

**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007**

Item	All consumer units	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 more
Number of consumer units (in thousands) .....	120,171	4,184	5,406	7,552	7,562	14,720	13,211	11,824	18,390	37,322
Consumer unit characteristics:										
Income before taxes .....	\$63,091	-\$1,053	\$8,079	\$12,676	\$17,307	\$24,893	\$34,751	\$44,555	\$59,527	\$130,455
Income after taxes .....	60,858	-1,295	8,128	12,762	17,327	24,709	34,325	43,628	57,835	124,613
Age of reference person .....	48.8	42.8	49.7	56.9	54.5	52.3	48.6	46.8	46.8	47.0
Average number in consumer unit:										
Persons .....	2.5	1.6	1.5	1.7	1.9	2.2	2.3	2.4	2.7	3.1
Children under 18 .....	.6	.3	.3	.4	.4	.5	.6	.6	.7	.8
Persons 65 and over .....	.3	.2	.3	.5	.5	.5	.4	.3	.2	.2
Earners .....	1.3	.5	.5	.5	.7	.9	1.1	1.3	1.6	2.0
Vehicles .....	1.9	.8	.8	1.0	1.2	1.5	1.6	1.9	2.3	2.7
Percent distribution:										
Sex of reference person:										
Male .....	47	44	34	34	39	41	43	50	50	54
Female .....	53	56	66	66	61	59	57	50	50	46
Housing tenure:										
Homeowner .....	67	32	31	45	50	55	59	64	74	89
With mortgage .....	43	15	9	11	15	23	32	40	54	72
Without mortgage .....	23	17	23	33	34	31	27	24	20	17
Renter .....	33	68	69	55	50	45	41	36	26	11
Race of reference person:										
Black or African-American .....	12	19	20	16	15	15	15	14	10	7
White, Asian, and all other races .....	88	81	80	84	85	85	85	86	90	93
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	12	10	13	13	15	16	14	14	12	8
Not Hispanic or Latino .....	88	90	87	87	85	84	86	86	88	92
Education of reference person:										
Elementary (1-8) .....	5	9	13	11	9	8	6	5	3	1
High school (9-12) .....	35	39	46	50	50	47	42	36	33	20
College .....	60	51	39	39	41	44	51	59	64	79
Never attended and other .....	( 1 )	1	2	1	( 1 )	( 1 )	( 1 )	( 1 )	( 1 )	( 1 )
At least one vehicle owned or leased .....	88	53	55	69	77	88	91	93	96	97
Average annual expenditures .....	\$49,638	\$19,697	\$16,623	\$20,611	\$24,106	\$29,704	\$34,739	\$41,083	\$50,428	\$84,072
Food .....	6,133	2,985	2,493	3,182	3,220	4,071	4,645	5,689	6,371	9,464
Food at home .....	3,465	1,766	1,765	2,106	2,149	2,648	2,913	3,368	3,630	4,853
Cereals and bakery products .....	460	232	236	285	293	347	384	440	495	638
Cereals and cereal products .....	143	81	79	93	97	119	121	137	149	192
Bakery products .....	317	151	157	192	196	229	263	303	346	446
Meats, poultry, fish, and eggs .....	777	406	411	525	479	647	664	777	822	1,038
Beef .....	216	105	98	170	124	177	189	217	233	287
Pork .....	150	83	83	92	106	138	131	156	171	183
Other meats .....	104	64	54	64	71	79	93	98	113	141
Poultry .....	142	69	83	94	80	118	126	136	138	197
Fish and seafood .....	122	55	67	70	65	96	85	127	124	178
Eggs .....	43	30	27	34	34	39	41	42	43	52
Dairy products .....	387	197	175	234	239	288	326	370	412	548
Fresh milk and cream .....	154	91	80	108	100	124	140	151	159	204
Other dairy products .....	234	106	95	127	139	164	186	219	253	344
Fruits and vegetables .....	600	313	319	364	360	454	504	580	615	850
Fresh fruits .....	202	93	110	124	118	146	155	204	198	296
Fresh vegetables .....	190	104	99	113	117	144	156	180	198	270
Processed fruits .....	112	56	61	68	66	90	99	103	117	157
Processed vegetables .....	96	60	48	59	58	74	94	93	102	127

See footnotes at end of table.

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Item	All consumer units	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 more
Other food at home .....	\$1,241	\$619	\$623	\$697	\$777	\$911	\$1,035	\$1,200	\$1,286	\$1,779
Sugar and other sweets .....	124	59	61	72	77	90	101	119	133	178
Fats and oils .....	91	47	49	56	70	77	83	93	96	119
Miscellaneous foods .....	650	319	303	353	404	473	534	631	674	939
Nonalcoholic beverages .....	333	184	199	205	211	256	290	329	339	459
Food prepared by consumer unit on out-of-town trips .....	43	10	11	12	15	15	28	29	43	84
Food away from home .....	2,668	1,219	728	1,076	1,071	1,423	1,731	2,321	2,741	4,611
Alcoholic beverages .....	457	182	123	159	189	257	305	423	489	768
Housing .....	16,920	7,511	7,219	8,330	9,519	10,994	12,389	13,997	17,014	27,408
Shelter .....	10,023	4,808	4,126	4,879	5,713	6,456	7,365	8,180	9,908	16,363
Owned dwellings .....	6,730	1,756	1,094	1,726	2,201	3,016	3,701	4,655	6,698	13,245
Mortgage interest and charges .....	3,890	917	396	614	817	1,273	1,935	2,555	4,004	8,106
Property taxes .....	1,709	624	421	621	723	891	1,058	1,209	1,547	3,228
Maintenance, repairs, insurance, other expenses .....	1,131	215	277	491	661	852	708	891	1,147	1,911
Rented dwellings .....	2,602	2,927	2,937	3,082	3,360	3,286	3,389	3,195	2,659	1,501
Other lodging .....	691	124	94	70	152	154	275	331	551	1,617
Utilities, fuels, and public services .....	3,477	1,736	1,760	2,230	2,422	2,748	3,072	3,282	3,697	4,772
Natural gas .....	480	216	215	286	348	352	405	427	481	709
Electricity .....	1,303	707	739	916	958	1,079	1,193	1,256	1,363	1,712
Fuel oil and other fuels .....	151	<sup>2</sup> 48	65	103	97	125	130	122	159	217
Telephone services .....	1,110	537	561	658	752	868	984	1,071	1,231	1,510
Water and other public services .....	434	227	180	267	268	324	361	407	464	623
Household operations .....	984	203	230	352	427	437	496	640	890	1,966
Personal services .....	415	<sup>2</sup> 52	<sup>2</sup> 53	102	145	130	181	227	400	890
Other household expenses .....	569	152	177	250	281	306	314	414	490	1,076
Housekeeping supplies .....	639	266	242	314	288	427	482	544	632	1,035
Laundry and cleaning supplies .....	140	57	66	94	93	111	128	150	150	184
Other household products .....	347	125	115	147	130	209	205	292	342	606
Postage and stationery .....	152	85	61	73	65	107	149	102	140	245
Household furnishings and equipment .....	1,797	498	861	556	669	926	974	1,350	1,887	3,272
Household textiles .....	133	25	35	47	63	76	83	108	146	231
Furniture .....	446	154	133	115	178	194	202	294	424	889
Floor coverings .....	46	8	20	5	23	14	43	20	37	95
Major appliances .....	231	81	120	80	114	147	138	140	222	418
Small appliances, miscellaneous housewares ..	101	30	40	53	46	55	77	93	104	164
Miscellaneous household equipment .....	840	202	514	255	244	440	430	695	954	1,475
Apparel and services .....	1,881	1,042	625	779	731	1,016	1,274	1,517	1,856	3,275
Men and boys .....	435	228	177	171	142	244	263	323	435	777
Men, 16 and over .....	351	185	153	126	103	199	193	252	349	638
Boys, 2 to 15 .....	84	43	24	45	39	45	70	71	86	139
Women and girls .....	749	385	177	310	310	386	514	585	781	1,301
Women, 16 and over .....	627	353	143	265	272	317	415	494	670	1,083
Girls, 2 to 15 .....	122	31	35	45	38	69	99	91	111	218
Children under 2 .....	93	106	61	45	35	62	80	84	90	140
Footwear .....	327	233	94	153	141	194	277	297	317	525
Other apparel products and services .....	276	92	116	100	102	131	140	228	232	532
Transportation .....	8,758	3,046	2,312	3,236	4,292	5,434	6,503	7,346	9,828	14,362
Vehicle purchases (net outlay) .....	3,244	753	620	1,118	1,689	1,887	2,233	2,149	3,840	5,595
Cars and trucks, new .....	1,572	<sup>2</sup> 55	<sup>2</sup> 181	533	731	619	788	901	1,508	3,199
Cars and trucks, used .....	1,567	497	414	566	916	1,220	1,359	1,226	2,216	2,187
Other vehicles .....	105	<sup>(3)</sup>	225	219	242	<sup>2</sup> 48	<sup>2</sup> 86	<sup>2</sup> 22	117	209
Gasoline and motor oil .....	2,384	933	886	986	1,318	1,695	1,999	2,335	2,788	3,486

See footnotes at end of table.

**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007 — Continued**

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Other vehicle expenses .....	\$2,592	\$1,205	\$692	\$990	\$1,025	\$1,644	\$1,971	\$2,514	\$2,788	\$4,167
Vehicle finance charges .....	305	74	36	74	94	139	217	267	400	522
Maintenance and repairs .....	738	245	221	260	348	464	564	688	769	1,212
Vehicle insurance .....	1,071	2736	2313	518	2446	840	936	1,213	1,179	1,480
Vehicle rental, leases, licenses, and other charges .....	478	150	122	138	137	200	255	346	439	953
Public transportation .....	538	156	115	142	261	208	300	348	412	1,115
Healthcare .....	2,853	1,035	978	1,605	2,044	2,481	2,493	2,800	3,066	3,928
Health insurance .....	1,545	575	574	1,033	1,219	1,418	1,439	1,502	1,643	2,017
Medical services .....	709	193	135	241	337	532	514	664	809	1,125
Drugs .....	481	206	206	303	436	451	445	515	488	604
Medical supplies .....	118	61	63	28	52	81	95	119	126	182
Entertainment .....	2,698	1,070	701	890	1,101	1,375	1,766	2,029	2,660	4,927
Fees and admissions .....	658	184	78	99	149	177	321	378	539	1,466
Audio and visual equipment and services .....	987	489	441	506	560	688	764	886	1,062	1,497
Pets, toys, hobbies, and playground equipment ..	560	154	126	197	185	300	412	427	584	995
Other entertainment supplies, equipment, and services .....	493	243	56	88	207	211	269	338	475	969
Personal care products and services .....	588	197	205	254	285	350	414	505	573	998
Reading .....	118	47	38	61	67	71	70	96	110	205
Education .....	945	1,309	791	360	328	382	285	501	632	1,921
Tobacco products and smoking supplies .....	323	234	267	237	296	319	380	361	405	293
Miscellaneous .....	808	224	197	355	475	410	685	648	836	1,354
Cash contributions .....	1,821	405	340	652	716	794	1,052	1,737	1,468	3,534
Personal insurance and pensions .....	5,336	410	333	511	841	1,749	2,478	3,435	5,120	11,635
Life and other personal insurance .....	309	48	71	98	138	216	166	184	254	606
Pensions and Social Security .....	5,027	363	262	413	703	1,534	2,312	3,251	4,866	11,030
Sources of income and personal taxes:										
Money income before taxes .....	63,091	-1,053	8,079	12,676	17,307	24,893	34,751	44,555	59,527	130,455
Wages and salaries .....	50,322	2,509	2,444	4,171	7,616	14,214	24,533	34,786	49,068	109,519
Self-employment income .....	3,445	-5,039	231	199	234	612	1,283	1,031	2,116	9,508
Social Security, private and government retirement .....	6,379	626	3,292	6,634	7,701	8,334	7,045	6,800	6,304	6,049
Interest, dividends, rental income, other property income .....	1,746	30	120	134	304	541	721	898	1,117	4,207
Unemployment and workers' compensation, veterans' benefits .....	216	210	115	160	160	163	219	250	274	258
Public assistance, supplemental security income, food stamps .....	332	343	1,341	765	783	500	305	181	168	78
Regular contributions for support .....	463	174	324	377	339	344	495	482	323	657
Other income .....	189	294	474	237	171	185	150	127	156	180
Personal taxes .....	2,233	242	-49	-86	-20	184	427	927	1,691	5,842
Federal income taxes .....	1,569	216	-96	-159	-102	17	188	500	1,093	4,325
State and local income taxes .....	468	(1)	-2	16	22	81	121	257	397	1,148
Other taxes .....	196	26	49	57	60	87	117	170	201	369
Income after taxes .....	60,858	-1,295	8,128	12,762	17,327	24,709	34,325	43,628	57,835	124,613

See footnotes at end of table.

**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007 — Continued**

Item	All consumer units	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 more
Addenda:										
Net change in total assets and liabilities .....	- \$2,520	- \$4,469	- \$807	- \$2,652	\$2,580	\$103	- \$3,757	- \$4,226	- \$6,348	- \$1,727
Net change in total assets .....	10,647	-2,537	333	40	2,468	4,688	4,880	7,428	7,950	24,162
Net change in total liabilities .....	13,167	1,932	1,140	2,692	-112	4,585	8,636	11,654	14,298	25,889
Other financial information:										
Other money receipts .....	626	<sup>2</sup> 104	191	203	474	472	489	478	557	1,055
Mortgage principal paid on owned property .....	-2,279	-481	-218	-374	-382	-648	-929	-1,315	-1,931	-5,145
Estimated market value of owned home .....	182,336	64,453	46,803	75,568	92,830	98,238	111,804	128,272	173,522	334,530
Estimated monthly rental value of owned home ..	898	355	262	409	461	538	604	695	878	1,559
Gifts of goods and services .....	1,198	566	310	296	307	466	634	676	1,132	2,443
Food .....	93	37	23	22	11	23	38	52	83	204
Alcoholic beverages .....	11	24	( <sup>1</sup> )	24	21	7	5	5	12	22
Housing .....	225	95	50	82	58	104	152	120	194	447
Housekeeping supplies .....	30	<sup>2</sup> 18	<sup>2</sup> 12	<sup>2</sup> 6	10	19	25	16	41	48
Household textiles .....	13	24	( <sup>3</sup> )	( <sup>1</sup> )	<sup>2</sup> 5	7	13	4	26	18
Appliances and miscellaneous housewares .....	21	29	<sup>2</sup> 5	<sup>2</sup> 8	<sup>2</sup> 5	8	12	11	19	41
Major appliances .....	7	25	21	22	( <sup>1</sup> )	4	22	4	3	17
Small appliances and miscellaneous housewares .....	13	24	24	26	24	<sup>2</sup> 3	9	7	16	24
Miscellaneous household equipment .....	55	<sup>2</sup> 20	29	<sup>2</sup> 21	28	26	24	26	35	123
Other housing .....	106	43	23	46	30	44	79	63	74	216
Apparel and services .....	241	246	147	115	81	132	174	206	274	373
Males, 2 and over .....	57	54	66	45	27	26	48	39	53	88
Females, 2 and over .....	87	50	18	34	24	45	41	75	110	148
Children under 2 .....	45	67	16	13	14	32	41	32	48	70
Other apparel products and services .....	52	<sup>2</sup> 75	<sup>2</sup> 46	<sup>2</sup> 23	<sup>2</sup> 16	29	43	60	63	67
Jewelry and watches .....	21	26	27	25	<sup>2</sup> 10	11	18	26	30	28
All other apparel products and services .....	31	<sup>2</sup> 69	<sup>2</sup> 39	<sup>2</sup> 18	<sup>2</sup> 6	18	25	34	33	39
Transportation .....	109	42	19	10	24	15	85	33	131	225
Health care .....	23	( <sup>1</sup> )	22	<sup>2</sup> 15	29	<sup>2</sup> 10	11	28	36	41
Entertainment .....	103	28	<sup>2</sup> 39	25	39	48	47	59	106	203
Toys, games, arts and crafts, and tricycles .....	35	( <sup>1</sup> )	21	<sup>2</sup> 11	<sup>2</sup> 10	13	<sup>2</sup> 14	30	57	59
Other entertainment .....	68	28	38	14	29	35	33	28	49	144
Personal care products and services .....	18	26	<sup>2</sup> 13	24	5	11	13	9	15	32
Reading .....	1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	1	1	( <sup>1</sup> )	1	2	1
Education .....	283	<sup>2</sup> 117	25	27	<sup>2</sup> 24	80	60	142	158	715
All other gifts .....	93	10	11	11	53	35	49	42	122	179

<sup>1</sup> Value is less than or equal to 0.5.

<sup>2</sup> Data are likely to have large sampling errors.

<sup>3</sup> No data reported.