

Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002

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)	9,101	422	453	499	1,029	1,082	1,043	1,630	2,942
Consumer unit characteristics:									
Income before taxes ¹	\$63,354	\$2,052	\$12,523	\$17,500	\$24,860	\$34,728	\$44,595	\$59,035	\$120,813
Income after taxes ¹	60,883	2,266	12,543	18,507	25,231	34,750	43,781	57,403	114,019
Age of reference person	40.6	40.8	38.7	37.3	39.0	39.2	39.1	40.3	43.1
Average number in consumer unit:									
Persons	5.6	5.7	5.6	5.6	5.6	5.6	5.7	5.6	5.5
Children under 18	2.8	3.2	3.3	3.1	3.0	2.9	2.8	2.8	2.5
Persons 65 and over1	.1	.1	.2	.1	.1	.1	.1	.1
Earners	2.3	1.5	1.5	1.6	1.9	2.2	2.3	2.5	2.7
Vehicles	2.6	1.5	1.4	1.7	1.8	2.3	2.5	2.9	3.3
Percent distribution:									
Sex of reference person:									
Male	53	37	37	40	47	51	55	56	60
Female	47	63	63	60	53	49	45	44	40
Housing tenure:									
Homeowner	70	46	35	36	52	61	66	77	91
With mortgage	57	34	20	18	36	47	54	66	80
Without mortgage	13	11	15	18	16	14	13	11	12
Renter	30	54	65	64	48	39	34	23	9
Race of reference person:									
Black	15	26	27	24	21	20	13	14	8
White and other	85	74	73	76	79	80	87	86	92
Education of reference person:									
Elementary (1-8)	8	16	17	14	16	7	11	5	3
High school (9-12)	43	57	54	63	58	55	48	43	25
College	48	26	29	19	26	37	41	52	72
Never attended and other	1	1	1	4	1	1	(²)	(²)	(²)
At least one vehicle owned or leased	93	77	74	86	88	95	96	98	98
Average annual expenditures	\$56,520	\$33,100	\$26,431	\$32,333	\$32,728	\$40,449	\$48,088	\$55,699	\$86,288
Food	8,586	6,145	6,255	6,007	6,539	6,933	7,186	8,340	11,677
Food at home	5,393	4,076	4,770	4,104	4,851	4,845	4,907	5,068	6,632
Cereals and bakery products	843	667	759	585	734	740	770	773	1,067
Cereals and cereal products	320	273	323	232	307	299	289	281	386
Bakery products	523	393	436	353	427	441	481	492	681
Meats, poultry, fish, and eggs	1,463	1,172	1,536	1,176	1,503	1,437	1,374	1,364	1,622
Beef	456	380	466	362	486	447	413	423	505
Pork	298	236	357	264	317	308	286	270	316
Other meats	178	123	161	116	190	189	139	171	205
Poultry	289	213	352	259	261	260	296	267	329
Fish and seafood	176	167	138	118	169	164	159	174	207
Eggs	65	54	61	57	80	69	82	59	60
Dairy products	589	471	427	424	502	502	530	553	758
Fresh milk and cream	260	261	186	226	262	229	240	252	296
Other dairy products	329	210	240	198	240	273	290	300	463
Fruits and vegetables	874	656	761	645	862	781	691	837	1,077
Fresh fruits	269	173	236	176	297	225	220	244	339
Fresh vegetables	267	217	199	210	274	267	207	252	317
Processed fruits	202	158	172	153	178	168	152	209	256
Processed vegetables	135	108	154	107	112	122	112	131	166

See footnotes at end of table.

Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — Continued

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Other food at home	\$1,625	\$1,110	\$1,287	\$1,275	\$1,250	\$1,385	\$1,542	\$1,542	\$2,107
Sugar and other sweets	212	132	135	138	178	183	217	207	271
Fats and oils	141	104	142	100	140	138	143	131	161
Miscellaneous foods	799	513	609	657	613	645	734	756	1,061
Nonalcoholic beverages	417	320	376	366	297	388	404	401	515
Food prepared by consumer unit on out-of-town trips	56	³ 41	³ 25	³ 14	23	32	44	47	98
Food away from home	3,193	2,069	1,486	1,902	1,688	2,088	2,279	3,272	5,045
Alcoholic beverages	338	222	³ 93	271	150	217	428	275	518
Housing	17,456	13,826	9,523	9,894	11,123	11,974	14,709	16,749	26,067
Shelter	9,918	8,543	5,599	5,357	6,025	6,689	8,460	9,180	15,031
Owned dwellings	7,080	5,089	1,902	1,763	2,775	3,752	5,212	6,695	12,672
Mortgage interest and charges	4,576	3,317	1,225	1,006	1,659	2,498	3,353	4,483	8,149
Property taxes	1,544	1,122	386	501	545	714	1,026	1,313	2,926
Maintenance, repairs, insurance, other expenses	960	650	292	256	571	540	833	899	1,597
Rented dwellings	2,288	2,955	3,605	3,512	3,204	2,795	2,975	2,110	1,130
Other lodging	550	499	³ 91	³ 83	47	142	273	376	1,229
Utilities, fuels, and public services	3,674	3,176	2,563	2,695	2,961	3,179	3,449	3,738	4,557
Natural gas	506	396	364	292	393	427	526	494	649
Electricity	1,370	1,347	1,051	1,112	1,217	1,249	1,283	1,381	1,589
Fuel oil and other fuels	120	133	³ 30	³ 118	106	108	133	100	148
Telephone services	1,229	937	815	875	918	1,031	1,112	1,286	1,586
Water and other public services	449	363	303	298	328	364	395	477	587
Household operations	969	768	237	428	461	354	755	800	1,775
Personal services	582	³ 241	³ 141	262	341	144	504	524	1,057
Other household expenses	387	527	96	166	120	211	251	276	718
Housekeeping supplies	759	630	362	530	521	576	584	923	996
Laundry and cleaning supplies	239	227	180	222	216	219	204	248	274
Other household products	375	280	134	217	221	266	273	529	497
Postage and stationery	145	123	³ 47	90	84	92	106	145	225
Household furnishings and equipment	2,136	709	763	884	1,156	1,175	1,461	2,108	3,708
Household textiles	176	82	³ 251	89	187	83	141	160	249
Furniture	531	164	177	137	371	228	437	557	893
Floor coverings	57	37	³ 10	32	15	32	14	45	137
Major appliances	255	94	173	138	144	148	230	318	363
Small appliances, miscellaneous housewares	100	37	21	62	59	54	99	78	171
Miscellaneous household equipment	1,016	324	131	455	379	660	540	950	1,896
Apparel and services	3,132	2,270	1,649	2,601	1,674	2,506	2,673	2,766	4,673
Men and boys	804	586	326	606	363	618	500	706	1,321
Men, 16 and over	507	448	³ 109	231	170	380	237	427	923
Boys, 2 to 15	297	138	217	376	193	238	263	279	398
Women and girls	1,177	809	420	814	623	939	1,074	1,048	1,789
Women, 16 and over	758	592	³ 112	560	378	462	625	668	1,243
Girls, 2 to 15	419	217	308	254	244	478	449	380	546
Children under 2	207	78	251	215	166	218	205	203	235
Footwear	637	600	³ 518	717	349	568	605	588	817
Other apparel products and services	306	197	134	248	174	163	289	222	511
Transportation	11,103	5,076	4,391	7,546	6,491	8,795	11,317	12,152	15,430
Vehicle purchases (net outlay)	5,490	2,305	³ 1,913	4,461	3,463	4,628	5,660	6,106	7,297
Cars and trucks, new	2,147	³ 467	³ 271	³ 2,098	³ 373	³ 1,121	1,509	2,410	3,764
Cars and trucks, used	3,282	1,838	1,642	2,364	3,088	3,478	4,054	3,610	3,438
Other vehicles	61	⁽⁴⁾	⁽⁴⁾	⁽⁴⁾	32	³ 28	³ 96	³ 86	³ 95
Gasoline and motor oil	1,869	1,113	992	1,163	1,282	1,565	1,811	2,059	2,465

See footnotes at end of table.

Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — Continued

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Other vehicle expenses	\$3,337	\$1,362	\$1,214	\$1,691	\$1,625	\$2,329	\$3,575	\$3,689	\$4,934
Vehicle finance charges	597	219	230	261	343	451	609	710	840
Maintenance and repairs	945	372	315	436	457	566	1,427	1,124	1,268
Vehicle insurance	1,151	499	571	725	659	982	1,039	1,240	1,630
Vehicle rental, leases, licenses, other charges	645	272	97	270	166	329	500	616	1,197
Public transportation	408	297	272	231	120	273	272	298	734
Health care	2,268	1,024	1,060	1,016	1,273	1,820	2,046	2,692	3,204
Health insurance	1,123	508	550	426	664	873	1,171	1,280	1,567
Medical services	677	270	196	299	336	496	526	892	995
Drugs	346	177	169	246	223	349	276	376	466
Medical supplies	122	69	³ 144	³ 45	50	101	73	144	176
Entertainment	2,922	1,154	929	1,041	1,150	1,842	2,419	2,724	5,103
Fees and admissions	816	251	183	158	147	254	546	628	1,748
Television, radios, sound equipment	874	514	370	496	522	692	841	894	1,259
Pets, toys, and playground equipment	514	216	229	238	277	468	445	568	740
Other entertainment supplies, equipment, and services	718	173	146	149	204	428	588	634	1,356
Personal care products and services	701	597	439	462	410	560	531	662	1,035
Reading	135	54	34	50	47	54	80	141	253
Education	1,116	1,000	234	457	387	508	681	910	2,127
Tobacco products and smoking supplies	439	357	340	494	423	576	515	521	338
Miscellaneous	991	461	442	1,037	479	647	677	1,163	1,463
Cash contributions	1,532	420	268	230	604	854	895	1,112	3,141
Personal insurance and pensions	5,802	494	772	1,226	1,978	3,164	3,932	5,492	11,257
Life and other personal insurance	484	130	139	167	175	307	314	427	908
Pensions and Social Security	5,317	364	633	1,059	1,803	2,858	3,618	5,065	10,349
Sources of income and personal taxes: ¹									
Money income before taxes	63,354	2,052	12,523	17,500	24,860	34,728	44,595	59,035	120,813
Wages and salaries	56,216	3,708	7,289	12,885	20,415	30,771	39,637	53,686	107,813
Self-employment income	3,205	-3,752	³ 326	³ 267	905	930	1,996	2,191	7,779
Social Security, private and government retirement	1,762	710	1,511	1,455	1,530	1,586	1,325	1,742	2,316
Interest, dividends, rental income, other property income	638	-289	³ 28	³ 3	43	167	150	122	1,812
Unemployment and workers' compensation, veterans' benefits	269	³ 71	³ 115	³ 258	159	295	337	408	251
Public assistance, supplemental security income, food stamps	698	1,313	2,499	1,862	1,210	651	554	377	203
Regular contributions for support	391	270	572	616	469	292	497	284	373
Other income	175	³ 22	³ 183	³ 153	130	36	³ 99	227	266
Personal taxes	2,471	-215	-20	-1,007	-372	-22	814	1,632	6,794
Federal income taxes	1,738	-290	-20	-1,014	-491	-254	342	1,095	5,131
State and local income taxes	591	32	-6	-24	73	178	348	432	1,374
Other taxes	142	³ 43	³ 6	31	47	54	124	105	289
Income after taxes	60,883	2,266	12,543	18,507	25,231	34,750	43,781	57,403	114,019

See footnotes at end of table.

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Addenda:									
Net change in total assets and liabilities	- \$5,463	- \$3,785	- \$1,888	\$1,363	- \$4,235	- \$2,823	- \$10,763	- \$7,716	- \$5,686
Net change in total assets	9,378	1,770	2,399	6,103	3,266	3,152	5,919	5,575	19,862
Net change in total liabilities	14,841	5,556	4,287	4,741	7,502	5,976	16,682	13,291	25,548
Other financial information:									
Other money receipts	469	³ 282	³ 27	³ 102	137	93	67	1,180	629
Mortgage principal paid on owned property	-2,274	-1,406	-810	-363	-609	-1,112	-1,086	-1,743	-4,676
Estimated market value of owned home	123,879	109,922	41,216	34,261	46,847	64,137	81,628	107,486	226,815
Estimated monthly rental value of owned home ..	817	453	273	276	352	505	609	800	1,407
Gifts of goods and services	1,026	707	510	753	585	636	509	921	1,732
Food	65	³ 82	³ 49	³ 53	³ 5	24	25	63	119
Alcoholic beverages	18	³ 30	³ 2	³ 11	³ 2	³ 11	³ 10	16	32
Housing	287	145	127	135	153	182	164	292	482
Housekeeping supplies	37	³ 8	³ 1	³ 22	³ 13	24	29	44	62
Household textiles	12	³ 2	³ 1	(²)	³ 1	³ 9	³ 2	³ 12	24
Appliances and miscellaneous									
housewares	15	(²)	³ 4	³ 14	³ 15	³ 4	³ 7	³ 12	26
Major appliances	2	(⁴)	³ 4	(⁴)	³ 1	(⁴)	(⁴)	³ 4	³ 3
Small appliances and miscellaneous									
housewares	13	(²)	(²)	³ 14	³ 14	³ 4	³ 7	³ 8	22
Miscellaneous household equipment	67	³ 11	³ 4	³ 11	26	38	23	91	120
Other housing	156	123	118	89	98	107	102	131	250
Apparel and services	253	367	110	162	92	239	107	217	406
Males, 2 and over	64	³ 154	³ 34	74	³ 22	35	³ 19	46	104
Females, 2 and over	94	168	³ 15	³ 27	³ 5	³ 97	³ 25	80	169
Children under 2	68	³ 40	³ 57	55	48	80	55	74	79
Other apparel products and services	28	³ 4	³ 4	³ 5	³ 18	³ 28	³ 8	16	55
Jewelry and watches	7	³ 3	³ 2	(²)	³ 8	³ 4	³ 7	³ 7	12
All other apparel products and services	20	³ 2	³ 1	³ 5	³ 9	³ 24	³ 2	³ 10	43
Transportation	61	³ 4	(⁴)	³ 89	³ 241	³ 10	55	49	38
Health care	20	³ 1	³ 151	³ 5	³ 11	³ 5	³ 5	³ 16	21
Entertainment	77	³ 23	³ 21	³ 15	41	65	45	45	150
Toys, games, hobbies, and tricycles	20	³ 5	³ 6	³ 5	³ 24	³ 17	³ 10	9	35
Other entertainment	57	³ 18	³ 15	³ 10	17	48	36	36	114
Personal care products and services	23	³ 27	(⁴)	³ 25	³ 3	12	24	³ 6	46
Reading	(²)	(²)	(⁴)	(⁴)	(⁴)	(²)	(²)	³ 1	1
Education	134	³ 23	³ 36	³ 20	19	59	39	112	299
All other gifts	87	³ 3	³ 14	³ 28	19	30	34	104	139

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

² Value less than 0.5.

³ Data are likely to have large sampling errors.

⁴ No data reported.

n.a. Not applicable.