

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002

Item	Complete reporting of income ¹									
	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)	92,388	3,882	7,051	8,007	7,068	12,312	10,727	8,873	13,521	20,947
Consumer unit characteristics:										
Income before taxes ²	\$49,430	\$1,613	\$7,725	\$12,426	\$17,328	\$24,495	\$34,423	\$44,443	\$58,933	\$115,629
Income after taxes ²	46,934	1,616	7,722	12,429	17,282	24,020	33,591	42,509	56,349	107,827
Age of reference person	48.1	38.9	51.1	55.9	53.0	50.4	47.7	46.4	45.3	45.4
Average number in consumer unit:										
Persons	2.5	1.7	1.7	1.8	2.1	2.3	2.5	2.6	2.8	3.1
Children under 187	.4	.4	.4	.5	.6	.6	.7	.8	.9
Persons 65 and over3	.2	.4	.5	.5	.5	.3	.2	.2	.1
Earners	1.4	.9	.6	.7	.9	1.0	1.3	1.5	1.8	2.0
Vehicles	2.0	1.0	.9	1.2	1.4	1.6	2.0	2.1	2.5	2.9
Percent distribution:										
Sex of reference person:										
Male	51	42	33	34	41	49	53	54	59	63
Female	49	58	67	66	59	51	47	46	41	37
Housing tenure:										
Homeowner	66	30	39	51	54	58	64	69	78	88
With mortgage	40	13	11	12	16	26	36	47	57	72
Without mortgage	25	18	28	39	38	32	27	23	20	16
Renter	34	70	61	49	46	42	36	31	22	12
Race of reference person:										
Black	11	14	19	16	16	13	11	11	9	6
White and other	89	86	81	84	84	87	89	89	91	94
Education of reference person:										
Elementary (1-8)	6	9	14	14	12	9	4	4	2	1
High school (9-12)	37	33	50	51	48	46	43	36	33	20
College	56	58	35	35	39	45	52	59	66	79
Never attended and other	(³)	(³)	(³)	(³)	1	(³)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	88	61	59	74	85	89	94	96	98	98
Average annual expenditures	\$42,557	\$19,699	\$16,488	\$20,918	\$25,015	\$28,836	\$35,095	\$41,787	\$50,406	\$76,627
Food										
Food	5,612	3,485	2,865	3,238	3,768	4,349	4,881	5,502	6,548	8,874
Food at home	3,217	2,206	1,838	2,317	2,483	2,768	3,006	3,241	3,555	4,524
Cereals and bakery products	471	321	272	347	383	403	431	454	519	666
Cereals and cereal products	161	133	102	120	135	140	147	156	174	219
Bakery products	310	189	170	226	247	264	284	298	345	447
Meats, poultry, fish, and eggs	815	612	478	640	615	729	782	807	896	1,099
Beef	238	171	135	175	175	213	251	220	263	325
Pork	172	139	119	138	146	165	164	168	191	210
Other meats	103	68	60	93	88	95	87	103	115	136
Poultry	146	113	72	112	105	130	137	155	163	200
Fish and seafood	121	92	68	91	72	89	108	126	127	188
Eggs	35	29	23	31	31	36	34	35	36	40
Dairy products	345	227	215	233	275	294	315	371	377	481
Fresh milk and cream	134	95	88	101	118	129	127	136	145	171
Other dairy products	210	132	127	133	157	164	189	235	232	309
Fruits and vegetables	568	386	311	418	447	502	527	559	612	807
Fresh fruits	181	126	100	129	139	161	168	176	184	264
Fresh vegetables	181	122	96	134	140	166	164	175	200	256
Processed fruits	119	84	63	90	93	104	112	114	131	170
Processed vegetables	87	53	52	65	76	72	84	93	97	117

See footnotes at end of table.

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Other food at home	\$1,018	\$660	\$562	\$678	\$762	\$840	\$951	\$1,050	\$1,151	\$1,471
Sugar and other sweets	125	82	69	99	93	105	117	134	132	179
Fats and oils	88	67	54	70	71	83	82	84	100	113
Miscellaneous foods	495	292	271	309	373	403	456	522	571	719
Nonalcoholic beverages	266	199	153	179	210	220	254	269	302	373
Food prepared by consumer unit on out-of-town trips	44	20	15	21	15	30	42	41	45	87
Food away from home	2,395	1,278	1,027	922	1,286	1,581	1,875	2,261	2,994	4,350
Alcoholic beverages	415	197	174	155	192	275	346	433	453	780
Housing	13,481	6,776	6,073	7,100	8,540	9,595	11,240	13,159	15,276	23,695
Shelter	7,854	4,124	3,536	4,066	4,954	5,368	6,451	7,671	8,581	14,212
Owned dwellings	5,148	1,506	1,164	1,588	2,165	2,511	3,547	4,720	6,047	11,502
Mortgage interest and charges	2,947	817	433	513	724	1,167	1,841	2,728	3,641	7,125
Property taxes	1,209	422	393	589	728	690	846	1,030	1,335	2,515
Maintenance, repairs, insurance, other expenses	992	267	339	486	713	654	860	962	1,070	1,862
Rented dwellings	2,197	2,181	2,202	2,305	2,583	2,640	2,601	2,604	2,082	1,461
Other lodging	509	437	169	173	206	217	304	346	452	1,249
Utilities, fuels, and public services	2,683	1,451	1,558	1,889	2,068	2,316	2,526	2,749	3,126	3,782
Natural gas	323	158	164	221	237	279	319	340	342	485
Electricity	973	533	638	727	823	883	931	999	1,130	1,273
Fuel oil and other fuels	90	51	55	87	91	83	84	71	93	122
Telephone services	968	572	542	630	666	800	899	999	1,169	1,405
Water and other public services	329	137	160	225	252	271	293	339	392	497
Household operations	736	188	201	304	314	477	575	688	753	1,571
Personal services	352	69	44	126	104	228	306	340	359	775
Other household expenses	384	119	157	178	210	249	270	348	394	796
Housekeeping supplies	606	377	284	294	411	432	490	523	1,046	847
Laundry and cleaning supplies	140	105	92	87	124	129	127	134	165	186
Other household products	322	154	133	136	189	192	240	242	697	441
Postage and stationery	144	118	58	71	99	111	122	147	184	220
Household furnishings and equipment	1,602	636	494	547	792	1,001	1,198	1,529	1,770	3,283
Household textiles	144	60	51	43	102	130	115	144	135	268
Furniture	399	83	116	95	143	240	261	343	425	928
Floor coverings	42	20	5	16	37	23	25	16	35	107
Major appliances	199	65	66	112	96	112	147	204	241	383
Small appliances, miscellaneous housewares	108	60	35	45	61	81	102	122	105	194
Miscellaneous household equipment	708	350	222	237	353	415	547	699	829	1,403
Apparel and services	1,872	1,349	713	994	1,131	1,176	1,497	1,692	2,043	3,469
Men and boys	436	227	167	186	244	236	361	387	453	880
Men, 16 and over	342	159	138	119	159	182	288	312	349	709
Boys, 2 to 15	94	68	28	67	85	54	73	75	103	171
Women and girls	757	614	312	487	445	501	573	673	809	1,368
Women, 16 and over	628	580	278	419	343	414	473	529	660	1,141
Girls, 2 to 15	129	34	35	68	102	88	100	144	149	227
Children under 2	88	42	21	39	58	63	99	96	94	147
Footwear	338	353	111	175	241	199	296	304	426	562
Other apparel products and services	252	114	102	107	142	177	167	232	261	512
Transportation	7,984	2,975	2,591	3,951	4,752	5,275	7,041	8,651	10,555	13,487
Vehicle purchases (net outlay)	3,778	1,253	1,153	2,053	2,416	2,323	3,343	4,292	5,191	6,198
Cars and trucks, new	1,767	⁴ 422	347	687	1,141	762	1,446	2,054	2,264	3,433
Cars and trucks, used	1,939	831	806	1,342	1,275	1,525	1,860	2,174	2,811	2,601
Other vehicles	72	(⁵)	(³)	423	(⁵)	437	437	464	⁴ 116	164
Gasoline and motor oil	1,252	604	499	649	796	987	1,261	1,289	1,592	1,927

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002 — Continued

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Other vehicle expenses	\$2,550	\$934	\$781	\$1,085	\$1,365	\$1,734	\$2,172	\$2,688	\$3,302	\$4,527
Vehicle finance charges	403	87	89	125	159	226	372	452	593	734
Maintenance and repairs	732	334	277	337	440	571	614	759	918	1,228
Vehicle insurance	920	333	319	461	586	707	877	1,024	1,160	1,465
Vehicle rental, leases, licenses, other charges	494	180	96	162	180	229	310	453	631	1,099
Public transportation	404	183	158	165	176	231	264	382	471	834
Health care	2,410	1,060	1,139	1,854	2,118	2,289	2,379	2,598	2,672	3,230
Health insurance	1,185	493	612	927	1,122	1,109	1,180	1,276	1,313	1,550
Medical services	605	236	177	310	370	455	590	716	734	974
Drugs	508	267	301	500	544	629	506	495	502	549
Medical supplies	112	64	49	117	82	95	103	112	124	157
Entertainment	2,167	867	721	859	1,002	1,187	1,561	1,924	2,641	4,457
Fees and admissions	562	257	151	175	210	233	303	477	592	1,364
Television, radios, sound equipment	710	373	348	423	442	532	651	740	876	1,110
Pets, toys, and playground equipment	397	154	117	150	236	249	319	413	552	701
Other entertainment supplies, equipment, and services	498	84	105	111	114	173	289	294	620	1,282
Personal care products and services	562	300	252	351	386	432	464	551	655	915
Reading	145	61	58	86	83	106	109	140	170	262
Education	771	1,394	552	377	448	311	388	536	619	1,653
Tobacco products and smoking supplies	334	191	244	249	298	364	390	401	422	302
Miscellaneous	846	391	318	407	501	675	808	778	1,035	1,417
Cash contributions	1,366	350	437	507	800	981	1,093	1,182	1,560	2,704
Personal insurance and pensions	4,593	302	350	790	995	1,822	2,898	4,239	5,756	11,382
Life and other personal insurance	425	125	134	213	211	259	324	385	469	867
Pensions and Social Security	4,169	177	216	577	784	1,563	2,574	3,854	5,287	10,515
Sources of income and personal taxes: ²										
Money income before taxes	49,430	1,613	7,725	12,426	17,328	24,495	34,423	44,443	58,933	115,629
Wages and salaries	39,864	1,467	2,306	4,203	8,314	14,998	25,496	35,788	50,586	100,680
Self-employment income	2,237	-1,053	122	263	421	569	900	1,527	1,805	7,171
Social Security, private and government retirement	5,234	609	3,492	6,342	6,881	7,281	6,398	5,462	4,923	4,003
Interest, dividends, rental income, other property income	924	-44	88	198	271	482	679	853	737	2,420
Unemployment and workers' compensation, veterans' benefits	233	44	57	134	191	238	293	255	339	267
Public assistance, supplemental security income, food stamps	352	247	1,159	755	629	383	263	134	170	91
Regular contributions for support	412	179	301	358	354	368	285	341	275	744
Other income	173	163	199	173	265	176	108	82	98	252
Personal taxes	2,496	-3	3	-3	46	476	831	1,934	2,585	7,802
Federal income taxes	1,843	-48	-45	-34	-87	251	481	1,333	1,880	6,022
State and local income taxes	506	4	13	21	54	132	224	466	540	1,464
Other taxes	147	41	36	9	79	93	126	135	165	317
Income after taxes	46,934	1,616	7,722	12,429	17,282	24,020	33,591	42,509	56,349	107,827

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002 — 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	-\$6,630	-\$1,570	\$1,297	-\$201	-\$4,520	-\$3,131	-\$793	-\$5,229	-\$6,418	-\$19,182
Net change in total assets	5,263	37	2,827	1,283	-1,388	2,171	6,882	4,809	4,863	12,257
Net change in total liabilities	11,893	1,606	1,531	1,484	3,132	5,302	7,675	10,038	11,281	31,440
Other financial information:										
Other money receipts	632	160	122	219	302	294	247	1,924	781	913
Mortgage principal paid on owned property	-1,390	-373	-291	-343	-376	-559	-856	-1,130	-1,568	-3,446
Estimated market value of owned home	104,331	43,868	41,185	56,924	61,212	62,976	75,536	87,132	112,516	210,518
Estimated monthly rental value of owned home	710	289	294	408	430	488	557	663	809	1,302
Gifts of goods and services	1,095	600	294	445	596	652	780	952	1,207	2,267
Food	87	64	8	35	31	36	67	44	92	210
Alcoholic beverages	14	10	49	5	43	16	5	6	22	25
Housing	275	203	87	102	146	197	212	285	313	509
Housekeeping supplies	48	33	16	16	37	40	36	44	71	75
Household textiles	17	413	47	4	10	13	17	22	23	23
Appliances and miscellaneous housewares	29	416	412	49	12	23	25	43	20	53
Major appliances	10	(³)	41	41	42	7	8	10	7	24
Small appliances and miscellaneous housewares	19	415	411	48	10	17	17	33	13	29
Miscellaneous household equipment	71	69	13	23	27	44	47	83	88	133
Other housing	112	73	40	50	59	76	88	93	111	226
Apparel and services	258	170	101	106	170	204	186	220	278	481
Males, 2 and over	71	48	28	41	55	59	49	61	70	130
Females, 2 and over	88	72	39	26	49	75	46	52	88	186
Children under 2	43	25	16	22	23	27	45	48	45	75
Other apparel products and services	56	25	18	17	42	43	44	59	75	90
Jewelry and watches	25	15	7	10	9	15	10	53	30	40
All other apparel products and services	31	410	411	47	433	28	34	46	45	50
Transportation	43	7	3	67	40	9	25	36	101	49
Health care	34	44	411	425	43	20	16	45	35	72
Entertainment	80	29	26	38	37	52	67	82	102	148
Toys, games, hobbies, and tricycles	31	12	8	19	15	26	29	32	45	49
Other entertainment	49	18	18	19	22	26	38	50	57	99
Personal care products and services	24	11	14	16	24	19	20	20	25	38
Reading	1	41	1	1	1	2	1	1	2	2
Education	189	75	12	27	81	49	96	150	142	546
All other gifts	88	26	22	23	61	49	86	64	95	186

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

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

³ Value less than 0.5.

⁴ Data are likely to have large sampling errors.

⁵ No data reported.