

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003**

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) .....	9,199	479	414	546	1,020	1,097	989	1,638	3,016
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$64,012	\$4,234	\$12,557	\$17,442	\$24,770	\$34,611	\$44,382	\$59,353	\$121,938
Income after taxes <sup>1</sup> .....	62,155	4,610	12,804	18,418	25,347	35,184	43,988	58,114	116,401
Age of reference person .....	40.7	39.0	39.5	37.4	38.4	40.5	39.5	40.5	43.0
Average number in consumer unit:									
Persons .....	5.6	5.6	5.6	5.7	5.7	5.7	5.7	5.5	5.5
Children under 18 .....	2.8	3.2	3.2	3.2	3.0	2.9	2.8	2.7	2.5
Persons 65 and over .....	.1	.1	.2	.1	.1	.2	.1	.1	.1
Earners .....	2.2	1.5	1.4	1.6	1.8	2.1	2.3	2.4	2.6
Vehicles .....	2.6	1.4	1.4	1.7	1.8	2.4	2.6	2.9	3.3
Percent distribution:									
Sex of reference person:									
Male .....	51	28	30	41	48	49	55	60	56
Female .....	49	72	70	59	52	51	45	40	44
Housing tenure:									
Homeowner .....	71	39	35	32	54	63	75	81	91
With mortgage .....	58	28	21	17	39	50	59	68	78
Without mortgage .....	14	11	15	15	15	14	16	14	13
Renter .....	29	61	65	68	46	37	25	19	9
Race of reference person:									
Black or African American .....	14	35	28	20	19	15	16	11	8
White, Asian, and All Other Races .....	86	65	72	80	81	85	84	89	92
Education of reference person:									
Elementary (1-8) .....	9	14	21	15	19	11	10	5	3
High school (9-12) .....	42	56	55	56	54	53	46	45	24
College .....	49	31	22	27	26	35	43	50	73
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	1	3	1	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	93	72	75	86	88	95	97	99	98
Average annual expenditures .....	\$55,883	\$30,443	\$26,615	\$32,030	\$32,573	\$40,365	\$45,534	\$54,756	\$85,414
Food .....	8,452	6,753	5,913	5,902	6,662	6,843	7,017	8,167	11,163
Food at home .....	5,256	4,830	4,820	4,015	4,853	4,633	4,654	4,769	6,343
Cereals and bakery products .....	801	673	749	595	705	697	730	755	972
Cereals and cereal products .....	293	272	280	218	279	277	260	259	346
Bakery products .....	508	401	470	377	426	420	470	495	626
Meats, poultry, fish, and eggs .....	1,413	1,320	1,394	1,153	1,564	1,327	1,345	1,223	1,558
Beef .....	439	375	391	355	535	388	417	357	497
Pork .....	280	294	251	249	343	293	309	245	268
Other meats .....	178	208	257	121	187	152	150	174	190
Poultry .....	264	224	259	267	257	262	260	221	296
Fish and seafood .....	191	150	170	117	162	168	145	174	251
Eggs .....	61	69	66	43	80	64	64	53	57
Dairy products .....	566	512	503	380	505	482	524	514	699
Fresh milk and cream .....	245	251	251	182	251	225	229	232	268
Other dairy products .....	321	260	252	198	254	257	294	281	431
Fruits and vegetables .....	861	877	739	645	826	783	661	761	1,052
Fresh fruits .....	275	264	238	163	284	260	204	231	343
Fresh vegetables .....	266	248	211	196	271	256	193	251	316
Processed fruits .....	189	218	165	152	164	153	143	167	239
Processed vegetables .....	130	147	125	134	107	113	121	112	153

See footnotes at end of table.

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003 — Continued**

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Other food at home .....	\$1,616	\$1,449	\$1,435	\$1,242	\$1,253	\$1,345	\$1,393	\$1,516	\$2,062
Sugar and other sweets .....	200	158	146	166	151	171	178	183	261
Fats and oils .....	137	132	140	106	135	131	123	130	154
Miscellaneous foods .....	799	747	621	648	574	638	694	763	1,036
Nonalcoholic beverages .....	428	367	507	311	367	370	367	396	522
Food prepared by consumer unit on out-of-town trips .....	51	444	421	410	26	35	31	45	89
Food away from home .....	3,196	1,923	1,093	1,886	1,809	2,210	2,363	3,398	4,820
Alcoholic beverages .....	364	290	487	251	166	237	380	285	575
Housing .....	17,386	10,878	9,600	9,838	11,457	12,256	14,576	16,320	26,165
Shelter .....	9,953	6,488	5,853	5,552	6,403	7,126	8,254	9,142	15,091
Owned dwellings .....	7,332	2,909	1,989	1,655	2,950	4,245	5,899	7,153	12,967
Mortgage interest and charges .....	4,753	1,831	1,314	1,071	1,949	2,826	3,810	4,612	8,390
Property taxes .....	1,595	638	492	410	578	754	1,170	1,454	2,978
Maintenance, repairs, insurance, other expenses .....	984	441	182	173	424	665	918	1,088	1,599
Rented dwellings .....	2,176	3,360	3,752	3,803	3,408	2,759	2,134	1,670	1,137
Other lodging .....	446	219	4112	494	45	122	222	319	987
Utilities, fuels, and public services .....	3,697	2,792	2,577	2,557	2,937	3,226	3,456	3,781	4,663
Natural gas .....	501	356	393	300	360	386	540	448	682
Electricity .....	1,375	1,144	1,061	1,042	1,154	1,270	1,279	1,436	1,626
Fuel oil and other fuels .....	115	473	422	487	75	107	89	140	152
Telephone services .....	1,243	901	840	833	979	1,071	1,129	1,277	1,599
Water and other public services .....	462	318	260	295	369	392	421	479	604
Household operations .....	962	243	236	402	431	381	664	773	1,869
Personal services .....	554	4102	4142	204	293	174	417	451	1,073
Other household expenses .....	409	140	94	198	137	207	248	322	796
Housekeeping supplies .....	733	526	342	493	504	489	586	717	1,061
Laundry and cleaning supplies .....	223	173	147	204	217	185	180	238	260
Other household products .....	359	277	144	212	215	237	299	314	552
Postage and stationery .....	152	77	452	77	72	67	108	165	249
Household furnishings and equipment .....	2,039	829	592	835	1,183	1,034	1,615	1,906	3,481
Household textiles .....	165	78	427	75	214	83	138	146	235
Furniture .....	524	205	236	104	325	284	347	493	918
Floor coverings .....	54	47	42	425	10	46	8	33	134
Major appliances .....	299	114	126	113	143	164	427	317	441
Small appliances, miscellaneous housewares .....	111	53	19	59	70	62	109	91	182
Miscellaneous household equipment .....	887	373	181	460	421	434	585	827	1,570
Apparel and services .....	3,026	2,749	1,567	2,273	1,900	2,010	2,399	2,697	4,471
Men and boys .....	758	699	293	638	362	491	450	655	1,219
Men, 16 and over .....	477	509	4165	272	172	278	197	400	841
Boys, 2 to 15 .....	281	190	129	366	190	213	253	254	378
Women and girls .....	1,095	651	446	511	701	657	970	1,003	1,702
Women, 16 and over .....	715	464	137	264	408	430	546	624	1,191
Girls, 2 to 15 .....	381	188	309	247	293	227	424	380	512
Children under 2 .....	204	178	172	234	208	237	187	189	205
Footwear .....	668	1,075	500	662	460	460	598	617	820
Other apparel products and services .....	301	145	156	227	169	164	194	233	523
Transportation .....	10,505	5,114	4,980	7,731	5,908	9,084	9,364	11,942	14,280
Vehicle purchases (net outlay) .....	4,884	2,450	2,467	4,591	2,728	4,794	4,417	5,709	6,121
Cars and trucks, new .....	1,888	41,079	4245	41,664	4180	41,180	4902	2,278	3,228
Cars and trucks, used .....	2,933	1,371	2,222	2,926	2,546	3,606	3,496	3,351	2,753
Other vehicles .....	64	(3)	(3)	(3)	42	48	419	480	4141
Gasoline and motor oil .....	1,898	997	976	1,196	1,320	1,661	1,812	2,038	2,528

See footnotes at end of table.

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003 — 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
Other vehicle expenses .....	\$3,340	\$1,379	\$1,222	\$1,746	\$1,667	\$2,384	\$2,885	\$3,889	\$4,989
Vehicle finance charges .....	605	262	206	195	315	488	637	714	860
Maintenance and repairs .....	868	361	293	424	413	565	706	1,102	1,292
Vehicle insurance .....	1,258	595	632	726	713	1,084	1,113	1,389	1,769
Vehicle rental, leases, licenses, other charges .....	609	161	90	402	226	247	428	684	1,068
Public transportation .....	383	288	315	198	193	244	251	306	642
Health care .....	2,414	775	1,073	1,216	1,260	1,847	2,174	2,870	3,497
Health insurance .....	1,193	336	635	434	635	967	1,215	1,401	1,694
Medical services .....	738	218	185	508	363	488	601	943	1,088
Drugs .....	374	176	111	238	218	319	274	402	550
Medical supplies .....	110	445	4142	434	44	74	84	123	166
Entertainment .....	2,847	1,068	796	1,110	1,167	1,737	2,057	2,511	5,124
Fees and admissions .....	754	198	180	160	147	265	450	586	1,603
Television, radios, sound equipment .....	908	537	381	483	553	687	832	946	1,321
Pets, toys, and playground equipment .....	491	203	133	245	262	394	459	562	712
Other entertainment supplies, equipment, and services .....	694	130	103	221	205	390	317	418	1,488
Personal care products and services .....	739	443	405	503	424	526	557	653	1,149
Reading .....	126	41	39	49	44	57	90	117	234
Education .....	1,208	663	312	436	242	489	635	723	2,590
Tobacco products and smoking supplies .....	414	259	370	391	396	558	499	496	330
Miscellaneous .....	958	326	415	833	500	719	778	1,357	1,241
Cash contributions .....	1,568	640	390	274	540	898	944	1,121	3,151
Personal insurance and pensions .....	5,875	443	669	1,224	1,908	3,105	4,063	5,497	11,445
Life and other personal insurance .....	490	146	106	159	154	279	308	451	930
Pensions and Social Security .....	5,385	297	563	1,064	1,754	2,826	3,755	5,047	10,515
Sources of income and personal taxes: <sup>1</sup>									
Money income before taxes .....	64,012	4,234	12,557	17,442	24,770	34,611	44,382	59,353	121,938
Wages and salaries .....	57,262	3,122	6,690	12,644	20,747	30,048	39,126	54,140	110,773
Self-employment income .....	2,849	-1,357	4304	4369	363	1,203	2,275	2,021	6,394
Social Security, private and government retirement .....	1,805	699	1,846	1,333	1,657	1,837	1,097	1,513	2,490
Interest, dividends, rental income, other property income .....	493	-347	431	415	-2	190	263	237	1,269
Unemployment and workers' compensation, veterans' benefits .....	329	486	4248	4129	215	351	334	461	373
Public assistance, supplemental security income, food stamps .....	710	1,445	2,617	2,215	1,169	739	548	342	145
Regular contributions for support .....	383	444	651	576	477	181	451	350	339
Other income .....	181	4141	4170	4162	144	62	288	288	154
Personal taxes .....	1,857	-376	-247	-976	-577	-572	393	1,239	5,537
Federal income taxes .....	1,169	-406	-254	-987	-636	-725	-31	586	4,014
State and local income taxes .....	493	-13	-13	1	12	90	326	396	1,149
Other taxes .....	195	443	420	10	46	62	99	257	374
Income after taxes .....	62,155	4,610	12,804	18,418	25,347	35,184	43,988	58,114	116,401

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Addenda:									
Net change in total assets and liabilities .....	- \$13,386	- \$248	\$3,179	\$1,393	- \$5,671	- \$9,398	- \$15,816	- \$16,959	- \$21,744
Net change in total assets .....	11,292	8,836	6,754	6,001	4,235	5,279	2,173	11,100	20,931
Net change in total liabilities .....	24,678	9,084	3,575	4,608	9,906	14,677	17,990	28,059	42,675
Other financial information:									
Other money receipts .....	392	4256	412	4374	421	616	117	592	494
Mortgage principal paid on owned property .....	-2,266	-708	-774	-395	-743	-1,208	-1,126	-1,782	-4,595
Estimated market value of owned home .....	137,102	52,092	51,469	41,696	54,274	77,655	94,802	120,501	252,163
Estimated monthly rental value of owned home ..	871	356	314	282	399	551	702	846	1,480
Gifts of goods and services .....	870	554	468	693	305	533	463	791	1,482
Food .....	60	<sup>4</sup> 92	<sup>4</sup> 44	73	<sup>4</sup> 2	35	35	37	106
Alcoholic beverages .....	20	<sup>4</sup> 28	( <sup>3</sup> )	<sup>4</sup> 28	( <sup>2</sup> )	<sup>4</sup> 12	<sup>4</sup> 6	<sup>4</sup> 8	38
Housing .....	225	117	115	94	94	164	193	258	337
Housekeeping supplies .....	32	<sup>4</sup> 16	<sup>4</sup> 25	<sup>4</sup> 10	<sup>4</sup> 6	20	24	46	49
Household textiles .....	9	<sup>4</sup> 3	<sup>4</sup> 1	( <sup>3</sup> )	<sup>4</sup> 2	<sup>4</sup> 9	<sup>4</sup> 3	<sup>4</sup> 11	15
Appliances and miscellaneous									
housewares .....	15	( <sup>2</sup> )	( <sup>2</sup> )	<sup>4</sup> 1	<sup>4</sup> 6	<sup>4</sup> 4	<sup>4</sup> 7	<sup>4</sup> 12	32
Major appliances .....	1	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	<sup>4</sup> 2	( <sup>3</sup> )	( <sup>3</sup> )	<sup>4</sup> 5	<sup>4</sup> 1
Small appliances and miscellaneous									
housewares .....	14	( <sup>2</sup> )	( <sup>2</sup> )	<sup>4</sup> 1	<sup>4</sup> 4	<sup>4</sup> 4	<sup>4</sup> 7	<sup>4</sup> 8	31
Miscellaneous household equipment .....	62	<sup>4</sup> 17	<sup>4</sup> 4	<sup>4</sup> 13	20	35	58	82	100
Other housing .....	107	<sup>4</sup> 81	85	70	60	97	100	107	142
Apparel and services .....	239	222	100	201	140	135	122	242	367
Males, 2 and over .....	61	<sup>4</sup> 97	<sup>4</sup> 21	105	35	25	20	37	98
Females, 2 and over .....	76	<sup>4</sup> 78	<sup>4</sup> 12	<sup>4</sup> 29	25	<sup>4</sup> 22	<sup>4</sup> 16	112	126
Children under 2 .....	70	<sup>4</sup> 35	<sup>4</sup> 53	66	66	70	71	70	80
Other apparel products and services .....	32	<sup>4</sup> 13	<sup>4</sup> 13	<sup>4</sup> 1	<sup>4</sup> 15	<sup>4</sup> 18	<sup>4</sup> 15	23	63
Jewelry and watches .....	9	<sup>4</sup> 1	<sup>4</sup> 1	<sup>4</sup> 1	<sup>4</sup> 5	<sup>4</sup> 2	<sup>4</sup> 3	<sup>4</sup> 16	14
All other apparel products and services .....	23	<sup>4</sup> 13	<sup>4</sup> 12	( <sup>3</sup> )	<sup>4</sup> 10	<sup>4</sup> 16	<sup>4</sup> 12	<sup>4</sup> 7	49
Transportation .....	22	<sup>4</sup> 7	<sup>4</sup> 19	( <sup>3</sup> )	( <sup>2</sup> )	12	<sup>4</sup> 2	53	29
Health care .....	16	<sup>4</sup> 10	<sup>4</sup> 126	<sup>4</sup> 16	<sup>4</sup> 9	<sup>4</sup> 7	<sup>4</sup> 3	<sup>4</sup> 19	13
Entertainment .....	75	<sup>4</sup> 15	<sup>4</sup> 19	<sup>4</sup> 19	<sup>4</sup> 31	<sup>4</sup> 60	30	44	153
Toys, games, hobbies, and tricycles .....	17	<sup>4</sup> 3	<sup>4</sup> 7	<sup>4</sup> 8	<sup>4</sup> 17	<sup>4</sup> 13	<sup>4</sup> 7	8	32
Other entertainment .....	58	<sup>4</sup> 12	<sup>4</sup> 13	<sup>4</sup> 11	14	47	23	36	121
Personal care products and services .....	23	<sup>4</sup> 3	<sup>4</sup> 10	<sup>4</sup> 36	<sup>4</sup> 1	21	34	15	34
Reading .....	1	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	<sup>4</sup> 2	2
Education .....	111	<sup>4</sup> 39	<sup>4</sup> 28	<sup>4</sup> 10	<sup>4</sup> 12	48	21	52	267
All other gifts .....	79	<sup>4</sup> 41	<sup>4</sup> 7	<sup>4</sup> 215	15	38	18	62	136

<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.