

**Table 39. Consumer units of four 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 \$10,000	\$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) .....	12,503	544	468	596	1,157	1,232	1,228	2,477	4,802
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$66,977	\$5,916	\$12,682	\$17,279	\$24,533	\$34,383	\$44,915	\$59,544	\$113,415
Income after taxes <sup>1</sup> .....	63,460	6,501	13,030	17,759	24,524	33,836	43,473	57,413	105,709
Age of reference person .....	40.7	37.3	40.2	37.0	39.7	39.8	40.1	40.5	42.4
Average number in consumer unit:									
Persons .....	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18 .....	1.6	2.1	1.8	1.9	1.7	1.6	1.6	1.6	1.6
Persons 65 and over .....	.1	( <sup>2</sup> )	.1	( <sup>2</sup> )	.1	.1	.1	.1	.1
Earners .....	2.0	1.2	1.4	1.4	1.7	1.9	2.0	2.1	2.3
Vehicles .....	2.6	1.3	1.6	1.6	1.9	2.3	2.5	2.8	3.1
Percent distribution:									
Sex of reference person:									
Male .....	56	24	35	41	46	49	60	61	63
Female .....	44	76	65	59	54	51	40	39	37
Housing tenure:									
Homeowner .....	74	38	40	30	45	64	73	84	92
With mortgage .....	62	27	20	18	29	49	60	69	82
Without mortgage .....	13	11	20	12	16	15	13	14	10
Renter .....	26	62	60	70	55	36	27	16	8
Race of reference person:									
Black .....	12	28	26	23	18	15	11	9	7
White and other .....	88	72	74	77	82	85	89	91	93
Education of reference person:									
Elementary (1-8) .....	4	9	13	12	12	8	3	2	1
High school (9-12) .....	36	64	62	62	55	47	41	35	20
College .....	59	27	23	24	33	45	55	62	79
Never attended and other .....	( <sup>3</sup> )	( <sup>3</sup> )	1	1	1	( <sup>3</sup> )	1	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	94	69	79	82	88	95	97	98	99
Average annual expenditures .....	\$56,626	\$25,468	\$29,981	\$26,879	\$31,060	\$38,498	\$45,109	\$55,479	\$81,671
Food .....	7,691	4,901	5,963	4,815	5,075	5,955	7,268	8,212	9,859
Food at home .....	4,494	3,490	4,010	3,594	3,441	3,890	4,602	4,665	5,209
Cereals and bakery products .....	680	466	575	526	511	599	659	750	790
Cereals and cereal products .....	238	208	222	206	180	209	266	250	260
Bakery products .....	442	258	354	320	332	391	393	500	531
Meats, poultry, fish, and eggs .....	1,155	1,102	1,347	1,060	966	1,002	1,191	1,128	1,262
Beef .....	347	361	380	299	311	317	351	331	379
Pork .....	250	245	340	267	196	225	252	258	254
Other meats .....	150	120	204	138	131	125	179	144	158
Poultry .....	207	173	178	191	164	174	210	236	226
Fish and seafood .....	155	161	203	125	113	116	152	116	201
Eggs .....	45	42	42	41	51	46	48	43	44
Dairy products .....	498	341	323	390	384	430	535	537	582
Fresh milk and cream .....	205	159	157	170	189	193	220	219	219
Other dairy products .....	293	182	166	220	195	237	315	319	363
Fruits and vegetables .....	733	589	648	646	577	617	718	720	873
Fresh fruits .....	223	183	180	189	175	180	203	209	282
Fresh vegetables .....	222	184	204	204	188	172	200	211	271
Processed fruits .....	169	125	147	139	130	156	156	174	200
Processed vegetables .....	119	97	117	114	85	110	159	126	120

See footnotes at end of table.

**Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — Continued**

Item	Complete reporting of income								
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Other food at home .....	\$1,428	\$992	\$1,116	\$972	\$1,002	\$1,242	\$1,499	\$1,530	\$1,701
Sugar and other sweets .....	177	129	136	150	121	142	180	171	224
Fats and oils .....	119	118	126	107	77	110	126	126	130
Miscellaneous foods .....	698	481	559	421	513	621	761	743	827
Nonalcoholic beverages .....	378	252	273	279	273	326	392	434	437
Food prepared by consumer unit on out-of-town trips .....	55	412	422	415	18	43	41	55	83
Food away from home .....	3,197	1,410	1,953	1,221	1,634	2,064	2,666	3,547	4,650
Alcoholic beverages .....	409	189	113	198	243	218	344	349	672
Housing .....	18,021	9,481	9,584	9,129	10,559	12,515	13,373	16,876	26,063
Shelter .....	10,395	5,511	5,320	5,274	6,156	7,100	7,430	9,647	15,089
Owned dwellings .....	7,927	2,579	2,325	1,373	2,470	4,169	4,972	7,723	13,032
Mortgage interest and charges .....	5,132	1,588	892	738	1,479	2,619	3,400	5,001	8,528
Property taxes .....	1,632	566	414	355	596	891	894	1,636	2,658
Maintenance, repairs, insurance, other expenses .....	1,162	425	1,019	281	395	660	678	1,086	1,846
Rented dwellings .....	1,929	2,860	2,952	3,777	3,566	2,728	2,256	1,486	1,040
Other lodging .....	539	471	443	4124	120	203	202	438	1,018
Utilities, fuels, and public services .....	3,469	2,472	2,412	2,350	2,783	3,111	3,132	3,495	4,154
Natural gas .....	462	302	264	262	343	440	398	439	588
Electricity .....	1,252	1,054	927	967	1,096	1,183	1,132	1,272	1,417
Fuel oil and other fuels .....	119	438	493	478	66	108	79	130	155
Telephone services .....	1,201	841	871	768	965	1,013	1,121	1,202	1,452
Water and other public services .....	435	237	256	275	313	367	401	452	542
Household operations .....	1,310	261	308	276	479	623	669	1,056	2,326
Personal services .....	825	125	197	179	312	370	439	684	1,457
Other household expenses .....	485	136	111	97	167	253	229	372	869
Housekeeping supplies .....	779	414	444	465	404	558	695	962	1,033
Laundry and cleaning supplies .....	202	186	157	166	132	188	235	233	214
Other household products .....	416	171	228	241	219	261	333	556	560
Postage and stationery .....	161	456	59	58	53	109	127	173	259
Household furnishings and equipment .....	2,067	824	1,100	764	736	1,123	1,448	1,716	3,461
Household textiles .....	164	456	59	114	57	94	121	96	295
Furniture .....	572	244	462	258	226	333	318	389	963
Floor coverings .....	54	451	463	434	416	25	26	33	91
Major appliances .....	252	109	124	92	84	189	125	293	374
Small appliances, miscellaneous housewares .....	118	18	58	81	53	58	81	84	209
Miscellaneous household equipment .....	906	347	333	186	300	424	777	821	1,529
Apparel and services .....	2,552	1,659	1,923	1,593	1,355	1,979	1,957	2,463	3,595
Men and boys .....	682	257	485	413	330	532	551	644	991
Men, 16 and over .....	467	107	288	221	208	378	396	430	702
Boys, 2 to 15 .....	216	150	197	192	122	155	155	215	289
Women and girls .....	927	557	722	520	467	606	699	951	1,356
Women, 16 and over .....	643	441	469	268	311	392	451	682	966
Girls, 2 to 15 .....	285	116	253	252	156	214	248	269	389
Children under 2 .....	169	89	146	145	138	237	149	157	183
Footwear .....	480	562	420	355	227	446	384	522	587
Other apparel products and services .....	293	195	150	161	193	157	174	189	478
Transportation .....	11,099	4,470	7,193	6,325	6,434	7,903	9,957	11,685	14,780
Vehicle purchases (net outlay) .....	5,422	4,062	4,154	3,831	3,076	3,650	5,008	5,954	6,976
Cars and trucks, new .....	2,382	4,806	4,544	4,583	4,544	4,1029	2,624	2,432	3,665
Cars and trucks, used .....	2,929	1,148	3,611	3,248	2,467	2,602	2,384	3,440	3,095
Other vehicles .....	111	4107	(5)	(5)	465	419	(5)	482	215
Gasoline and motor oil .....	1,802	906	1,130	1,082	1,310	1,503	1,795	1,864	2,225

See footnotes at end of table.

**Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — Continued**

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Other vehicle expenses .....	\$3,419	\$1,340	\$1,746	\$1,172	\$1,864	\$2,483	\$2,858	\$3,496	\$4,837
Vehicle finance charges .....	580	179	278	186	306	500	571	648	757
Maintenance and repairs .....	946	435	536	340	627	701	849	944	1,305
Vehicle insurance .....	1,168	499	725	522	687	964	1,053	1,188	1,554
Vehicle rental, leases, licenses, other charges .....	724	227	208	123	243	318	385	716	1,220
Public transportation .....	456	162	163	241	183	266	296	371	743
Health care .....	2,452	938	992	793	1,480	2,093	2,596	2,777	3,106
Health insurance .....	1,184	445	501	348	619	1,075	1,327	1,345	1,484
Medical services .....	748	234	194	218	451	568	772	897	963
Drugs .....	411	224	262	190	360	360	401	421	506
Medical supplies .....	108	435	435	437	49	90	96	113	153
Entertainment .....	2,988	1,246	1,339	959	1,330	1,782	2,037	2,816	4,698
Fees and admissions .....	829	292	183	161	181	308	421	747	1,472
Television, radios, sound equipment .....	938	530	505	489	608	742	739	963	1,254
Pets, toys, and playground equipment .....	531	258	240	187	281	326	459	547	775
Other entertainment supplies, equipment, and services .....	691	165	410	121	260	406	417	558	1,198
Personal care products and services .....	698	425	482	391	476	524	590	712	928
Reading .....	161	53	45	51	70	83	122	153	254
Education .....	1,106	361	580	339	228	423	587	945	1,947
Tobacco products and smoking supplies .....	371	329	340	421	509	459	476	370	290
Miscellaneous .....	978	483	226	336	633	630	646	744	1,573
Cash contributions .....	1,305	470	339	251	504	832	998	1,324	2,008
Personal insurance and pensions .....	6,796	462	860	1,278	2,164	3,102	4,156	6,054	11,898
Life and other personal insurance .....	560	192	169	145	295	293	366	476	916
Pensions and Social Security .....	6,236	270	691	1,132	1,870	2,810	3,791	5,578	10,981
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	66,977	5,916	12,682	17,279	24,533	34,383	44,915	59,544	113,415
Wages and salaries .....	60,128	3,018	8,245	13,312	20,495	29,953	40,344	55,416	102,244
Self-employment income .....	3,551	98	4186	496	697	1,320	1,611	1,621	7,401
Social Security, private and government retirement .....	1,604	524	1,875	1,434	1,834	1,755	2,016	1,466	1,593
Interest, dividends, rental income, other property income .....	676	412	417	4-6	158	197	151	423	1,414
Unemployment and workers' compensation, veterans' benefits .....	252	495	4183	4213	338	281	391	288	199
Public assistance, supplemental security income, food stamps .....	335	1,681	1,810	1,204	462	277	468	54	129
Regular contributions for support .....	345	342	328	495	454	450	213	226	370
Other income .....	84	4146	439	4131	94	150	4121	50	64
Personal taxes .....	3,517	-586	-348	-480	9	547	1,442	2,131	7,706
Federal income taxes .....	2,640	-568	-411	-549	-145	257	988	1,486	5,997
State and local income taxes .....	701	-30	62	39	111	213	353	523	1,377
Other taxes .....	175	412	41	430	43	78	101	122	332
Income after taxes .....	63,460	6,501	13,030	17,759	24,524	33,836	43,473	57,413	105,709

See footnotes at end of table.

**Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — Continued**

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	Total complete reporting	Less than \$10,000	\$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
Addenda:									
Net change in total assets and liabilities .....	-\$9,205	-\$4,675	-\$4,314	-\$2,029	-\$5,013	-\$3,712	\$767	-\$9,705	-\$15,798
Net change in total assets .....	6,883	3,291	-1,264	1,670	854	4,596	11,384	3,414	11,409
Net change in total liabilities .....	16,089	7,966	3,050	3,700	5,868	8,308	10,617	13,120	27,207
Other financial information:									
Other money receipts .....	293	4239	450	434	46	36	335	336	446
Mortgage principal paid on owned property .....	-2,288	-493	-599	-386	-502	-1,074	-1,294	-1,830	-4,125
Estimated market value of owned home .....	135,094	47,111	38,645	31,481	48,292	71,116	85,406	124,877	222,619
Estimated monthly rental value of owned home .....	887	339	282	237	363	527	655	910	1,356
Gifts of goods and services .....	1,026	435	710	482	346	695	572	1,041	1,596
Food .....	76	443	413	66	416	101	22	62	119
Alcoholic beverages .....	19	417	(5)	414	49	413	41	410	38
Housing .....	274	102	51	90	107	184	248	331	393
Housekeeping supplies .....	53	420	48	31	415	35	49	89	65
Household textiles .....	15	43	42	41	(5)	410	419	14	25
Appliances and miscellaneous housewares .....	20	42	48	42	46	45	439	13	33
Major appliances .....	6	(3)	41	(5)	45	41	(5)	42	12
Small appliances and miscellaneous housewares .....	15	42	47	42	41	44	439	11	20
Miscellaneous household equipment .....	59	424	418	48	16	38	39	88	86
Other housing .....	127	453	416	48	70	96	101	126	184
Apparel and services .....	256	151	203	174	81	192	129	237	405
Males, 2 and over .....	75	439	486	428	10	77	20	60	127
Females, 2 and over .....	71	42	439	423	410	32	23	60	137
Children under 2 .....	67	42	449	57	52	69	65	60	80
Other apparel products and services .....	44	429	429	466	49	415	420	58	61
Jewelry and watches .....	10	47	44	42	45	49	46	9	15
All other apparel products and services .....	34	422	425	464	43	46	415	449	46
Transportation .....	59	45	4324	26	43	12	3	108	49
Health care .....	19	41	44	49	416	427	45	415	27
Entertainment .....	76	423	449	451	30	54	50	83	112
Toys, games, hobbies, and tricycles .....	24	418	410	416	13	18	20	17	36
Other entertainment .....	52	45	439	435	17	36	30	66	76
Personal care products and services .....	17	47	48	45	47	43	11	23	27
Reading .....	1	(5)	(5)	(3)	41	41	(3)	1	1
Education .....	185	78	429	426	47	70	90	137	356
All other gifts .....	42	48	30	22	29	37	13	33	67

<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> Data are likely to have large sampling errors.

<sup>5</sup> No data reported.

n.a. Not applicable.