

Table 31. Northeastern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

Item	Total northeast	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)	22,184	940	1,169	1,583	1,459	2,495	2,297	2,047	3,257	6,936
Consumer unit characteristics:										
Income before taxes	\$62,002	\$1,223	\$7,881	\$12,457	\$17,441	\$24,792	\$34,676	\$44,809	\$59,394	\$128,771
Income after taxes	59,741	1,270	7,844	12,587	17,247	24,508	33,911	43,996	57,494	123,040
Age of reference person	50.2	41.9	53.6	58.5	59.4	54.7	50.2	49.4	46.7	47.2
Average number in consumer unit:										
Persons	2.4	1.5	1.5	1.7	1.8	2.0	2.3	2.4	2.7	3.1
Children under 186	.3	.3	.4	.3	.4	.5	.5	.7	.8
Persons 65 and over3	.2	.4	.5	.6	.5	.4	.3	.2	.2
Earners	1.3	.5	.4	.4	.6	.8	1.1	1.3	1.6	2.0
Vehicles	1.7	.6	.6	.7	.9	1.2	1.5	1.7	2.0	2.5
Percent distribution:										
Sex of reference person:										
Male	47	37	38	35	38	40	47	45	52	56
Female	53	63	62	65	62	60	53	55	48	44
Housing tenure:										
Homeowner	65	24	30	41	52	53	59	66	72	88
With mortgage	39	8	7	9	15	15	29	39	51	67
Without mortgage	26	16	23	32	38	38	30	27	22	21
Renter	35	76	70	59	48	47	41	34	28	12
Race of reference person:										
Black or African-American	11	17	20	15	12	14	13	9	8	8
White, Asian, and all other races	89	83	80	85	88	86	87	91	92	92
Hispanic or Latino origin of reference person:										
Hispanic or Latino	8	14	13	10	10	9	9	8	6	5
Not Hispanic or Latino	92	86	87	90	90	91	91	92	94	95
Education of reference person:										
Elementary (1-8)	4	10	13	11	7	6	3	3	2	1
High school (9-12)	39	36	47	56	57	50	51	47	34	21
College	57	54	39	33	35	43	45	50	64	78
Never attended and other	(¹)	(¹)	1	(¹)	(¹)	(¹)	1	(¹)	(¹)	(¹)
At least one vehicle owned or leased	81	45	45	57	67	76	82	86	93	95
Average annual expenditures	\$47,005	\$19,040	\$16,304	\$19,447	\$22,934	\$27,742	\$32,699	\$39,065	\$47,974	\$80,061
Food										
Food at home	3,640	2,376	2,421	2,049	2,178	2,444	2,789	3,118	3,978	5,172
Cereals and bakery products	515	370	355	310	312	350	412	442	569	711
Cereals and cereal products	169	154	125	131	100	116	148	139	173	228
Bakery products	346	216	230	179	211	235	264	302	396	483
Meats, poultry, fish, and eggs	946	630	692	514	585	601	754	840	1,034	1,326
Beef	261	169	190	147	164	149	211	220	275	378
Pork	176	126	122	102	130	115	139	166	212	228
Other meats	130	100	75	65	66	84	104	124	141	185
Poultry	177	105	123	108	103	102	148	148	213	243
Fish and seafood	161	97	146	58	92	121	111	144	149	240
Eggs	42	31	36	34	30	29	40	38	42	53
Dairy products	421	275	257	220	280	296	317	378	456	592
Fresh milk and cream	154	134	110	89	116	115	121	149	165	200
Other dairy products	267	141	147	131	164	181	196	229	291	392
Fruits and vegetables	645	388	389	390	394	459	481	593	678	914
Fresh fruits	214	128	119	110	128	156	152	195	220	312
Fresh vegetables	213	109	128	135	124	149	151	185	227	308
Processed fruits	127	85	81	88	89	93	97	119	133	172
Processed vegetables	92	66	61	57	53	61	82	94	98	123

See footnotes at end of table.

Table 31. Northeastern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total northeast	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	\$1,114	\$714	\$728	\$615	\$608	\$738	\$825	\$865	\$1,240	\$1,630
Sugar and other sweets	131	78	78	72	88	95	91	97	138	196
Fats and oils	93	65	79	57	64	66	84	92	97	119
Miscellaneous foods	560	380	375	313	292	363	389	407	622	837
Nonalcoholic beverages	293	182	182	158	149	199	233	246	340	413
Food prepared by consumer unit on out-of-town trips	37	29	214	215	214	15	28	24	44	65
Food away from home	2,790	1,339	1,002	1,121	949	1,577	1,839	2,420	2,718	4,748
Alcoholic beverages	532	168	132	216	132	288	372	594	463	908
Housing	16,121	7,214	6,369	8,210	9,574	10,749	12,242	13,378	16,178	26,039
Shelter	9,887	4,562	4,058	5,079	6,071	6,497	7,611	8,169	9,969	15,932
Owned dwellings	6,571	1,647	903	1,694	2,905	2,593	3,949	4,743	6,781	12,818
Mortgage interest and charges	3,096	560	228	459	716	704	1,517	2,155	3,589	6,456
Property taxes	2,235	816	498	770	1,193	1,199	1,545	1,711	2,224	4,036
Maintenance, repairs, insurance, other expenses	1,239	271	177	464	996	691	888	877	968	2,326
Rented dwellings	2,726	2,768	3,089	3,341	3,082	3,707	3,425	3,097	2,767	1,732
Other lodging	590	2,148	265	244	85	197	237	329	421	1,382
Utilities, fuels, and public services	3,257	1,352	1,499	1,883	2,387	2,596	2,805	3,146	3,548	4,590
Natural gas	596	242	304	347	522	535	568	602	620	783
Electricity	1,043	479	473	638	683	821	862	1,023	1,165	1,473
Fuel oil and other fuels	356	109	123	218	332	299	300	329	362	510
Telephone services	1,010	469	511	556	661	758	864	942	1,097	1,464
Water and other public services	251	53	89	124	189	184	211	250	305	360
Household operations	779	238	190	566	341	526	445	432	610	1,477
Personal services	329	2,129	298	432	291	292	120	145	241	600
Other household expenses	450	109	92	134	250	235	326	287	368	877
Housekeeping supplies	620	304	287	275	234	396	415	545	594	1,010
Laundry and cleaning supplies	132	57	83	57	72	86	106	158	136	184
Other household products	318	174	110	147	105	183	192	257	317	537
Postage and stationery	170	72	94	71	57	127	117	131	141	288
Household furnishings and equipment	1,577	758	335	407	540	733	966	1,086	1,458	3,031
Household textiles	170	56	42	41	47	96	71	173	175	302
Furniture	383	174	85	76	114	171	277	246	344	757
Floor coverings	51	223	24	27	257	17	14	68	29	102
Major appliances	214	238	32	49	66	137	130	151	243	394
Small appliances, miscellaneous housewares	97	35	22	37	52	49	75	74	81	173
Miscellaneous household equipment	662	431	151	196	204	262	400	374	585	1,302
Apparel and services	2,106	1,165	921	1,074	746	1,040	1,556	1,448	1,920	3,677
Men and boys	463	134	195	329	141	196	257	343	439	832
Men, 16 and over	373	68	120	281	98	132	193	277	331	698
Boys, 2 to 15	91	66	75	48	42	63	64	65	108	134
Women and girls	890	464	398	354	297	396	591	583	810	1,612
Women, 16 and over	765	392	356	305	258	330	512	509	708	1,376
Girls, 2 to 15	125	72	42	49	40	67	79	74	102	236
Children under 2	78	262	46	42	45	65	55	43	76	124
Footwear	390	348	179	256	143	225	451	313	369	565
Other apparel products and services	284	156	102	94	120	158	202	166	226	544
Transportation	7,646	2,597	1,898	2,393	3,117	4,841	4,905	6,832	8,862	13,023
Vehicle purchases (net outlay)	3,031	2,949	2,438	2,895	1,115	2,082	1,666	2,690	3,805	5,172
Cars and trucks, new	1,666	2,577	2,205	2,280	2,385	1,012	888	1,582	2,074	2,971
Cars and trucks, used	1,301	2,331	2,234	615	718	1,070	750	1,060	1,645	2,067
Other vehicles	64	241	(³)	(³)	212	(³)	228	248	285	134
Gasoline and motor oil	1,572	605	515	567	742	996	1,262	1,605	1,890	2,436

See footnotes at end of table.

Table 31. Northeastern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total northeast	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 vehicle expenses	\$2,405	\$788	\$769	\$725	\$1,041	\$1,404	\$1,603	\$2,073	\$2,699	\$4,148
Vehicle finance charges	248	² 47	² 32	50	69	109	200	246	326	425
Maintenance and repairs	612	306	328	231	276	425	373	513	692	995
Vehicle insurance	977	275	306	327	554	675	744	943	1,111	1,555
Vehicle rental, leases, licenses, and other charges	568	160	103	118	144	194	286	370	570	1,173
Public transportation	637	255	176	206	218	359	374	464	468	1,266
Healthcare	2,476	878	1,013	1,762	2,327	2,214	2,193	2,454	2,491	3,312
Health insurance	1,366	562	589	972	1,294	1,325	1,259	1,395	1,370	1,751
Medical services	582	164	147	404	456	336	461	490	603	925
Drugs	429	134	222	321	499	498	405	476	417	481
Medical supplies	99	² 19	54	66	78	56	68	92	101	155
Entertainment	2,137	935	785	801	844	1,135	1,506	1,821	2,188	3,718
Fees and admissions	577	236	133	123	121	230	319	389	576	1,162
Audio and visual equipment and services	871	420	434	464	484	602	805	753	947	1,298
Pets, toys, hobbies, and playground equipment	376	99	185	169	166	225	247	377	430	595
Other entertainment supplies, equipment, and services	313	179	33	45	73	78	134	302	234	663
Personal care products and services	586	242	197	218	295	382	400	532	611	952
Reading	146	48	46	72	93	101	122	132	134	240
Education	1,256	989	421	167	153	289	388	467	731	3,021
Tobacco products and smoking supplies	314	203	234	281	300	351	338	332	421	275
Miscellaneous	793	396	276	260	422	417	674	902	897	1,209
Cash contributions	1,241	209	362	379	1,009	553	815	1,032	1,006	2,334
Personal insurance and pensions	5,223	281	226	443	795	1,361	2,558	3,605	5,376	11,433
Life and other personal insurance	371	53	72	92	159	159	205	255	353	747
Pensions and Social Security	4,851	227	154	351	637	1,202	2,353	3,350	5,023	10,686
Sources of income and personal taxes:										
Money income before taxes	62,002	1,223	7,881	12,457	17,441	24,792	34,676	44,809	59,394	128,771
Wages and salaries	49,887	1,345	1,827	3,556	6,648	13,101	24,074	34,410	50,513	110,287
Self-employment income	3,370	² -1,749	² 5	² 92	² 325	594	1,088	1,352	1,822	9,095
Social Security, private and government retirement	6,199	476	3,697	6,882	8,915	9,253	7,667	6,972	5,259	5,299
Interest, dividends, rental income, other property income	1,443	186	109	145	420	707	620	743	864	3,364
Unemployment and workers' compensation, veterans' benefits	295	² 32	² 80	² 145	² 151	362	306	476	414	293
Public assistance, supplemental security income, food stamps	344	428	1,511	1,062	602	344	372	141	144	63
Regular contributions for support	299	163	330	230	219	282	390	593	309	230
Other income	165	341	322	346	² 162	149	159	² 122	70	139
Personal taxes	2,260	-47	37	-130	193	284	764	813	1,901	5,731
Federal income taxes	1,494	-85	-54	-156	-23	45	388	358	1,103	4,070
State and local income taxes	532	-28	18	-9	29	45	218	254	503	1,299
Other taxes	234	² 65	73	34	188	194	158	201	295	362
Income after taxes	59,741	1,270	7,844	12,587	17,247	24,508	33,911	43,996	57,494	123,040

See footnotes at end of table.

Table 31. Northeastern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total northeast	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	- \$4,914	- \$2,254	\$231	\$294	- \$3,099	- \$3,919	- \$5,932	- \$3,970	- \$4,402	- \$8,251
Net change in total assets	8,570	597	-56	3,195	-606	-415	4,881	10,693	11,857	16,543
Net change in total liabilities	13,483	2,851	-287	2,902	2,494	3,504	10,813	14,664	16,259	24,793
Other financial information:										
Other money receipts	468	2463	230	144	412	198	241	273	641	777
Mortgage principal paid on owned property	-2,017	-223	-733	-212	-388	-473	-847	-1,416	-1,908	-4,404
Estimated market value of owned home	179,462	56,970	40,944	63,914	94,886	90,762	118,802	122,729	167,648	337,849
Estimated monthly rental value of owned home	902	281	267	363	507	547	623	719	915	1,567
Gifts of goods and services	1,428	531	272	627	414	466	803	672	952	3,098
Food	149	230	32	102	32	39	59	94	70	334
Alcoholic beverages	20	22	22	25	26	7	211	212	25	38
Housing	270	170	84	202	89	153	154	160	154	527
Housekeeping supplies	61	219	225	219	28	50	31	26	44	121
Household textiles	17	21	215	212	22	225	211	218	214	23
Appliances and miscellaneous housewares	24	21	26	22	28	223	227	26	29	49
Major appliances	8	(3)	21	(3)	24	28	27	21	21	19
Small appliances and miscellaneous housewares	16	21	24	22	24	215	220	25	27	31
Miscellaneous household equipment	59	2101	220	39	36	25	28	48	43	104
Other housing	108	249	218	2131	236	30	57	61	44	229
Apparel and services	261	119	101	136	76	149	247	212	235	432
Males, 2 and over	70	226	248	49	222	52	47	47	56	117
Females, 2 and over	87	234	226	39	227	30	65	73	84	154
Children under 2	42	243	211	221	16	33	33	26	44	67
Other apparel products and services	62	216	216	228	212	32	102	266	51	93
Jewelry and watches	18	212	211	23	24	211	20	210	22	28
All other apparel products and services	45	24	26	224	28	221	283	256	230	65
Transportation	57	(3)	210	26	23	13	62	11	115	92
Health care	34	21	25	295	2131	24	26	210	223	41
Entertainment	68	219	214	229	35	39	58	59	57	119
Toys, games, arts and crafts, and tricycles	25	28	23	222	211	16	19	20	31	37
Other entertainment	44	211	211	27	223	23	39	39	26	82
Personal care products and services	19	26	28	21	22	13	17	15	17	35
Reading	1	(1)	(1)	(1)	21	21	22	(1)	1	2
Education	466	2146	210	21	214	218	143	258	194	1,302
All other gifts	83	36	5	30	26	30	43	43	60	178

¹ Value less than or equal to 0.5.

² Data are likely to have large sampling errors.

³ No data reported.

n.a. Not applicable.