .....	5,435	2,627	2,462	2,984	3,743	4,507	5,118	6,228	6,557	8,665
Food at home .....	3,154	1,603	1,723	2,108	2,556	2,921	2,995	3,552	3,605	4,483
Cereals and bakery products .....	474	214	260	312	383	449	460	510	542	679
Cereals and cereal products .....	163	76	100	106	131	176	159	177	183	213
Bakery products .....	312	138	160	206	251	273	301	333	359	466
Meats, poultry, fish, and eggs .....	817	437	451	581	695	800	803	938	898	1,095
Beef .....	243	124	125	175	217	230	244	278	268	329
Pork .....	171	100	113	126	159	181	169	193	188	202
Other meats .....	104	60	52	79	82	105	105	122	121	133
Poultry .....	150	76	85	105	115	145	151	174	160	206
Fish and seafood .....	114	54	50	66	87	103	90	134	128	184
Eggs .....	36	23	25	30	35	35	45	37	34	41
Dairy products .....	339	152	189	234	273	305	338	376	401	472
Fresh milk and cream .....	138	61	94	106	118	129	147	142	153	180
Other dairy products .....	201	90	96	128	155	176	192	233	248	292
Fruits and vegetables .....	544	268	324	372	455	519	508	595	580	785
Fresh fruits .....	170	74	101	121	142	168	159	182	172	248
Fresh vegetables .....	166	78	97	113	134	160	152	177	177	248
Processed fruits .....	120	70	78	79	95	110	113	128	134	175
Processed vegetables .....	87	47	49	58	83	81	85	107	97	114

See footnotes at end of table.

**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000 — Continued**

Item	Complete reporting of income <sup>1</sup>									
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Other food at home .....	\$980	\$532	\$499	\$609	\$750	\$848	\$886	\$1,133	\$1,185	\$1,451
Sugar and other sweets .....	125	53	61	80	92	107	109	146	147	193
Fats and oils .....	86	43	51	62	74	90	80	96	97	110
Miscellaneous foods .....	460	262	203	278	353	376	405	523	570	710
Nonalcoholic beverages .....	265	137	163	168	208	244	257	324	317	353
Food prepared by consumer unit on out-of-town trips .....	44	37	21	21	23	31	35	45	54	85
Food away from home .....	2,280	1,024	738	876	1,187	1,586	2,122	2,676	2,952	4,182
Alcoholic beverages .....	423	231	168	227	187	301	373	393	549	788
Housing .....	12,527	6,670	5,559	7,576	7,995	9,372	11,115	12,872	14,914	22,932
Shelter .....	7,134	4,035	3,150	4,219	4,492	5,209	6,562	7,371	8,379	13,202
Owned dwellings .....	4,599	1,561	1,060	1,849	2,096	2,466	3,735	4,466	6,121	10,619
Mortgage interest and charges .....	2,673	758	313	602	739	1,096	2,030	2,756	3,871	6,841
Property taxes .....	1,084	485	426	639	682	717	924	920	1,302	2,244
Maintenance, repairs, insurance, other expenses .....	842	318	321	608	675	654	781	791	948	1,533
Rented dwellings .....	2,062	1,931	1,952	2,225	2,187	2,475	2,530	2,567	1,742	1,381
Other lodging .....	473	543	137	145	209	268	297	337	516	1,203
Utilities, fuels, and public services .....	2,487	1,468	1,559	1,881	2,084	2,224	2,444	2,596	2,873	3,543
Natural gas .....	305	165	172	227	259	263	292	307	359	458
Electricity .....	897	524	602	725	811	859	883	930	1,018	1,184
Fuel oil and other fuels .....	95	70	86	95	88	87	85	95	98	121
Telephone services .....	890	558	550	626	686	754	899	955	1,041	1,309
Water and other public services .....	300	151	150	208	240	261	285	308	357	472
Household operations .....	708	319	189	349	390	433	412	569	844	1,729
Personal services .....	338	134	64	137	199	181	172	247	479	845
Other household expenses .....	370	185	125	212	191	252	240	322	365	885
Housekeeping supplies .....	546	198	213	318	351	416	469	564	685	953
Laundry and cleaning supplies .....	146	63	74	84	109	126	135	140	165	244
Other household products .....	258	88	92	125	179	176	235	256	356	448
Postage and stationery .....	142	47	47	109	63	114	99	168	164	262
Household furnishings and equipment .....	1,652	650	448	809	677	1,089	1,228	1,772	2,132	3,504
Household textiles .....	115	14	23	73	48	95	97	116	130	236
Furniture .....	413	193	106	204	166	248	301	378	437	1,021
Floor coverings .....	49	23	3	29	15	20	36	46	69	120
Major appliances .....	195	101	87	142	104	143	151	216	230	362
Small appliances, miscellaneous housewares .....	95	35	39	36	50	61	77	118	129	177
Miscellaneous household equipment .....	784	283	190	325	295	523	565	898	1,135	1,588
Apparel and services .....	2,004	899	852	816	1,174	1,391	1,686	1,986	2,359	4,004
Men and boys .....	483	228	146	170	297	347	398	398	578	1,022
Men, 16 and over .....	382	156	119	132	226	266	309	309	461	824
Boys, 2 to 15 .....	100	72	27	38	71	81	89	89	117	198
Women and girls .....	769	314	319	282	430	490	622	861	921	1,542
Women, 16 and over .....	640	235	272	242	357	392	523	743	769	1,274
Girls, 2 to 15 .....	129	80	47	40	73	98	100	118	152	267
Children under 2 .....	93	57	46	59	71	66	81	107	116	148
Footwear .....	374	163	237	164	243	302	369	392	443	609
Other apparel products and services .....	286	137	105	142	134	185	216	229	301	682
Transportation .....	7,568	2,993	2,594	4,365	4,639	5,745	7,303	8,715	9,656	13,366
Vehicle purchases (net outlay) .....	3,466	953	1,175	2,265	2,120	2,545	3,380	4,261	4,408	6,015
Cars and trucks, new .....	1,612	457	491	588	750	1,168	1,453	1,896	1,986	3,434
Cars and trucks, used .....	1,804	896	681	1,671	1,357	1,353	1,926	2,302	2,317	2,456
Other vehicles .....	50	( <sup>5</sup> )	43	46	413	424	41	462	105	126
Gasoline and motor oil .....	1,316	738	526	742	934	1,088	1,340	1,484	1,729	2,059

See footnotes at end of table.

**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000 — Continued**

Item	Complete reporting of income <sup>1</sup>									
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Other vehicle expenses .....	\$2,345	\$1,046	\$730	\$1,136	\$1,348	\$1,812	\$2,223	\$2,605	\$3,029	\$4,313
Vehicle finance charges .....	337	87	64	121	152	251	340	411	542	595
Maintenance and repairs .....	659	325	273	402	432	556	634	745	771	1,115
Vehicle insurance .....	798	360	267	421	540	695	825	927	1,052	1,271
Vehicle rental, leases, licenses, other charges .....	550	274	126	192	223	309	424	521	664	1,333
Public transportation .....	441	256	163	222	237	300	360	366	489	978
Health care .....	2,120	982	1,382	1,912	1,981	2,018	1,977	2,173	2,320	2,882
Health insurance .....	985	503	658	879	928	977	953	1,031	1,083	1,259
Medical services .....	583	241	304	425	420	474	529	605	679	984
Drugs .....	447	206	358	530	550	480	411	433	423	467
Medical supplies .....	105	32	62	78	82	88	83	104	134	172
Entertainment .....	1,958	989	649	995	911	1,399	1,658	1,982	2,507	3,912
Fees and admissions .....	535	272	154	200	207	303	351	417	620	1,383
Television, radios, sound equipment .....	654	392	316	418	421	512	619	738	794	1,083
Pets, toys, and playground equipment .....	355	147	113	159	201	283	339	368	455	657
Other entertainment supplies, equipment, and services .....	412	178	67	218	82	302	348	459	638	789
Personal care products and services .....	595	321	298	346	413	479	522	652	718	993
Reading .....	156	64	72	81	93	127	138	151	191	294
Education .....	636	822	387	220	296	303	437	446	704	1,489
Tobacco products and smoking supplies .....	333	239	270	278	277	358	357	411	384	329
Miscellaneous .....	832	355	402	423	573	692	804	1,006	1,068	1,328
Cash contributions .....	1,344	423	274	375	985	1,251	1,125	1,003	1,269	3,151
Personal insurance and pensions .....	4,308	330	334	602	1,063	1,908	3,000	4,303	6,051	11,830
Life and other personal insurance .....	415	156	107	199	241	311	354	338	500	901
Pensions and Social Security .....	3,893	174	227	403	822	1,597	2,645	3,965	5,551	10,929
Sources of income and personal taxes: <sup>2</sup>										
Money income before taxes .....	44,649	1,980	7,638	12,316	17,319	24,527	34,422	44,201	58,561	112,586
Wages and salaries .....	35,579	1,459	1,919	4,243	8,209	15,745	26,786	35,745	51,652	96,443
Self-employment income .....	2,344	-844	138	217	327	695	1,062	2,005	1,814	8,733
Social Security, private and government retirement .....	4,856	706	4,130	6,443	7,396	6,716	5,195	4,773	3,455	3,654
Interest, dividends, rental income, other property income .....	927	34	73	164	265	458	642	870	886	2,819
Unemployment and workers' compensation, veterans' benefits .....	192	48	85	94	174	290	204	286	215	186
Public assistance, supplemental security income, food stamps .....	310	313	910	754	558	243	180	111	81	89
Regular contributions for support .....	309	141	210	227	252	294	265	330	317	483
Other income .....	133	124	174	176	138	86	87	81	140	178
Personal taxes .....	3,117	39	447	71	248	861	1,702	2,703	4,128	10,008
Federal income taxes .....	2,409	9	337	-25	102	578	1,236	2,024	3,095	8,045
State and local income taxes .....	562	6	69	28	53	179	336	511	847	1,673
Other taxes .....	146	24	40	68	94	104	131	168	186	290
Income after taxes .....	41,532	1,942	7,192	12,245	17,070	23,666	32,720	41,498	54,432	102,578

See footnotes at end of table.

**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 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
Addenda:										
Net change in total assets and liabilities .....	\$508	\$23,672	\$3,031	\$379	-\$191	-\$1,799	-\$2,586	-\$2,050	-\$3,059	\$1,848
Net change in total assets .....	6,568	24,283	3,284	963	1,565	2,231	4,089	3,324	4,487	17,065
Net change in total liabilities .....	6,060	611	253	584	1,756	4,030	6,675	5,374	7,546	15,218
Other financial information:										
Other money receipts .....	759	178	438	215	377	394	695	621	731	1,907
Mortgage principal paid on owned property .....	-1,140	-318	-167	-306	-412	-538	-835	-1,127	-1,513	-2,926
Estimated market value of owned home .....	88,989	40,008	38,335	51,671	60,981	60,417	68,825	80,089	102,153	185,099
Estimated monthly rental value of owned home .....	618	266	256	387	436	439	522	589	749	1,188
Gifts of goods and services .....	1,163	706	437	591	666	770	891	1,026	1,200	2,577
Food .....	66	436	10	20	18	30	33	56	81	183
Alcoholic beverages .....	17	41	6	8	44	10	12	7	20	42
Housing .....	316	127	122	183	153	222	223	306	331	695
Housekeeping supplies .....	44	18	11	18	22	37	34	46	59	81
Household textiles .....	16	( <sup>3</sup> )	45	46	44	21	7	23	23	26
Appliances and miscellaneous housewares .....	34	49	13	13	17	14	25	51	50	63
Major appliances .....	10	46	46	46	44	43	8	14	12	17
Small appliances and miscellaneous housewares .....	24	42	48	46	413	11	17	37	38	46
Miscellaneous household equipment .....	78	17	24	49	54	59	77	63	83	154
Other housing .....	145	83	68	96	56	92	80	124	116	371
Apparel and services .....	276	200	131	113	237	180	226	281	299	527
Males, 2 and over .....	75	46	23	22	102	51	51	49	77	157
Females, 2 and over .....	97	80	43	26	80	55	83	103	98	199
Children under 2 .....	47	19	21	28	29	32	44	57	56	83
Other apparel products and services .....	57	55	45	37	25	43	48	72	67	88
Jewelry and watches .....	24	427	12	12	14	17	17	26	28	44
All other apparel products and services .....	34	428	433	425	412	26	31	46	39	45
Transportation .....	72	79	23	21	18	55	45	33	48	211
Health care .....	43	425	43	495	457	49	37	10	31	55
Entertainment .....	102	72	28	47	51	100	113	105	106	181
Toys, games, hobbies, and tricycles .....	32	15	10	22	20	34	33	36	35	49
Other entertainment .....	70	57	18	25	31	66	80	69	71	132
Personal care products and services .....	23	7	10	13	21	13	17	35	26	37
Reading .....	2	41	2	2	1	2	2	3	3	3
Education .....	149	94	24	44	41	19	92	87	151	486
All other gifts .....	98	64	78	45	65	90	92	101	104	160

<sup>1</sup> See "Quintiles of income before taxes" table for expenditures and income of all consumer units and incomplete income reporters.

<sup>2</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> Data are likely to have large sampling errors.

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