

**Table 31. Northeastern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003**

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) ....	17,766	880	1,276	1,469	1,224	2,121	1,793	1,579	2,479	4,946
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$55,278	\$1,925	\$7,797	\$12,410	\$17,354	\$24,382	\$34,422	\$44,396	\$59,155	\$121,479
Income after taxes <sup>1</sup> .....	52,930	1,956	7,752	12,388	17,290	24,086	33,601	42,939	56,846	115,119
Age of reference person .....	49.4	40.2	54.0	60.3	57.5	52.6	49.8	46.6	45.6	45.7
Average number in consumer unit:										
Persons .....	2.4	1.5	1.5	1.7	1.9	2.1	2.3	2.5	2.8	3.1
Children under 18 .....	.6	.3	.3	.3	.4	.5	.5	.6	.7	.8
Persons 65 and over .....	.3	.2	.4	.6	.6	.5	.4	.2	.2	.1
Earners .....	1.3	.8	.5	.5	.7	.9	1.2	1.5	1.7	2.0
Vehicles .....	1.7	.5	.6	.8	1.1	1.2	1.6	1.8	2.2	2.5
Percent distribution:										
Sex of reference person:										
Male .....	52	44	36	36	39	49	49	56	55	64
Female .....	48	56	64	64	61	51	51	44	45	36
Housing tenure:										
Homeowner .....	63	21	30	42	54	53	57	70	74	86
With mortgage .....	38	6	5	7	16	20	28	46	53	68
Without mortgage .....	25	16	26	35	38	33	29	24	21	19
Renter .....	37	79	70	58	46	47	43	30	26	14
Race of reference person:										
Black or African American .....	10	15	17	14	11	11	12	11	6	5
White, Asian, and All Other Races .....	90	85	83	86	89	89	88	89	94	95
Education of reference person:										
Elementary (1-8) .....	6	12	13	15	12	8	4	3	1	1
High school (9-12) .....	39	34	53	53	52	49	48	40	35	21
College .....	56	53	33	31	36	43	47	58	64	77
Never attended and other .....	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	80	36	46	55	77	75	85	91	95	95
Average annual expenditures .....	\$44,474	\$17,701	\$16,565	\$20,855	\$24,179	\$28,714	\$34,625	\$40,792	\$48,832	\$78,094
Food .....	6,024	3,801	3,033	3,561	3,673	4,455	5,435	5,835	6,487	9,374
Food at home .....	3,425	2,307	1,856	2,567	2,420	3,014	3,195	3,423	3,524	4,795
Cereals and bakery products .....	510	359	287	396	426	435	453	500	512	711
Cereals and cereal products .....	168	149	111	120	123	145	154	147	171	236
Bakery products .....	342	210	175	276	303	291	299	352	341	475
Meats, poultry, fish, and eggs .....	899	639	491	688	543	808	867	899	949	1,242
Beef .....	239	221	123	153	144	220	229	204	264	341
Pork .....	169	113	86	164	90	167	165	182	186	213
Other meats .....	126	63	73	114	80	110	117	126	155	162
Poultry .....	169	111	117	115	85	139	163	168	180	244
Fish and seafood .....	157	101	71	113	113	133	155	181	126	234
Eggs .....	38	30	21	29	31	39	40	38	39	48
Dairy products .....	366	238	199	249	272	350	338	403	374	496
Fresh milk and cream .....	134	89	96	98	120	144	134	140	129	164
Other dairy products .....	232	150	103	151	151	206	204	263	245	331
Fruits and vegetables .....	616	399	319	462	475	547	607	576	589	881
Fresh fruits .....	195	136	101	134	138	164	195	161	165	309
Fresh vegetables .....	200	127	92	144	151	184	203	195	200	281
Processed fruits .....	133	84	75	100	109	121	138	126	130	180
Processed vegetables .....	88	51	51	84	76	78	72	94	94	112

See footnotes at end of table.

**Table 31. Northeastern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003 — Continued**

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
Other food at home .....	\$1,034	\$672	\$560	\$772	\$704	\$873	\$930	\$1,046	\$1,100	\$1,465
Sugar and other sweets .....	132	96	77	115	102	110	121	133	125	184
Fats and oils .....	93	71	58	74	67	86	91	85	110	119
Miscellaneous foods .....	485	272	251	336	363	388	417	517	503	712
Nonalcoholic beverages .....	283	215	153	231	161	262	264	277	323	375
Food prepared by consumer unit on out-of-town trips .....	41	19	22	416	412	27	36	34	39	74
Food away from home .....	2,599	1,494	1,176	995	1,253	1,441	2,240	2,412	2,963	4,579
Alcoholic beverages .....	508	250	193	284	159	260	446	523	609	881
Housing .....	14,959	6,386	6,339	8,180	9,351	10,399	12,133	13,641	15,666	25,200
Shelter .....	9,099	4,085	3,932	4,863	5,713	6,235	7,225	8,236	9,450	15,426
Owned dwellings .....	5,845	1,124	1,105	1,604	2,613	2,579	3,489	4,991	6,319	12,257
Mortgage interest and charges .....	2,870	341	236	239	586	826	1,390	2,412	3,563	6,558
Property taxes .....	1,923	491	497	853	1,174	1,103	1,433	1,587	1,903	3,695
Maintenance, repairs, insurance, other expenses .....	1,052	292	372	513	853	650	666	992	853	2,004
Rented dwellings .....	2,654	2,596	2,675	3,101	2,962	3,466	3,478	2,837	2,527	1,809
Other lodging .....	600	365	153	159	138	190	258	408	605	1,360
Utilities, fuels, and public services .....	2,826	1,161	1,412	1,855	2,194	2,363	2,720	2,864	3,201	3,970
Natural gas .....	475	173	269	332	423	457	516	499	473	622
Electricity .....	880	354	440	567	724	710	835	896	1,020	1,231
Fuel oil and other fuels .....	269	111	111	166	232	249	265	224	302	386
Telephone services .....	958	471	520	629	627	744	899	976	1,118	1,364
Water and other public services .....	245	53	71	160	188	202	205	269	288	366
Household operations .....	849	99	198	538	327	464	418	575	660	1,875
Personal services .....	424	419	461	358	153	177	144	260	290	1,005
Other household expenses .....	424	80	136	180	175	287	274	316	370	870
Housekeeping supplies .....	582	385	293	346	456	466	480	542	658	871
Laundry and cleaning supplies .....	133	97	90	74	167	106	139	122	134	174
Other household products .....	281	171	130	150	135	232	211	284	303	461
Postage and stationery .....	168	118	74	121	154	128	131	135	222	236
Household furnishings and equipment .....	1,603	656	504	577	660	871	1,290	1,424	1,696	3,058
Household textiles .....	140	48	52	33	66	134	99	190	116	245
Furniture .....	442	59	179	120	131	204	267	387	397	957
Floor coverings .....	61	49	410	52	427	20	45	36	45	134
Major appliances .....	192	56	37	124	84	89	153	185	171	373
Small appliances, miscellaneous housewares .....	96	43	38	26	58	66	116	83	131	145
Miscellaneous household equipment .....	671	440	188	221	293	357	609	544	836	1,203
Apparel and services .....	2,073	1,245	1,138	1,100	1,467	1,363	1,670	1,724	1,989	3,567
Men and boys .....	447	261	218	185	321	284	467	377	458	739
Men, 16 and over .....	353	225	186	125	255	214	407	294	354	581
Boys, 2 to 15 .....	94	36	33	60	66	70	60	82	104	158
Women and girls .....	848	506	520	537	662	552	610	759	785	1,432
Women, 16 and over .....	707	451	485	479	574	440	522	684	669	1,141
Girls, 2 to 15 .....	140	55	34	58	88	111	88	75	116	292
Children under 2 .....	77	423	27	46	68	43	66	69	76	134
Footwear .....	401	353	252	211	272	313	308	308	427	646
Other apparel products and services .....	301	101	121	121	144	172	219	212	244	616
Transportation .....	7,315	1,649	1,959	3,012	3,138	4,333	5,764	7,952	9,584	12,524
Vehicle purchases (net outlay) .....	3,106	4322	4689	1,322	986	1,610	2,398	3,737	4,382	5,337
Cars and trucks, new .....	1,731	4103	4250	4188	4684	851	919	2,143	2,372	3,337
Cars and trucks, used .....	1,330	4219	438	1,134	302	759	1,480	1,501	1,906	1,919
Other vehicles .....	45	(3)	41	(3)	(3)	(3)	(3)	493	4104	481
Gasoline and motor oil .....	1,139	371	320	463	591	771	1,042	1,170	1,472	1,838

See footnotes at end of table.

**Table 31. Northeastern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003 — Continued**

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
Other vehicle expenses .....	\$2,458	\$672	\$646	\$942	\$1,259	\$1,490	\$1,893	\$2,511	\$3,067	\$4,295
Vehicle finance charges .....	290	48	41	63	109	144	219	308	450	512
Maintenance and repairs .....	621	170	231	262	386	449	546	611	752	1,008
Vehicle insurance .....	953	296	270	425	526	647	756	1,005	1,189	1,578
Vehicle rental, leases, licenses, other charges .....	594	159	104	192	238	249	372	587	675	1,196
Public transportation .....	612	284	304	285	301	463	432	533	663	1,054
Health care .....	2,233	704	1,078	1,731	2,258	2,070	2,382	2,109	2,228	3,005
Health insurance .....	1,217	371	748	1,012	1,261	1,129	1,324	1,079	1,233	1,575
Medical services .....	496	117	124	254	396	340	481	520	529	803
Drugs .....	416	168	167	385	497	511	473	431	363	476
Medical supplies .....	104	48	38	80	105	90	103	79	102	152
Entertainment .....	2,320	693	667	819	978	1,842	1,447	1,917	2,557	4,334
Fees and admissions .....	661	202	168	132	179	278	305	486	605	1,523
Television, radios, sound equipment .....	767	292	363	466	469	565	693	829	888	1,153
Pets, toys, and playground equipment .....	467	136	80	154	205	814	229	348	505	729
Other entertainment supplies, equipment, and services .....	424	63	56	68	124	185	220	253	560	930
Personal care products and services .....	555	314	261	285	293	418	425	506	631	917
Reading .....	167	52	79	100	91	130	129	171	170	275
Education .....	1,092	1,870	577	256	312	469	422	555	742	2,387
Tobacco products and smoking supplies .....	326	166	217	203	334	310	344	431	471	310
Miscellaneous .....	686	163	332	317	424	483	600	601	983	1,044
Cash contributions .....	1,303	183	368	442	755	762	770	954	1,133	2,758
Personal insurance and pensions .....	4,913	223	325	565	947	1,418	2,659	3,872	5,583	11,518
Life and other personal insurance .....	487	86	130	231	258	169	306	405	463	1,023
Pensions and Social Security .....	4,426	137	195	333	689	1,249	2,353	3,467	5,120	10,495
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	55,278	1,925	7,797	12,410	17,354	24,382	34,422	44,396	59,155	121,479
Wages and salaries .....	45,961	1,343	2,121	3,749	7,440	13,779	25,182	35,784	50,728	109,475
Self-employment income .....	1,726	-521	<sup>4</sup> 152	<sup>4</sup> 113	255	439	723	1,575	1,655	4,374
Social Security, private and government retirement .....	5,444	439	3,599	6,957	7,713	8,332	6,741	5,400	4,565	4,547
Interest, dividends, rental income, other property income .....	1,030	75	94	138	245	520	803	616	1,028	2,334
Unemployment and workers' compensation, veterans' benefits .....	321	<sup>4</sup> 12	176	<sup>4</sup> 116	452	363	356	350	461	331
Public assistance, supplemental security income, food stamps .....	358	300	1,201	1,024	737	484	120	166	<sup>4</sup> 147	60
Regular contributions for support .....	287	80	212	177	299	321	309	434	460	218
Other income .....	150	197	242	136	213	143	187	<sup>4</sup> 72	111	141
Personal taxes .....	2,348	-30	45	23	63	295	821	1,458	2,309	6,360
Federal income taxes .....	1,621	-41	-32	-36	-80	64	359	858	1,464	4,703
State and local income taxes .....	532	-16	1	-6	37	99	242	452	610	1,326
Other taxes .....	196	<sup>4</sup> 27	76	65	106	133	220	148	236	331
Income after taxes .....	52,930	1,956	7,752	12,388	17,290	24,086	33,601	42,939	56,846	115,119

See footnotes at end of table.

**Table 31. Northeastern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003 — Continued**

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
Addenda:										
Net change in total assets and liabilities .....	-\$10,092	\$1,007	\$489	\$1,761	-\$2,976	\$1,053	-\$2,340	-\$5,836	-\$10,957	-\$28,594
Net change in total assets .....	7,182	1,374	2,145	1,550	-1,000	3,636	5,987	8,594	6,542	15,035
Net change in total liabilities .....	17,274	367	1,657	-210	1,977	2,583	8,327	14,430	17,499	43,629
Other financial information:										
Other money receipts .....	665	568	45	2,177	94	181	1,055	414	955	537
Mortgage principal paid on owned property .....	-1,719	-190	-114	-367	-480	-505	-707	-1,666	-1,758	-4,000
Estimated market value of owned home ...	126,509	38,993	39,657	62,627	71,752	76,062	91,140	96,497	122,500	243,058
Estimated monthly rental value of owned home .....	815	224	279	440	491	549	600	686	866	1,458
Gifts of goods and services .....	1,298	686	316	605	591	629	1,022	938	1,320	2,559
Food .....	138	94	<sup>4</sup> 14	73	<sup>4</sup> 18	46	219	25	128	283
Alcoholic beverages .....	18	<sup>4</sup> 11	<sup>4</sup> 11	<sup>4</sup> 16	<sup>4</sup> 18	9	12	<sup>4</sup> 23	16	27
Housing .....	275	199	76	114	103	195	275	242	283	477
Housekeeping supplies .....	65	54	<sup>4</sup> 32	31	<sup>4</sup> 24	43	57	58	78	107
Household textiles .....	18	<sup>4</sup> 21	( <sup>2</sup> )	47	4	<sup>4</sup> 35	<sup>4</sup> 22	<sup>4</sup> 30	48	21
Appliances and miscellaneous housewares .....	25	47	<sup>4</sup> 10	<sup>4</sup> 3	47	<sup>4</sup> 12	31	<sup>4</sup> 48	36	35
Major appliances .....	7	44	( <sup>3</sup> )	( <sup>2</sup> )	<sup>4</sup> 3	6	<sup>4</sup> 10	<sup>4</sup> 23	44	6
Small appliances and miscellaneous housewares .....	19	43	<sup>4</sup> 10	42	44	45	21	<sup>4</sup> 25	32	29
Miscellaneous household equipment .....	69	69	8	37	19	32	76	54	98	113
Other housing .....	98	<sup>4</sup> 48	25	37	50	74	89	53	63	202
Apparel and services .....	277	208	135	158	187	102	246	273	278	483
Males, 2 and over .....	73	111	44	24	76	21	57	76	74	120
Females, 2 and over .....	100	<sup>4</sup> 46	<sup>4</sup> 52	79	63	39	95	82	104	173
Children under 2 .....	46	<sup>4</sup> 12	<sup>4</sup> 9	30	38	15	39	55	45	82
Other apparel products and services .....	58	<sup>4</sup> 39	<sup>4</sup> 30	<sup>4</sup> 25	<sup>4</sup> 10	26	55	60	55	108
Jewelry and watches .....	25	<sup>4</sup> 11	<sup>4</sup> 14	46	46	8	17	<sup>4</sup> 26	13	55
All other apparel products and services .....	33	<sup>4</sup> 28	<sup>4</sup> 16	<sup>4</sup> 18	44	<sup>4</sup> 17	<sup>4</sup> 38	<sup>4</sup> 34	<sup>4</sup> 42	52
Transportation .....	47	49	43	<sup>4</sup> 104	12	5	22	27	157	33
Health care .....	31	47	47	<sup>4</sup> 13	<sup>4</sup> 14	<sup>4</sup> 16	<sup>4</sup> 10	<sup>4</sup> 32	38	63
Entertainment .....	77	37	21	46	41	55	46	49	73	149
Toys, games, hobbies, and tricycles .....	30	<sup>4</sup> 10	<sup>4</sup> 12	19	<sup>4</sup> 15	21	24	24	41	47
Other entertainment .....	47	27	9	27	26	34	22	25	32	102
Personal care products and services .....	23	54	48	14	47	31	7	25	33	27
Reading .....	2	( <sup>2</sup> )	41	1	41	1	42	2	2	3
Education .....	319	<sup>4</sup> 49	<sup>4</sup> 14	<sup>4</sup> 16	<sup>4</sup> 163	<sup>4</sup> 136	141	165	184	836
All other gifts .....	91	17	26	50	25	33	42	75	127	178

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

<sup>2</sup> Value less than 0.5.

<sup>3</sup> No data reported.

<sup>4</sup> Data are likely to have large sampling errors.

n.a. Not applicable.