

**Table 37. Consumer units of two 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 \$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) .....	27,785	722	1,072	1,890	2,383	4,286	3,584	2,965	4,399	6,485
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$51,830	\$1,376	\$7,793	\$12,623	\$17,460	\$24,442	\$34,573	\$44,550	\$59,301	\$114,693
Income after taxes <sup>1</sup> .....	48,666	1,346	7,771	12,726	17,303	23,957	33,404	42,621	56,103	105,185
Age of reference person .....	52.6	47.1	49.8	56.9	59.5	57.3	53.8	51.3	49.9	48.7
Average number in consumer unit:										
Persons .....	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Children under 18 .....	.1	.3	.3	.2	.1	.1	.1	.1	( <sup>2</sup> )	( <sup>2</sup> )
Persons 65 and over .....	.5	.4	.4	.7	.9	.8	.6	.4	.3	.2
Earners .....	1.3	.9	.7	.7	.7	.9	1.2	1.4	1.6	1.8
Vehicles .....	2.2	1.7	1.3	1.6	1.7	1.9	2.1	2.3	2.5	2.7
Percent distribution:										
Sex of reference person:										
Male .....	56	40	32	45	50	57	56	55	60	64
Female .....	44	60	68	55	50	43	44	45	40	36
Housing tenure:										
Homeowner .....	74	55	53	59	66	70	70	74	80	86
With mortgage .....	39	23	14	17	20	24	31	43	51	64
Without mortgage .....	34	31	38	43	46	46	39	31	29	22
Renter .....	26	45	47	41	34	30	30	26	20	14
Race of reference person:										
Black .....	9	21	24	17	13	9	9	8	5	5
White and other .....	91	79	76	83	87	91	91	92	95	95
Education of reference person:										
Elementary (1-8) .....	5	7	9	15	12	8	4	2	1	1
High school (9-12) .....	38	46	57	49	49	49	49	40	32	18
College .....	57	47	33	36	38	43	47	57	68	81
Never attended and other .....	( <sup>3</sup> )	( <sup>3</sup> )	1	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )
At least one vehicle owned or leased .....	93	76	77	82	89	92	95	97	98	98
Average annual expenditures .....	\$43,424	\$26,863	\$20,857	\$23,005	\$26,437	\$30,217	\$35,849	\$41,098	\$49,033	\$71,583
Food .....										
Food at home .....	3,102	2,487	2,470	2,493	2,457	3,072	3,016	3,115	3,301	3,645
Cereals and bakery products .....	444	382	364	371	381	460	425	435	451	510
Cereals and cereal products .....	141	134	124	135	129	143	136	141	138	155
Bakery products .....	303	248	240	236	252	316	289	294	313	355
Meats, poultry, fish, and eggs .....	811	710	696	681	636	838	793	812	877	896
Beef .....	246	203	224	197	188	279	246	243	270	252
Pork .....	178	154	179	161	142	198	187	160	188	181
Other meats .....	96	75	95	88	79	99	90	94	105	104
Poultry .....	140	155	98	120	103	133	136	143	163	159
Fish and seafood .....	117	88	68	79	89	94	101	138	120	168
Eggs .....	34	35	33	37	34	35	33	36	31	33
Dairy products .....	326	213	260	260	277	339	316	334	340	375
Fresh milk and cream .....	122	96	114	119	113	137	121	121	121	123
Other dairy products .....	204	117	146	141	163	202	195	212	219	252
Fruits and vegetables .....	556	376	435	446	454	541	545	589	549	679
Fresh fruits .....	178	121	149	135	148	170	165	187	168	228
Fresh vegetables .....	183	126	140	143	142	175	178	193	188	226
Processed fruits .....	110	67	78	97	95	111	113	121	103	127
Processed vegetables .....	86	62	68	72	70	85	89	88	90	97

See footnotes at end of table.

**Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — Continued**

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Other food at home .....	\$964	\$806	\$714	\$735	\$709	\$895	\$938	\$945	\$1,083	\$1,185
Sugar and other sweets .....	118	92	115	94	87	123	120	98	130	135
Fats and oils .....	89	65	83	74	73	94	90	90	100	93
Miscellaneous foods .....	442	395	256	321	325	388	429	455	507	560
Nonalcoholic beverages .....	264	219	233	221	206	249	255	252	295	309
Food prepared by consumer unit on out-of-town trips .....	51	35	26	25	18	41	45	49	52	88
Food away from home .....	2,501	1,328	1,348	1,061	1,330	1,744	1,975	2,411	3,046	4,201
Alcoholic beverages .....	481	443	224	206	207	251	362	476	603	869
Housing .....	13,446	9,415	6,835	7,853	8,388	9,572	10,801	12,219	14,704	22,240
Shelter .....	7,668	5,333	3,462	4,259	4,617	5,026	5,883	6,920	8,046	13,556
Owned dwellings .....	5,117	2,849	1,482	2,076	2,493	2,756	3,442	4,373	5,534	10,363
Mortgage interest and charges .....	2,620	1,608	552	717	803	991	1,541	2,137	2,919	5,988
Property taxes .....	1,317	800	566	760	912	925	950	1,064	1,367	2,351
Maintenance, repairs, insurance, other expenses .....	1,180	440	364	599	778	840	952	1,173	1,248	2,024
Rented dwellings .....	1,889	2,059	1,805	1,989	1,913	1,926	2,012	2,130	1,858	1,663
Other lodging .....	662	425	174	194	211	343	428	417	654	1,529
Utilities, fuels, and public services .....	2,772	2,232	2,026	2,192	2,274	2,452	2,619	2,756	2,985	3,466
Natural gas .....	359	299	231	273	304	321	332	355	388	454
Electricity .....	1,015	911	856	851	899	956	984	1,021	1,057	1,166
Fuel oil and other fuels .....	116	58	73	131	126	118	109	108	103	138
Telephone services .....	942	711	676	698	690	756	887	935	1,052	1,256
Water and other public services .....	341	253	190	241	254	301	307	338	385	452
Household operations .....	524	403	268	279	294	406	466	487	526	862
Personal services .....	103	<sup>5</sup> 176	92	99	94	132	178	114	67	60
Other household expenses .....	421	226	175	180	200	274	287	373	458	802
Housekeeping supplies .....	689	390	425	377	433	541	593	537	1,207	838
Laundry and cleaning supplies .....	140	95	150	109	140	133	136	125	158	154
Other household products .....	379	225	185	190	181	249	318	251	848	430
Postage and stationery .....	170	71	90	78	113	158	139	161	200	254
Household furnishings and equipment .....	1,792	1,058	654	747	769	1,148	1,240	1,519	1,941	3,518
Household textiles .....	157	85	42	47	62	120	130	155	202	267
Furniture .....	458	118	134	166	138	264	217	332	393	1,116
Floor coverings .....	59	<sup>5</sup> 31	<sup>5</sup> 16	45	29	36	34	43	31	139
Major appliances .....	242	142	<sup>5</sup> 40	118	106	193	150	212	274	447
Small appliances, miscellaneous housewares .....	122	224	52	46	69	102	95	97	131	202
Miscellaneous household equipment .....	754	458	370	324	366	433	613	680	910	1,348
Apparel and services .....	1,740	972	887	1,000	1,034	1,077	1,410	1,499	1,857	3,129
Men and boys .....	390	193	257	154	247	262	328	299	429	695
Men, 16 and over .....	356	164	230	123	217	220	288	271	396	663
Boys, 2 to 15 .....	34	29	26	31	31	43	40	28	33	32
Women and girls .....	734	305	326	504	420	450	629	660	767	1,309
Women, 16 and over .....	688	254	258	452	379	411	563	621	723	1,269
Girls, 2 to 15 .....	46	50	68	52	41	39	66	40	44	40
Children under 2 .....	48	78	28	48	31	25	33	48	50	76
Footwear .....	299	<sup>5</sup> 268	174	180	197	179	244	275	342	496
Other apparel products and services .....	269	127	102	114	139	160	176	217	270	553
Transportation .....	8,232	5,155	4,185	4,091	4,986	5,629	7,652	8,960	9,687	12,364
Vehicle purchases (net outlay) .....	3,848	<sup>5</sup> 2,463	2,014	1,798	2,440	2,488	3,912	4,671	4,351	5,568
Cars and trucks, new .....	2,069	<sup>5</sup> 1,922	<sup>5</sup> 716	<sup>5</sup> 607	1,214	1,090	1,960	2,635	2,184	3,418
Cars and trucks, used .....	1,736	<sup>5</sup> 475	1,298	1,142	1,225	1,398	1,952	1,966	2,087	2,068
Other vehicles .....	44	566	( <sup>4</sup> )	549	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	570	580	83
Gasoline and motor oil .....	1,296	961	801	803	878	1,028	1,289	1,357	1,538	1,703

See footnotes at end of table.

**Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — Continued**

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Other vehicle expenses .....	\$2,599	\$1,434	\$1,221	\$1,330	\$1,474	\$1,829	\$2,148	\$2,587	\$3,235	\$4,072
Vehicle finance charges .....	396	164	164	146	151	238	356	398	565	636
Maintenance and repairs .....	727	383	442	399	516	571	639	709	864	1,052
Vehicle insurance .....	938	507	459	539	615	761	876	1,027	1,155	1,265
Vehicle rental, leases, licenses, other charges .....	537	380	156	247	192	259	278	453	652	1,118
Public transportation .....	488	297	149	160	194	283	302	345	563	1,022
Health care .....	3,008	2,334	1,841	2,409	3,271	3,252	3,161	3,137	2,922	3,108
Health insurance .....	1,444	844	877	1,196	1,624	1,624	1,586	1,498	1,410	1,410
Medical services .....	743	900	474	431	588	611	709	777	781	982
Drugs .....	680	421	410	710	932	875	731	670	597	555
Medical supplies .....	142	170	80	72	127	142	136	192	134	162
Entertainment .....	2,191	1,219	785	934	1,460	1,168	1,587	1,853	2,799	3,930
Fees and admissions .....	573	257	192	178	207	256	348	436	591	1,306
Television, radios, sound equipment .....	681	464	400	431	447	501	622	694	784	987
Pets, toys, and playground equipment .....	403	254	113	163	191	247	324	452	519	669
Other entertainment supplies, equipment, and services .....	534	245	81	162	615	164	293	271	906	968
Personal care products and services .....	566	413	341	315	388	489	509	580	630	801
Reading .....	174	87	70	101	107	120	139	159	199	290
Education .....	504	722	375	221	362	324	293	387	503	928
Tobacco products and smoking supplies .....	343	346	313	379	308	307	348	426	405	289
Miscellaneous .....	823	694	222	447	408	714	674	777	946	1,296
Cash contributions .....	1,586	701	508	545	694	991	1,346	1,402	1,857	2,922
Personal insurance and pensions .....	4,727	547	453	948	1,036	1,507	2,575	3,697	5,575	11,571
Life and other personal insurance .....	513	387	191	444	249	325	434	481	593	827
Pensions and Social Security .....	4,214	160	262	504	787	1,182	2,141	3,217	4,982	10,743
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	51,830	1,376	7,793	12,623	17,460	24,442	34,573	44,550	59,301	114,693
Wages and salaries .....	38,390	1,431	2,579	4,328	5,948	11,120	21,199	31,712	45,979	95,709
Self-employment income .....	2,506	-1,580	149	258	316	557	1,189	1,414	1,717	7,859
Social Security, private and government retirement .....	8,671	1,026	3,269	6,767	10,017	11,349	10,524	9,411	9,705	6,641
Interest, dividends, rental income, other property income .....	1,312	-128	65	152	162	416	787	1,218	1,128	3,488
Unemployment and workers' compensation, veterans' benefits .....	212	541	113	72	120	189	279	280	270	231
Public assistance, supplemental security income, food stamps .....	328	320	1,292	732	558	363	204	138	233	163
Regular contributions for support .....	276	113	178	205	200	337	299	312	149	377
Other income .....	136	5154	149	109	139	110	92	66	121	225
Personal taxes .....	3,165	30	22	-103	157	485	1,169	1,929	3,198	9,508
Federal income taxes .....	2,392	-58	-55	-110	28	271	758	1,366	2,452	7,402
State and local income taxes .....	601	( <sup>3</sup> )	17	40	33	90	233	403	536	1,811
Other taxes .....	172	87	61	-34	96	123	178	161	210	296
Income after taxes .....	48,666	1,346	7,771	12,726	17,303	23,957	33,404	42,621	56,103	105,185

See footnotes at end of table.

**Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — Continued**

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Addenda:										
Net change in total assets and liabilities .....	-\$5,150	\$3,278	\$3,495	\$114	-\$5,546	\$1,195	-\$735	-\$3,681	-\$8,574	-\$13,890
Net change in total assets .....	4,727	4,327	4,837	3,014	-3,423	4,390	2,216	4,471	2,562	11,446
Net change in total liabilities .....	9,877	1,048	1,342	2,900	2,123	3,195	2,951	8,152	11,136	25,336
Other financial information:										
Other money receipts .....	784	614	115	385	680	281	159	2,716	592	992
Mortgage principal paid on owned property .....	-1,351	-825	-416	-582	-442	-644	-813	-1,053	-1,411	-2,981
Estimated market value of owned home .....	111,952	73,802	53,539	69,964	75,398	81,306	83,696	92,552	119,694	191,024
Estimated monthly rental value of owned home .....	760	536	381	477	538	594	602	681	802	1,216
Gifts of goods and services .....	1,332	590	457	443	558	821	862	1,048	1,344	2,837
Food .....	112	<sup>5</sup> 30	<sup>5</sup> 6	15	23	41	61	47	107	307
Alcoholic beverages .....	16	<sup>5</sup> 39	<sup>5</sup> 5	<sup>5</sup> 1	<sup>5</sup> 4	18	9	11	21	26
Housing .....	334	181	119	127	177	212	254	299	304	671
Housekeeping supplies .....	63	60	28	18	45	49	44	55	71	110
Household textiles .....	23	<sup>5</sup> 3	( <sup>3</sup> )	<sup>5</sup> 4	<sup>5</sup> 8	20	16	14	35	41
Appliances and miscellaneous housewares .....	43	<sup>5</sup> 43	<sup>5</sup> 9	<sup>5</sup> 15	<sup>5</sup> 21	29	37	23	37	89
Major appliances .....	13	( <sup>4</sup> )	<sup>5</sup> 2	<sup>5</sup> 3	( <sup>4</sup> )	8	<sup>5</sup> 9	<sup>5</sup> 2	12	36
Small appliances and miscellaneous housewares .....	29	<sup>5</sup> 43	<sup>5</sup> 8	<sup>5</sup> 12	<sup>5</sup> 21	21	27	21	25	53
Miscellaneous household equipment .....	85	25	37	23	38	47	70	114	81	162
Other housing .....	120	<sup>5</sup> 49	45	67	65	66	86	93	80	269
Apparel and services .....	318	153	127	128	172	221	266	271	315	601
Males, 2 and over .....	86	53	38	31	59	84	77	84	93	126
Females, 2 and over .....	131	60	39	26	63	75	109	100	100	300
Children under 2 .....	43	38	14	32	19	21	33	47	50	76
Other apparel products and services .....	58	<sup>5</sup> 2	<sup>5</sup> 36	<sup>5</sup> 39	32	40	47	39	72	100
Jewelry and watches .....	21	<sup>5</sup> 2	<sup>5</sup> 5	<sup>5</sup> 6	5	9	12	20	31	44
All other apparel products and services .....	37	( <sup>4</sup> )	<sup>5</sup> 31	<sup>5</sup> 33	<sup>5</sup> 27	31	35	<sup>5</sup> 19	41	57
Transportation .....	61	7	77	35	11	13	27	36	107	120
Health care .....	52	<sup>5</sup> 14	<sup>5</sup> 1	<sup>5</sup> 7	<sup>5</sup> 0	41	18	75	50	94
Entertainment .....	101	57	53	40	38	53	84	97	114	186
Toys, games, hobbies, and tricycles .....	48	<sup>5</sup> 18	<sup>5</sup> 10	24	15	28	43	51	69	78
Other entertainment .....	52	<sup>5</sup> 39	<sup>5</sup> 43	16	23	25	42	46	46	108
Personal care products and services .....	25	<sup>5</sup> 33	<sup>5</sup> 25	15	11	36	20	21	30	27
Reading .....	2	<sup>5</sup> 1	2	1	( <sup>3</sup> )	2	2	2	4	3
Education .....	197	<sup>5</sup> 20	<sup>5</sup> 10	<sup>5</sup> 11	50	113	37	78	167	575
All other gifts .....	115	56	31	63	22	71	85	111	125	225

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

<sup>2</sup> Value less than 0.05.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> No data reported.

<sup>5</sup> Data are likely to have large sampling errors.

n.a. Not applicable.