

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001

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)	88,735	4,100	6,829	8,099	7,014	12,075	10,508	8,737	12,480	18,892
Consumer unit characteristics:										
Income before taxes ²	\$47,507	\$1,666	\$7,675	\$12,380	\$17,282	\$24,494	\$34,456	\$44,418	\$58,943	\$113,978
Income after taxes ²	44,587	1,528	7,678	12,388	17,086	23,924	33,047	42,362	55,572	104,685
Age of reference person	48.0	39.4	54.1	55.4	53.0	49.5	46.8	45.3	44.8	45.5
Average number in consumer unit:										
Persons	2.5	1.7	1.6	1.9	2.1	2.3	2.4	2.7	2.9	3.1
Children under 187	.4	.3	.5	.5	.6	.6	.8	.8	.9
Persons 65 and over3	.2	.5	.5	.5	.4	.3	.2	.2	.1
Earners	1.4	.8	.5	.7	.8	1.1	1.4	1.6	1.8	2.1
Vehicles	2.0	1.0	.9	1.1	1.5	1.7	1.9	2.2	2.5	2.9
Percent distribution:										
Sex of reference person:										
Male	52	41	32	37	45	50	53	56	60	63
Female	48	59	68	63	55	50	47	44	40	37
Housing tenure:										
Homeowner	65	33	43	51	54	58	62	69	77	87
With mortgage	40	14	13	13	19	25	36	46	58	71
Without mortgage	25	20	30	38	35	32	26	22	19	16
Renter	35	67	57	49	46	42	38	31	23	13
Race of reference person:										
Black	12	18	19	14	13	14	13	11	8	6
White and other	88	82	81	86	87	86	87	89	92	94
Education of reference person:										
Elementary (1-8)	6	6	18	12	9	7	4	3	2	1
High school (9-12)	38	38	50	50	52	48	42	40	33	19
College	56	55	31	38	39	44	54	56	66	80
Never attended and other	(³)	(³)	(³)	(³)	1	(³)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	88	61	62	71	85	90	94	95	97	97
Average annual expenditures	\$41,395	\$20,517	\$16,625	\$20,642	\$25,028	\$28,623	\$35,430	\$40,900	\$50,136	\$76,124
Food	5,662	3,497	3,051	3,406	3,763	4,499	5,071	5,904	6,851	9,066
Food at home	3,253	1,974	2,101	2,210	2,524	2,904	3,136	3,488	3,742	4,565
Cereals and bakery products	481	296	313	340	376	436	450	501	543	683
Cereals and cereal products	166	109	119	120	137	151	156	183	180	226
Bakery products	314	187	194	220	239	285	294	318	362	456
Meats, poultry, fish, and eggs	869	553	594	599	729	821	883	910	974	1,145
Beef	264	161	174	168	219	268	277	268	295	347
Pork	188	131	144	148	173	179	189	185	204	236
Other meats	107	63	75	67	83	103	115	108	120	145
Poultry	159	97	101	120	129	135	150	170	200	212
Fish and seafood	114	75	72	67	92	100	114	135	116	165
Eggs	37	27	29	28	32	37	39	44	39	41
Dairy products	352	198	211	218	274	315	334	378	410	513
Fresh milk and cream	146	97	98	103	126	136	145	163	161	188
Other dairy products	207	100	113	115	148	179	189	215	249	325
Fruits and vegetables	545	332	357	395	439	501	527	572	603	754
Fresh fruits	167	108	115	120	132	154	151	171	186	238
Fresh vegetables	168	100	103	124	133	152	173	178	184	233
Processed fruits	121	76	80	86	102	113	117	123	134	167
Processed vegetables	88	48	59	65	72	82	86	100	100	116

See footnotes at end of table.

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Other food at home	\$1,007	\$596	\$627	\$658	\$707	\$831	\$941	\$1,127	\$1,212	\$1,470
Sugar and other sweets	122	75	86	76	93	108	105	141	141	176
Fats and oils	89	57	71	70	67	79	90	98	104	113
Miscellaneous foods	482	276	277	311	315	393	454	556	584	717
Nonalcoholic beverages	273	169	181	187	211	223	261	294	334	381
Food prepared by consumer unit on out-of-town trips	41	20	13	14	21	29	31	39	49	82
Food away from home	2,409	1,523	950	1,195	1,238	1,595	1,935	2,415	3,109	4,501
Alcoholic beverages	386	385	186	223	249	227	326	412	436	695
Housing	13,120	7,307	6,021	7,472	8,305	9,525	11,006	12,248	15,356	23,622
Shelter	7,583	4,323	3,276	4,097	4,747	5,382	6,238	6,978	8,969	13,913
Owned dwellings	4,905	1,902	1,289	1,705	2,063	2,558	3,396	4,192	6,306	11,035
Mortgage interest and charges	2,823	1,051	481	516	819	1,099	1,877	2,448	3,844	6,913
Property taxes	1,176	523	507	653	686	737	832	913	1,372	2,432
Maintenance, repairs, insurance, other expenses	906	328	301	537	559	722	687	831	1,090	1,690
Rented dwellings	2,197	2,056	1,865	2,253	2,494	2,601	2,589	2,497	2,108	1,656
Other lodging	481	365	122	138	191	223	253	289	556	1,222
Utilities, fuels, and public services	2,739	1,599	1,654	2,002	2,170	2,457	2,661	2,841	3,102	3,841
Natural gas	402	214	226	317	307	352	382	403	464	579
Electricity	989	608	667	769	825	943	976	1,038	1,088	1,293
Fuel oil and other fuels	110	72	74	90	105	116	102	105	101	152
Telephone services	918	542	519	608	707	774	912	966	1,061	1,332
Water and other public services	319	162	168	217	227	271	288	329	387	485
Household operations	672	248	290	353	323	428	509	541	688	1,465
Personal services	296	95	87	135	91	181	244	258	308	672
Other household expenses	376	153	202	217	232	248	265	284	380	794
Housekeeping supplies	566	298	299	312	369	414	495	579	747	930
Laundry and cleaning supplies	148	93	104	98	122	111	148	165	190	194
Other household products	280	149	128	144	165	184	241	277	392	488
Postage and stationery	138	55	67	69	82	119	106	136	164	248
Household furnishings and equipment	1,561	839	502	709	695	844	1,103	1,309	1,850	3,473
Household textiles	128	56	29	67	75	66	85	104	158	287
Furniture	388	137	110	199	157	209	238	333	437	899
Floor coverings	43	48	14	30	11	20	24	38	38	108
Major appliances	188	67	63	82	95	155	141	155	245	367
Small appliances, miscellaneous housewares	91	106	35	37	60	66	53	65	103	189
Miscellaneous household equipment	724	465	252	295	298	328	563	613	870	1,623
Apparel and services	1,846	1,102	748	869	1,272	1,063	1,636	1,894	2,173	3,479
Men and boys	458	267	163	167	298	269	372	407	609	901
Men, 16 and over	368	241	140	120	224	203	303	319	488	737
Boys, 2 to 15	91	26	24	47	74	65	70	88	121	164
Women and girls	718	403	303	331	497	402	675	824	836	1,312
Women, 16 and over	594	336	264	256	415	335	522	698	699	1,095
Girls, 2 to 15	124	67	39	75	83	68	153	126	137	217
Children under 2	89	37	29	52	66	51	93	90	119	150
Footwear	321	277	160	200	255	182	316	335	364	536
Other apparel products and services	260	118	92	118	156	158	180	237	246	580
Transportation	7,919	3,417	2,727	3,539	4,624	5,644	7,549	8,672	9,888	13,892
Vehicle purchases (net outlay)	3,778	1,712	1,349	1,684	2,163	2,704	3,874	4,155	4,617	6,505
Cars and trucks, new	1,732	4749	4396	678	688	972	1,502	1,876	2,097	3,572
Cars and trucks, used	1,999	939	937	1,006	1,440	1,732	2,324	2,235	2,439	2,837
Other vehicles	47	423	417	(⁵)	436	(⁵)	447	444	80	96
Gasoline and motor oil	1,290	646	522	645	861	1,048	1,236	1,473	1,615	2,027

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001 — Continued

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Other vehicle expenses	\$2,447	\$850	\$723	\$1,021	\$1,362	\$1,669	\$2,148	\$2,788	\$3,197	\$4,447
Vehicle finance charges	365	108	74	100	145	263	352	446	541	638
Maintenance and repairs	707	286	267	357	463	506	634	871	846	1,206
Vehicle insurance	830	251	270	400	536	663	810	988	1,091	1,323
Vehicle rental, leases, licenses, other charges	545	206	112	164	218	236	352	483	719	1,281
Public transportation	405	209	132	189	237	223	292	257	459	913
Health care	2,222	1,154	1,277	1,792	2,143	2,089	2,200	2,239	2,512	2,908
Health insurance	1,058	486	643	854	988	1,045	1,090	1,140	1,187	1,314
Medical services	593	386	224	297	468	453	544	547	785	958
Drugs	461	217	351	579	603	501	444	433	417	477
Medical supplies	109	65	59	61	84	90	122	120	122	158
Entertainment	2,028	923	630	790	1,292	1,187	1,620	1,958	2,638	3,986
Fees and admissions	541	226	131	160	200	229	355	415	608	1,364
Television, radios, sound equipment	675	374	336	353	443	509	645	723	801	1,104
Pets, toys, and playground equipment	362	153	95	163	189	248	303	423	455	673
Other entertainment supplies, equipment, and services	450	170	68	115	460	200	317	396	773	846
Personal care products and services	514	349	262	287	346	402	543	541	600	794
Reading	148	69	54	82	93	103	121	137	180	274
Education	638	878	486	259	359	271	292	433	748	1,358
Tobacco products and smoking supplies	327	284	234	266	313	326	353	415	372	315
Miscellaneous	768	370	264	362	447	608	666	802	865	1,412
Cash contributions	1,324	433	357	591	609	901	1,053	1,181	1,616	2,743
Personal insurance and pensions	4,494	350	329	704	1,213	1,779	2,994	4,065	5,900	11,579
Life and other personal insurance	423	179	140	236	308	250	323	368	496	844
Pensions and Social Security	4,071	171	188	468	906	1,529	2,670	3,698	5,405	10,736
Sources of income and personal taxes: ²										
Money income before taxes	47,507	1,666	7,675	12,380	17,282	24,494	34,456	44,418	58,943	113,978
Wages and salaries	38,334	1,589	1,987	4,594	8,331	15,656	26,238	36,720	50,801	98,785
Self-employment income	2,231	-1,032	77	62	427	690	1,217	1,419	1,898	7,463
Social Security, private and government retirement	4,963	539	4,040	6,079	6,985	6,680	5,527	4,559	4,682	3,988
Interest, dividends, rental income, other property income	951	-29	69	254	242	483	657	812	742	2,709
Unemployment and workers' compensation, veterans' benefits	171	443	51	61	180	169	161	261	224	219
Public assistance, supplemental security income, food stamps	384	250	993	885	575	310	185	197	212	265
Regular contributions for support	315	172	296	276	317	353	355	357	251	345
Other income	158	134	161	170	225	155	116	94	132	204
Personal taxes	2,920	138	-2	-8	196	570	1,409	2,056	3,371	9,293
Federal income taxes	2,237	66	-48	-83	66	358	968	1,477	2,558	7,380
State and local income taxes	555	36	7	36	46	133	328	445	674	1,643
Other taxes	129	36	39	39	84	78	113	134	139	270
Income after taxes	44,587	1,528	7,678	12,388	17,086	23,924	33,047	42,362	55,572	104,685

See footnotes at end of table.

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Addenda:										
Net change in total assets and liabilities	-\$3,858	\$436	-\$1	-\$675	-\$1,174	-\$868	-\$2,020	-\$3,110	-\$12,805	-\$5,912
Net change in total assets	4,144	2,299	2,746	696	-263	2,665	2,966	5,656	-238	11,962
Net change in total liabilities	8,002	1,863	2,748	1,371	912	3,533	4,985	8,766	12,567	17,874
Other financial information:										
Other money receipts	436	319	229	344	447	306	216	446	537	708
Mortgage principal paid on owned property	-1,394	-536	-229	-520	-408	-554	-910	-1,102	-1,603	-3,544
Estimated market value of owned home	97,681	41,007	49,326	53,907	58,377	61,612	72,720	79,331	115,123	194,720
Estimated monthly rental value of owned home	669	296	300	409	435	459	546	601	782	1,239
Gifts of goods and services	1,079	521	434	443	596	694	796	966	1,226	2,266
Food	76	24	18	13	54	26	52	42	85	199
Alcoholic beverages	15	34	11	4	13	5	12	14	9	32
Housing	274	128	131	152	148	190	215	217	336	534
Housekeeping supplies	46	33	11	21	26	31	42	40	62	85
Household textiles	15	42	41	45	42	8	7	7	16	45
Appliances and miscellaneous housewares	26	421	46	12	20	23	12	22	32	50
Major appliances	7	(5)	(5)	42	43	7	42	10	10	13
Small appliances and miscellaneous housewares	19	421	46	9	17	16	10	12	22	37
Miscellaneous household equipment	65	19	28	17	34	45	70	69	101	106
Other housing	123	54	86	97	66	83	84	79	126	248
Apparel and services	259	148	137	129	192	158	260	242	285	470
Males, 2 and over	69	43	48	24	59	57	63	81	75	107
Females, 2 and over	97	64	51	44	55	49	97	69	101	206
Children under 2	44	12	17	20	33	28	45	48	62	73
Other apparel products and services	49	28	21	41	45	24	55	44	47	83
Jewelry and watches	19	415	46	8	14	9	20	19	17	38
All other apparel products and services	30	413	415	434	31	16	35	26	30	45
Transportation	84	10	52	7	23	103	24	163	88	151
Health care	37	413	43	416	442	24	15	24	58	73
Entertainment	79	37	37	33	37	53	70	80	84	159
Toys, games, hobbies, and tricycles	32	9	12	11	18	23	32	37	41	55
Other entertainment	48	28	25	22	19	30	39	43	43	104
Personal care products and services	24	54	14	10	7	19	46	12	30	27
Reading	1	(3)	1	1	(3)	1	1	1	2	2
Education	149	36	16	30	58	61	40	86	143	456
All other gifts	81	38	15	48	22	52	60	86	106	163

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.