

Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002

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)	111,223	90,559	3,991	6,946	8,053	7,035	12,194	10,617	8,805
Consumer unit characteristics:									
Income before taxes ¹	\$48,484	\$48,484	\$1,640	\$7,700	\$12,403	\$17,305	\$24,495	\$34,439	\$44,431
Income after taxes ¹	45,780	45,780	1,571	7,700	12,409	17,184	23,973	33,322	42,436
Age of reference person	48.1	48.0	39.1	52.6	55.7	53.0	50.0	47.2	45.8
Average number in consumer unit:									
Persons	2.5	2.5	1.7	1.6	1.9	2.1	2.3	2.5	2.6
Children under 18 .....	.7	.7	.4	.4	.5	.5	.6	.6	.7
Persons 65 and over .....	.3	.3	.2	.4	.5	.5	.4	.3	.2
Earners	1.4	1.4	.8	.5	.7	.9	1.1	1.4	1.5
Vehicles	2.0	2.0	1.0	.9	1.1	1.5	1.6	1.9	2.1
Percent distribution:									
Sex of reference person:									
Male	51	51	42	33	35	43	49	53	55
Female	49	49	58	67	65	57	51	47	45
Housing tenure:									
Homeowner	66	65	32	41	51	54	58	63	69
With mortgage	40	40	13	12	12	17	26	36	46
Without mortgage	26	25	19	29	39	36	32	27	23
Renter	34	35	68	59	49	46	42	37	31
Race of reference person:									
Black	12	12	16	19	15	15	13	12	11
White and other	88	88	84	81	85	85	87	88	89
Education of reference person:									
Elementary (1-8)	6	6	8	16	13	11	8	4	4
High school (9-12)	38	38	35	50	50	50	47	42	38
College	56	56	57	33	37	39	45	53	58
Never attended and other	(²)	(²)	(²)	(²)	(²)	1	(²)	(²)	(²)
At least one vehicle owned or leased	88	88	61	61	72	85	90	94	96
Average annual expenditures	\$40,102	\$41,988	\$20,117	\$16,562	\$20,780	\$25,033	\$28,733	\$35,262	\$41,351
Food	5,348	5,637	3,490	2,963	3,323	3,765	4,423	4,976	5,703
Food at home	3,092	3,235	2,093	1,978	2,263	2,504	2,835	3,071	3,365
Cereals and bakery products	451	476	309	294	343	379	419	440	478
Cereals and cereal products	155	163	121	111	120	136	145	152	170
Bakery products	296	312	188	183	223	243	274	289	308
Meats, poultry, fish, and eggs	813	842	583	540	619	675	774	833	859
Beef	240	251	166	156	172	198	240	264	244
Pork	172	180	135	132	143	160	172	176	176
Other meats	102	105	65	68	80	85	99	101	105
Poultry	148	153	105	87	116	118	133	143	163
Fish and seafood	117	117	84	70	79	82	94	111	130
Eggs	34	36	28	26	30	32	37	37	40
Dairy products	330	348	213	213	225	275	304	325	375
Fresh milk and cream	131	140	96	93	102	122	133	136	150
Other dairy products	199	209	116	119	123	153	172	189	225
Fruits and vegetables	537	557	359	335	407	443	501	527	565
Fresh fruits	169	174	117	108	125	135	158	159	174
Fresh vegetables	168	175	111	99	129	137	159	169	177
Processed fruits	116	120	80	72	88	97	108	114	119
Processed vegetables	84	88	51	56	65	74	77	85	97

See footnotes at end of table.

Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — 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)	7,220	5,779	8,195	11,723
Consumer unit characteristics:				
Income before taxes ¹	\$54,507	\$64,478	\$78,619	\$140,150
Income after taxes ¹	51,864	61,116	73,971	128,941
Age of reference person	45.1	45.0	44.7	46.0
Average number in consumer unit:				
Persons	2.8	2.9	3.1	3.2
Children under 18 .....	.8	.8	.9	.9
Persons 65 and over .....	.2	.2	.1	.1
Earners	1.7	1.9	2.0	2.1
Vehicles	2.4	2.6	2.9	2.9
Percent distribution:				
Sex of reference person:				
Male	58	61	63	63
Female	42	39	37	37
Housing tenure:				
Homeowner	76	80	82	91
With mortgage	55	60	65	76
Without mortgage	20	19	17	15
Renter	24	20	18	9
Race of reference person:				
Black	10	8	8	5
White and other	90	92	92	95
Education of reference person:				
Elementary (1-8)	2	1	2	1
High school (9-12)	33	32	27	15
College	65	66	71	85
Never attended and other	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	97	98	98	97
Average annual expenditures	\$47,668	\$53,567	\$60,740	\$87,292
Food	6,395	7,087	7,736	9,805
Food at home	3,568	3,749	4,271	4,729
Cereals and bakery products	517	549	618	712
Cereals and cereal products	173	183	202	236
Bakery products	344	366	416	476
Meats, poultry, fish, and eggs	924	948	1,082	1,147
Beef	280	278	332	337
Pork	202	192	227	219
Other meats	111	127	138	141
Poultry	174	191	198	210
Fish and seafood	120	123	146	200
Eggs	37	37	40	41
Dairy products	385	404	484	504
Fresh milk and cream	150	157	180	179
Other dairy products	235	247	304	325
Fruits and vegetables	595	624	723	824
Fresh fruits	184	187	222	273
Fresh vegetables	187	199	227	258
Processed fruits	129	137	163	172
Processed vegetables	96	101	111	120

See footnotes at end of table.

Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002
— 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	\$961	\$1,013	\$629	\$597	\$668	\$733	\$836	\$946	\$1,089
Sugar and other sweets	117	124	79	78	87	93	107	111	137
Fats and oils	86	89	62	63	70	69	81	86	91
Miscellaneous foods	463	488	284	274	310	343	398	455	539
Nonalcoholic beverages	255	270	184	168	183	210	221	258	281
Food prepared by consumer unit on out-of-town trips	40	42	20	14	17	18	30	37	40
Food away from home	2,256	2,402	1,397	985	1,061	1,261	1,588	1,905	2,338
Alcoholic beverages	362	401	289	180	189	221	251	336	423
Housing	13,148	13,304	7,047	6,049	7,287	8,421	9,562	11,124	12,706
Shelter	7,716	7,721	4,226	3,409	4,081	4,851	5,375	6,346	7,327
Owned dwellings	5,072	5,029	1,709	1,225	1,647	2,116	2,535	3,472	4,458
Mortgage interest and charges	2,912	2,886	937	456	515	772	1,134	1,858	2,589
Property taxes	1,238	1,193	474	449	621	707	714	839	972
Maintenance, repairs, insurance, other expenses	922	950	298	320	511	637	688	774	897
Rented dwellings	2,147	2,197	2,117	2,039	2,279	2,537	2,621	2,595	2,551
Other lodging	497	495	400	146	155	199	220	279	318
Utilities, fuels, and public services	2,725	2,710	1,527	1,605	1,946	2,120	2,386	2,593	2,794
Natural gas	370	362	187	194	269	272	315	351	371
Electricity	995	981	572	653	748	823	913	953	1,019
Fuel oil and other fuels	100	100	62	64	88	98	99	93	88
Telephone services	936	943	557	531	619	687	787	906	983
Water and other public services	325	324	150	164	221	239	271	290	334
Household operations	691	705	219	245	328	319	453	542	615
Personal services	311	324	83	65	131	98	205	275	299
Other household expenses	380	380	136	180	198	221	248	267	316
Housekeeping supplies	527	586	338	292	303	389	423	492	551
Laundry and cleaning supplies	131	144	99	98	92	123	120	137	150
Other household products	269	302	152	131	140	176	188	241	260
Postage and stationery	127	141	87	63	70	90	115	114	142
Household furnishings and equipment	1,488	1,582	737	498	629	741	924	1,151	1,419
Household textiles	125	136	58	39	55	88	98	100	124
Furniture	387	394	110	113	147	150	225	250	338
Floor coverings	40	43	14	9	23	24	22	24	27
Major appliances	183	194	66	64	97	96	134	144	180
Small appliances, miscellaneous housewares	94	100	82	35	41	60	74	78	94
Miscellaneous household equipment	659	716	407	238	266	323	372	555	656
Apparel and services	1,746	1,859	1,228	732	930	1,205	1,121	1,567	1,793
Men and boys	416	447	247	166	176	273	252	367	397
Men, 16 and over	327	355	199	139	120	193	193	295	315
Boys, 2 to 15	89	93	47	26	57	80	59	72	82
Women and girls	691	738	511	308	408	473	452	624	749
Women, 16 and over	575	611	461	270	337	380	375	498	613
Girls, 2 to 15	116	126	50	37	72	92	78	126	135
Children under 2	82	89	40	25	46	62	57	96	93
Footwear	308	330	316	137	187	248	191	306	320
Other apparel products and services	249	256	116	97	113	149	168	174	234
Transportation	7,697	7,953	3,202	2,656	3,744	4,693	5,457	7,293	8,662
Vehicle purchases (net outlay)	3,622	3,778	1,489	1,249	1,867	2,292	2,512	3,606	4,224
Cars and trucks, new	1,719	1,750	590	371	683	916	866	1,474	1,966
Cars and trucks, used	1,845	1,969	887	869	1,173	1,358	1,628	2,090	2,204
Other vehicles	58	59	312	39	312	318	318	342	54
Gasoline and motor oil	1,257	1,271	626	510	647	829	1,017	1,249	1,380

See footnotes at end of table.

Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — 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	\$1,147	\$1,224	\$1,365	\$1,543
Sugar and other sweets	132	142	165	187
Fats and oils	103	101	113	113
Miscellaneous foods	554	607	664	756
Nonalcoholic beverages	315	322	359	388
Food prepared by consumer unit on out-of-town trips	43	52	64	99
Food away from home	2,827	3,338	3,465	5,076
Alcoholic beverages	399	504	597	840
Housing	14,674	16,107	18,454	27,290
Shelter	8,298	9,355	10,853	16,320
Owned dwellings	5,740	6,710	8,273	13,384
Mortgage interest and charges	3,513	4,021	5,193	8,305
Property taxes	1,232	1,503	1,759	2,977
Maintenance, repairs, insurance, other expenses	995	1,186	1,322	2,102
Rented dwellings	2,137	2,042	1,849	1,347
Other lodging	421	603	731	1,589
Utilities, fuels, and public services	3,016	3,239	3,395	4,100
Natural gas	386	418	443	590
Electricity	1,092	1,133	1,187	1,349
Fuel oil and other fuels	87	110	120	148
Telephone services	1,084	1,159	1,228	1,470
Water and other public services	367	418	417	543
Household operations	703	745	964	1,910
Personal services	330	340	487	893
Other household expenses	373	405	477	1,017
Housekeeping supplies	1,002	763	767	966
Laundry and cleaning supplies	166	191	183	194
Other household products	670	386	404	503
Postage and stationery	166	186	179	270
Household furnishings and equipment	1,655	2,005	2,474	3,995
Household textiles	138	156	175	347
Furniture	383	491	597	1,136
Floor coverings	21	55	60	141
Major appliances	240	247	291	434
Small appliances, miscellaneous housewares	91	121	143	225
Miscellaneous household equipment	781	936	1,208	1,712
Apparel and services	1,884	2,395	2,545	4,117
Men and boys	475	600	662	1,046
Men, 16 and over	372	477	522	860
Boys, 2 to 15	103	123	141	186
Women and girls	709	969	1,010	1,571
Women, 16 and over	568	823	837	1,314
Girls, 2 to 15	142	146	173	256
Children under 2	102	112	123	166
Footwear	354	448	400	653
Other apparel products and services	244	266	349	681
Transportation	9,955	10,589	12,104	14,780
Vehicle purchases (net outlay)	4,910	4,923	5,681	6,808
Cars and trucks, new	2,218	2,143	2,672	4,077
Cars and trucks, used	2,590	2,687	2,906	2,578
Other vehicles	103	93	102	153
Gasoline and motor oil	1,535	1,690	1,872	2,046

See footnotes at end of table.

Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002
— 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	\$2,423	\$2,500	\$891	\$753	\$1,053	\$1,365	\$1,702	\$2,160	\$2,738
Vehicle finance charges	378	385	98	82	112	152	244	362	449
Maintenance and repairs	680	720	309	273	347	452	539	624	815
Vehicle insurance	857	876	291	295	430	561	686	844	1,006
Vehicle rental, leases, licenses, other charges	508	519	194	104	163	199	233	331	468
Public transportation	394	404	196	145	177	206	227	278	320
Health care	2,267	2,318	1,110	1,207	1,823	2,133	2,190	2,291	2,420
Health insurance	1,115	1,123	490	627	890	1,056	1,078	1,136	1,209
Medical services	581	599	313	200	303	419	455	567	632
Drugs	468	485	242	327	540	575	565	475	464
Medical supplies	103	111	65	54	89	83	92	113	116
Entertainment	2,017	2,098	895	675	824	1,146	1,187	1,590	1,941
Fees and admissions	534	551	241	141	168	205	231	329	446
Television, radios, sound equipment	676	693	373	342	388	442	521	648	732
Pets, toys, and playground equipment	353	380	153	105	156	211	249	311	418
Other entertainment supplies, equipment, and services	453	475	128	87	112	287	186	302	345
Personal care products and services	505	538	324	257	318	366	417	503	546
Reading	140	146	65	56	84	88	104	115	138
Education	700	706	1,129	519	318	405	291	340	485
Tobacco products and smoking supplies	314	330	239	240	257	304	345	372	408
Miscellaneous	771	808	380	290	385	475	642	738	790
Cash contributions	1,268	1,345	393	397	549	706	942	1,073	1,181
Personal insurance and pensions	3,818	4,545	327	339	747	1,105	1,801	2,945	4,153
Life and other personal insurance	408	424	153	137	225	260	255	324	376
Pensions and Social Security	3,410	4,121	174	202	522	845	1,546	2,622	3,776
Sources of income and personal taxes: ¹									
Money income before taxes	48,484	48,484	1,640	7,700	12,403	17,305	24,495	34,439	44,431
Wages and salaries	39,116	39,116	1,529	2,147	4,400	8,330	15,324	25,863	36,251
Self-employment income	2,234	2,234	-1,042	100	162	424	629	1,057	1,474
Social Security, private and government retirement	5,101	5,101	573	3,765	6,210	6,932	6,984	5,967	5,014
Interest, dividends, rental income, other property income	937	937	-36	79	226	257	482	668	833
Unemployment and workers' compensation, veterans' benefits	203	203	44	54	97	186	203	228	258
Public assistance, supplemental security income, food stamps	362	362	249	1,077	820	595	347	224	165
Regular contributions for support	365	365	176	298	317	336	360	320	349
Other income	166	166	148	180	172	245	166	112	88
Personal taxes	2,704	2,704	69	(²)	-6	121	522	1,117	1,995
Federal income taxes	2,036	2,036	11	-47	-58	-10	304	722	1,405
State and local income taxes	530	530	20	10	29	50	133	276	455
Other taxes	138	138	39	37	24	81	86	120	134
Income after taxes	45,780	45,780	1,571	7,700	12,409	17,184	23,973	33,322	42,436

See footnotes at end of table.

Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — 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	\$3,065	\$3,486	\$3,942	\$4,871
Vehicle finance charges	513	638	697	683
Maintenance and repairs	838	940	1,053	1,332
Vehicle insurance	1,076	1,192	1,281	1,479
Vehicle rental, leases, licenses, other charges	638	716	911	1,377
Public transportation	446	490	609	1,055
Health care	2,557	2,644	2,731	3,319
Health insurance	1,235	1,274	1,330	1,514
Medical services	757	760	766	1,107
Drugs	450	475	492	531
Medical supplies	114	135	143	167
Entertainment	2,468	2,850	3,298	4,888
Fees and admissions	525	694	852	1,722
Television, radios, sound equipment	817	869	946	1,220
Pets, toys, and playground equipment	499	512	577	766
Other entertainment supplies, equipment, and services	627	776	923	1,181
Personal care products and services	575	697	690	975
Reading	163	189	211	308
Education	619	760	941	1,913
Tobacco products and smoking supplies	385	414	330	293
Miscellaneous	982	917	1,103	1,631
Cash contributions	1,393	1,831	1,793	3,371
Personal insurance and pensions	5,220	6,583	8,207	13,762
Life and other personal insurance	417	562	617	1,023
Pensions and Social Security	4,803	6,021	7,589	12,739
Sources of income and personal taxes: ¹				
Money income before taxes	54,507	64,478	78,619	140,150
Wages and salaries	46,241	56,268	69,841	120,722
Self-employment income	1,838	1,865	2,804	10,459
Social Security, private and government retirement	4,945	4,637	4,052	3,955
Interest, dividends, rental income, other property income	620	889	1,126	3,559
Unemployment and workers' compensation, veterans' benefits	299	265	290	213
Public assistance, supplemental security income, food stamps	215	138	140	166
Regular contributions for support	237	296	249	769
Other income	110	119	116	308
Personal taxes	2,643	3,362	4,648	11,209
Federal income taxes	1,944	2,533	3,453	8,912
State and local income taxes	541	684	983	1,945
Other taxes	158	146	212	353
Income after taxes	51,864	61,116	73,971	128,941

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Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002
— 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	- \$3,850	- \$5,272	- \$539	\$657	- \$440	- \$2,856	- \$2,041	- \$1,400	- \$4,177
Net change in total assets	5,707	4,715	1,199	2,785	988	-828	2,417	4,944	5,230
Net change in total liabilities	9,557	9,987	1,738	2,128	1,427	2,027	4,458	6,344	9,407
Other financial information:									
Other money receipts	456	536	242	175	282	374	300	232	1,191
Mortgage principal paid on owned property	-1,389	-1,392	-457	-260	-432	-392	-557	-882	-1,116
Estimated market value of owned home	105,381	101,074	42,398	45,154	55,407	59,848	62,328	74,143	83,262
Estimated monthly rental value of owned home ..	705	690	293	297	408	433	474	551	632
Gifts of goods and services	1,024	1,087	560	365	444	597	673	788	959
Food	76	81	44	13	24	43	31	59	43
Alcoholic beverages	14	15	22	10	5	8	10	8	10
Housing	259	275	166	108	127	146	194	214	251
Housekeeping supplies	42	47	33	13	19	31	36	39	42
Household textiles	14	16	7	³ 3	4	6	11	12	15
Appliances and miscellaneous									
housewares	25	27	18	9	10	16	23	19	32
Major appliances	7	8	(²)	(²)	2	2	7	5	10
Small appliances and miscellaneous									
housewares	17	19	18	8	9	14	16	14	22
Miscellaneous household equipment	62	68	44	21	20	31	45	59	76
Other housing	116	117	63	62	74	62	79	86	86
Apparel and services	237	259	159	120	118	181	182	223	231
Males, 2 and over	62	70	46	38	32	57	58	56	71
Females, 2 and over	85	92	68	46	35	52	62	72	60
Children under 2	41	44	19	16	21	28	28	45	48
Other apparel products and services	48	52	26	20	30	43	34	50	52
Jewelry and watches	20	22	15	7	9	11	12	15	36
All other apparel products and services	28	30	³ 12	³ 13	20	32	22	35	16
Transportation	57	63	8	28	37	32	56	24	99
Health care	34	35	³ 9	³ 7	20	³ 23	22	16	35
Entertainment	76	80	33	32	36	37	53	68	81
Toys, games, hobbies, and tricycles	30	32	10	10	15	17	25	30	35
Other entertainment	46	48	23	22	20	21	28	38	46
Personal care products and services	21	24	32	14	13	15	19	33	16
Reading	1	1	(²)	1	1	(²)	2	1	1
Education	172	170	55	14	29	70	55	68	118
All other gifts	79	85	32	19	36	41	50	73	75

See footnotes at end of table.

Table 7050. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — 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	- \$8,474	- \$10,750	- \$11,887	- \$13,560
Net change in total assets	888	4,323	8,043	14,965
Net change in total liabilities	9,362	15,073	19,930	28,524
Other financial information:				
Other money receipts	702	616	673	916
Mortgage principal paid on owned property	-1,480	-1,717	-2,304	-4,324
Estimated market value of owned home	108,541	120,325	141,456	246,056
Estimated monthly rental value of owned home ..	752	851	983	1,474
Gifts of goods and services	1,167	1,281	1,492	2,806
Food	64	119	114	268
Alcoholic beverages	13	19	21	33
Housing	275	387	367	628
Housekeeping supplies	53	84	61	92
Household textiles	16	25	28	36
Appliances and miscellaneous housewares	21	32	46	56
Major appliances	9	8	20	19
Small appliances and miscellaneous housewares	13	24	27	37
Miscellaneous household equipment	86	104	93	140
Other housing	100	141	140	304
Apparel and services	271	296	335	572
Males, 2 and over	68	78	102	132
Females, 2 and over	81	111	136	236
Children under 2	51	56	55	87
Other apparel products and services	70	51	43	118
Jewelry and watches	29	18	17	54
All other apparel products and services	41	32	25	63
Transportation	144	35	58	125
Health care	59	29	54	85
Entertainment	96	89	126	172
Toys, games, hobbies, and tricycles	41	45	48	55
Other entertainment	55	44	78	117
Personal care products and services	14	45	25	39
Reading	2	2	2	3
Education	119	172	256	676
All other gifts	110	88	132	206

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.

n.a. Not applicable.