

Table 46. Income before taxes: Shares of average annual expenditures and sources of income, 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	12.4	15.2	15.0	15.4	13.4	13.7	13.4	13.8	12.6	11.3
Food at home	7.0	9.0	10.6	10.2	8.9	8.9	8.4	8.2	7.2	5.8
Cereals and bakery products .....	.9	1.2	1.4	1.4	1.2	1.2	1.1	1.1	1.0	.8
Cereals and cereal products .....	.3	.4	.5	.5	.4	.4	.3	.3	.3	.2
Bakery products .....	.6	.8	.9	.9	.8	.8	.8	.7	.7	.5
Meats, poultry, fish, and eggs	1.6	2.1	2.5	2.5	2.0	2.2	1.9	1.9	1.6	1.2
Beef .....	.4	.5	.6	.8	.5	.6	.5	.5	.5	.3
Pork .....	.3	.4	.5	.4	.4	.5	.4	.4	.3	.2
Other meats .....	.2	.3	.3	.3	.3	.3	.3	.2	.2	.2
Poultry .....	.3	.4	.5	.5	.3	.4	.4	.3	.3	.2
Fish and seafood .....	.2	.3	.4	.3	.3	.3	.2	.3	.2	.2
Eggs .....	.1	.2	.2	.2	.1	.1	.1	.1	.1	.1
Dairy products .....	.8	1.0	1.1	1.1	1.0	1.0	.9	.9	.8	.7
Fresh milk and cream .....	.3	.5	.5	.5	.4	.4	.4	.4	.3	.2
Other dairy products .....	.5	.5	.6	.6	.6	.6	.5	.5	.5	.4

See footnotes at end of table.

Table 46. Income before taxes: Shares of average annual expenditures and sources of income, 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
Fruits and vegetables	1.2	1.6	1.9	1.8	1.5	1.5	1.4	1.4	1.2	1.0
Fresh fruits .....	.4	.5	.7	.6	.5	.5	.4	.5	.4	.4
Fresh vegetables .....	.4	.5	.6	.5	.5	.5	.4	.4	.4	.3
Processed fruits .....	.2	.3	.4	.3	.3	.3	.3	.3	.2	.2
Processed vegetables .....	.2	.3	.3	.3	.2	.2	.3	.2	.2	.2
Other food at home	2.5	3.1	3.7	3.4	3.2	3.1	3.0	2.9	2.5	2.1
Sugar and other sweets .....	.3	.3	.4	.3	.3	.3	.3	.3	.3	.2
Fats and oils .....	.2	.2	.3	.3	.3	.3	.2	.2	.2	.1
Miscellaneous foods	1.3	1.6	1.8	1.7	1.7	1.6	1.5	1.5	1.3	1.1
Nonalcoholic beverages .....	.7	.9	1.2	1.0	.9	.9	.8	.8	.7	.5
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1
Food away from home	5.4	6.2	4.4	5.2	4.4	4.8	5.0	5.6	5.4	5.5
Alcoholic beverages .....	.9	.9	.7	.8	.8	.9	.9	1.0	1.0	.9
Housing	34.1	38.1	43.4	40.4	39.5	37.0	35.7	34.1	33.7	32.6
Shelter	20.2	24.4	24.8	23.7	23.7	21.7	21.2	19.9	19.6	19.5
Owned dwellings	13.6	8.9	6.6	8.4	9.1	10.2	10.7	11.3	13.3	15.8
Mortgage interest and charges	7.8	4.7	2.4	3.0	3.4	4.3	5.6	6.2	7.9	9.6
Property taxes	3.4	3.2	2.5	3.0	3.0	3.0	3.0	2.9	3.1	3.8
Maintenance, repairs, insurance, other expenses	2.3	1.1	1.7	2.4	2.7	2.9	2.0	2.2	2.3	2.3
Rented dwellings	5.2	14.9	17.7	15.0	13.9	11.1	9.8	7.8	5.3	1.8
Other lodging	1.4	.6	.6	.3	.6	.5	.8	.8	1.1	1.9
Utilities, fuels, and public services	7.0	8.8	10.6	10.8	10.0	9.3	8.8	8.0	7.3	5.7
Natural gas	1.0	1.1	1.3	1.4	1.4	1.2	1.2	1.0	1.0	.8
Electricity	2.6	3.6	4.4	4.4	4.0	3.6	3.4	3.1	2.7	2.0
Fuel oil and other fuels .....	.3	2.2	.4	.5	.4	.4	.4	.3	.3	.3
Telephone services	2.2	2.7	3.4	3.2	3.1	2.9	2.8	2.6	2.4	1.8
Water and other public services .....	.9	1.2	1.1	1.3	1.1	1.1	1.0	1.0	.9	.7
Household operations	2.0	1.0	1.4	1.7	1.8	1.5	1.4	1.6	1.8	2.3
Personal services .....	.8	2.3	2.3	.5	.6	.4	.5	.6	.8	1.1
Other household expenses	1.1	.8	1.1	1.2	1.2	1.0	.9	1.0	1.0	1.3
Housekeeping supplies	1.3	1.4	1.5	1.5	1.2	1.4	1.4	1.3	1.3	1.2
Laundry and cleaning supplies .....	.3	.3	.4	.5	.4	.4	.4	.4	.3	.2
Other household products .....	.7	.6	.7	.7	.5	.7	.6	.7	.7	.7
Postage and stationery .....	.3	.4	.4	.4	.3	.4	.4	.2	.3	.3
Household furnishings and equipment	3.6	2.5	5.2	2.7	2.8	3.1	2.8	3.3	3.7	3.9
Household textiles .....	.3	.1	.2	.2	.3	.3	.2	.3	.3	.3
Furniture .....	.9	.8	.8	.6	.7	.7	.6	.7	.8	1.1
Floor coverings .....	.1	(³)	.1	(³)	.1	(³)	.1	(³)	.1	.1
Major appliances .....	.5	.4	.7	.4	.5	.5	.4	.3	.4	.5
Small appliances, miscellaneous housewares .....	.2	.2	.2	.3	.2	.2	.2	.2	.2	.2
Miscellaneous household equipment	1.7	1.0	3.1	1.2	1.0	1.5	1.2	1.7	1.9	1.8
Apparel and services	3.8	5.3	3.8	3.8	3.0	3.4	3.7	3.7	3.7	3.9
Men and boys .....	.9	1.2	1.1	.8	.6	.8	.8	.8	.9	.9
Men, 16 and over .....	.7	.9	.9	.6	.4	.7	.6	.6	.7	.8
Boys, 2 to 15 .....	.2	.2	.1	.2	.2	.2	.2	.2	.2	.2
Women and girls	1.5	2.0	1.1	1.5	1.3	1.3	1.5	1.4	1.5	1.5
Women, 16 and over	1.3	1.8	.9	1.3	1.1	1.1	1.2	1.2	1.3	1.3
Girls, 2 to 15 .....	.2	.2	.2	.2	.2	.2	.3	.2	.2	.3
Children under 2 .....	.2	.5	.4	.2	.1	.2	.2	.2	.2	.2
Footwear .....	.7	1.2	.6	.7	.6	.7	.8	.7	.6	.6
Other apparel products and services .....	.6	.5	.7	.5	.4	.4	.4	.6	.5	.6
Transportation	17.6	15.5	13.9	15.7	17.8	18.3	18.7	17.9	19.5	17.1
Vehicle purchases (net outlay)	6.5	3.8	3.7	5.4	7.0	6.4	6.4	5.2	7.6	6.7
Cars and trucks, new	3.2	21.3	21.1	2.6	3.0	2.1	2.3	2.2	3.0	3.8
Cars and trucks, used	3.2	2.5	2.5	2.7	3.8	4.1	3.9	3.0	4.4	2.6
Other vehicles .....	.2	(⁴)	2.2	2.1	2.2	2.2	2.2	2.1	.2	.2

See footnotes at end of table.

Table 46. Income before taxes: Shares of average annual expenditures and sources of income, 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
Gasoline and motor oil	4.8	4.7	5.3	4.8	5.5	5.7	5.8	5.7	5.5	4.1
Other vehicle expenses	5.2	6.1	4.2	4.8	4.3	5.5	5.7	6.1	5.5	5.0
Vehicle finance charges .....	.6	.4	.2	.4	.4	.5	.6	.6	.8	.6
Maintenance and repairs	1.5	1.2	1.3	1.3	1.4	1.6	1.6	1.7	1.5	1.4
Vehicle insurance	2.2	² 3.7	21.9	2.5	² 1.9	2.8	2.7	3.0	2.3	1.8
Vehicle rental, leases, licenses, other charges	1.0	.8	.7	.7	.6	.7	.7	.8	.9	1.1
Public transportation	1.1	.8	.7	.7	1.1	.7	.9	.8	.8	1.3
Health care	5.7	5.3	5.9	7.8	8.5	8.4	7.2	6.8	6.1	4.7
Health insurance	3.1	2.9	3.5	5.0	5.1	4.8	4.1	3.7	3.3	2.4
Medical services	1.4	1.0	.8	1.2	1.4	1.8	1.5	1.6	1.6	1.3
Drugs	1.0	1.0	1.2	1.5	1.8	1.5	1.3	1.3	1.0	.7
Medical supplies .....	.2	.3	.4	.1	.2	.3	.3	.3	.2	.2
Entertainment	5.4	5.4	4.2	4.3	4.6	4.6	5.1	4.9	5.3	5.9
Fees and admissions	1.3	.9	.5	.5	.6	.6	.9	.9	1.1	1.7
Audio and visual equipment and services	2.0	2.5	2.7	2.5	2.3	2.3	2.2	2.2	2.1	1.8
Pets, toys, hobbies, and playground equipment ..	1.1	.8	.8	1.0	.8	1.0	1.2	1.0	1.2	1.2
Other entertainment supplies, equipment, and services	1.0	1.2	.3	.4	.9	.7	.8	.8	.9	1.2
Personal care products and services	1.2	1.0	1.2	1.2	1.2	1.2	1.2	1.2	1.1	1.2
Reading .....	.2	.2	.2	.3	.3	.2	.2	.2	.2	.2
Education	1.9	6.6	4.8	1.7	1.4	1.3	.8	1.2	1.3	2.3
Tobacco products and smoking supplies .....	.7	1.2	1.6	1.2	1.2	1.1	1.1	.9	.8	.3
Miscellaneous	1.6	1.1	1.2	1.7	2.0	1.4	2.0	1.6	1.7	1.6
Cash contributions	3.7	2.1	2.0	3.2	3.0	2.7	3.0	4.2	2.9	4.2
Personal insurance and pensions	10.8	2.1	2.0	2.5	3.5	5.9	7.1	8.4	10.2	13.8
Life and other personal insurance .....	.6	.2	.4	.5	.6	.7	.5	.4	.5	.7
Pensions and Social Security	10.1	1.8	1.6	2.0	2.9	5.2	6.7	7.9	9.6	13.1
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	79.8	-238.3	30.3	32.9	44.0	57.1	70.6	78.1	82.4	84.0
Self-employment income	5.5	478.5	² .4	1.6	1.4	2.5	3.7	2.3	3.6	7.3
Social Security, private and government retirement	10.1	-59.4	40.7	52.3	44.5	33.5	20.3	15.3	10.6	4.6
Interest, dividends, rental income, other property income	2.8	-2.9	1.5	1.1	1.8	2.2	2.1	2.0	1.9	3.2
Unemployment and workers' compensation, veterans' benefits .....	.3	² -.9	1.4	1.3	.9	.7	.6	.6	.5	.2
Public assistance, supplemental security income, food stamps .....	.5	-32.6	16.6	6.0	4.5	2.0	.9	.4	.3	.1
Regular contributions for support .....	.7	-16.5	4.0	3.0	2.0	1.4	1.4	1.1	.5	.5
Other income .....	.3	-27.9	5.9	1.9	1.0	.7	.4	.3	.3	.1
Personal taxes	3.5	-22.9	-.6	-.7	-.1	.7	1.2	2.1	2.8	4.5
Federal income taxes	2.5	-20.5	-1.2	-1.3	-.6	.1	.5	1.1	1.8	3.3
State and local income taxes .....	.7	⁽³⁾	⁽³⁾	.1	.1	.3	.3	.6	.7	.9
Other taxes .....	.3	-2.5	.6	.4	.3	.3	.3	.4	.3	.3
Income after taxes	96.5	122.9	100.6	100.7	100.1	99.3	98.8	97.9	97.2	95.5

¹ Value less than or equal to 0.5.

² Data are likely to have large sampling errors.

³ Value less than 0.05.

⁴ No data reported.