

Table 36. Consumer units of two 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 \$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)	66,676	1,485	2,335	3,615	4,308	8,448	7,684	6,777	11,425	20,600
Consumer unit characteristics:										
Income before taxes ¹	\$60,125	\$369	\$7,908	\$12,596	\$17,479	\$24,657	\$34,579	\$44,560	\$59,220	\$117,306
Income after taxes ¹	57,266	424	8,128	12,849	17,732	23,685	33,933	43,272	57,087	110,175
Age of reference person	46.9	43.3	45.2	49.2	50.6	49.9	47.6	46.5	45.2	45.7
Average number in consumer unit:										
Persons	3.1	3.0	3.0	2.9	2.9	3.0	3.1	3.1	3.2	3.3
Children under 189	1.0	1.2	1.0	.9	.9	.9	.9	.9	.9
Persons 65 and over3	.2	.3	.5	.6	.5	.4	.3	.2	.1
Earners	1.6	1.1	.9	1.0	1.0	1.2	1.5	1.7	1.9	2.1
Vehicles	2.4	1.6	1.2	1.5	1.6	1.8	2.2	2.4	2.7	3.0
Percent distribution:										
Sex of reference person:										
Male	53	37	31	37	43	49	51	54	58	61
Female	47	63	69	63	57	51	49	46	42	39
Housing tenure:										
Homeowner	73	49	45	47	54	60	67	73	79	90
With mortgage	49	26	17	14	21	29	38	50	59	73
Without mortgage	24	24	27	33	33	31	29	24	21	17
Renter	27	51	55	53	46	40	33	27	21	10
Race of reference person:										
Black or African American	12	27	30	22	17	15	11	10	9	6
White, Asian, and All Other Races	88	73	70	78	83	85	89	90	91	94
Education of reference person:										
Elementary (1-8)	5	6	11	15	15	11	6	5	2	1
High school (9-12)	38	48	56	57	50	50	49	42	36	20
College	56	45	33	28	33	38	45	53	62	79
Never attended and other	(²)	(³)	1	1	1	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	94	74	71	78	87	91	96	97	98	98
Average annual expenditures	\$50,015	\$29,106	\$22,019	\$24,232	\$26,493	\$31,127	\$36,894	\$42,594	\$51,839	\$78,447
Food	6,662	5,376	4,166	4,405	4,392	5,031	5,578	6,036	7,044	9,089
Food at home	3,894	3,639	2,826	3,284	3,022	3,388	3,567	3,697	4,009	4,698
Cereals and bakery products	559	534	386	479	447	487	503	535	578	671
Cereals and cereal products	191	204	154	176	159	173	180	179	191	221
Bakery products	368	330	233	303	288	314	323	356	386	450
Meats, poultry, fish, and eggs	1,016	984	812	955	789	956	940	947	1,068	1,155
Beef	308	276	216	274	227	290	279	287	352	347
Pork	212	237	185	229	183	221	205	199	215	218
Other meats	126	112	108	135	98	118	111	117	137	140
Poultry	179	171	140	154	140	169	161	169	184	209
Fish and seafood	148	145	120	121	99	111	140	130	141	197
Eggs	43	43	44	42	42	47	45	44	40	44
Dairy products	415	369	288	323	329	361	376	428	419	500
Fresh milk and cream	161	149	131	139	142	157	151	164	159	178
Other dairy products	254	219	157	184	187	204	225	264	261	321
Fruits and vegetables	671	629	481	560	541	593	632	605	648	829
Fresh fruits	213	194	149	165	167	184	199	188	197	277
Fresh vegetables	216	201	156	179	171	201	210	186	203	268
Processed fruits	137	139	94	120	109	122	123	127	137	167
Processed vegetables	104	95	82	96	94	86	100	105	111	117

See footnotes at end of table.

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Other food at home	\$1,235	\$1,124	\$859	\$966	\$916	\$991	\$1,116	\$1,182	\$1,295	\$1,544
Sugar and other sweets	148	128	103	119	115	127	133	141	148	186
Fats and oils	105	98	86	94	89	99	98	101	108	118
Miscellaneous foods	602	511	401	458	450	462	541	584	638	766
Nonalcoholic beverages	329	358	247	271	249	277	306	318	354	389
Food prepared by consumer unit on out-of-town trips	50	29	23	24	12	27	39	37	47	85
Food away from home	2,768	1,737	1,341	1,121	1,370	1,643	2,011	2,339	3,035	4,391
Alcoholic beverages	476	376	222	167	177	267	303	412	477	817
Housing	15,564	10,446	8,063	8,370	8,909	10,262	11,456	13,192	15,483	24,010
Shelter	8,869	6,105	4,437	4,685	4,979	5,615	6,383	7,356	8,573	14,041
Owned dwellings	6,285	3,200	1,853	1,761	2,271	2,805	3,627	4,778	6,229	11,587
Mortgage interest and charges	3,667	1,915	914	696	889	1,416	1,902	2,765	3,768	7,028
Property taxes	1,474	791	524	622	667	751	904	1,074	1,389	2,637
Maintenance, repairs, insurance, other expenses	1,144	494	415	443	715	638	820	939	1,072	1,921
Rented dwellings	2,024	2,561	2,458	2,778	2,561	2,612	2,487	2,261	1,906	1,266
Other lodging	560	344	126	145	147	198	268	317	438	1,188
Utilities, fuels, and public services	3,181	2,474	2,294	2,332	2,367	2,624	2,803	3,035	3,333	3,984
Natural gas	407	313	249	297	296	326	357	380	398	539
Electricity	1,162	981	1,002	936	951	1,019	1,063	1,125	1,215	1,355
Fuel oil and other fuels	116	66	67	93	97	98	108	102	111	151
Telephone services	1,110	833	747	755	747	879	946	1,051	1,206	1,431
Water and other public services	386	281	229	252	276	303	329	376	403	508
Household operations	882	405	249	299	356	449	484	625	818	1,648
Personal services	418	172	114	141	190	201	220	300	399	778
Other household expenses	464	233	135	158	166	248	264	325	420	869
Housekeeping supplies	709	473	358	403	443	494	551	589	921	965
Laundry and cleaning supplies	172	143	133	132	174	149	157	145	178	206
Other household products	372	225	155	187	189	230	267	296	553	515
Postage and stationery	165	105	71	84	80	115	127	147	191	243
Household furnishings and equipment	1,923	988	725	651	763	1,079	1,235	1,588	1,838	3,372
Household textiles	159	54	76	51	83	117	111	165	141	256
Furniture	498	129	242	132	150	269	276	333	461	942
Floor coverings	59	49	6	21	22	23	24	30	37	130
Major appliances	247	116	96	129	107	170	185	243	254	375
Small appliances, miscellaneous housewares	120	86	33	46	67	80	93	93	117	196
Miscellaneous household equipment	840	555	271	271	334	419	547	724	827	1,473
Apparel and services	2,165	1,892	1,092	1,394	1,311	1,269	1,674	1,721	2,109	3,392
Men and boys	501	415	274	269	294	265	409	387	476	811
Men, 16 and over	376	278	185	145	189	188	303	292	357	636
Boys, 2 to 15	125	137	89	124	106	77	106	94	119	175
Women and girls	861	664	373	609	460	497	658	696	837	1,375
Women, 16 and over	699	553	289	498	336	385	537	547	680	1,138
Girls, 2 to 15	162	111	84	111	123	112	121	150	157	237
Children under 2	116	96	69	80	95	86	118	114	103	155
Footwear	391	566	246	305	326	268	313	308	445	509
Other apparel products and services	295	152	130	130	137	153	177	216	247	541
Transportation	9,697	5,112	3,930	4,674	5,311	5,966	7,633	8,992	11,218	14,169
Vehicle purchases (net outlay)	4,699	2,379	1,759	2,351	2,648	2,694	3,677	4,385	5,636	6,826
Cars and trucks, new	2,389	996	451 ⁶	712	1,023	933	1,449	1,875	2,579	4,294
Cars and trucks, used	2,226	1,354	1,243	1,605	1,624	1,752	2,197	2,420	2,947	2,376
Other vehicles	83	430	(³)	434	(³)	49	431	90	111	156
Gasoline and motor oil	1,575	972	836	887	994	1,167	1,429	1,551	1,768	2,066

See footnotes at end of table.

Table 36. Consumer units of two or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003 — Continued

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Other vehicle expenses	\$2,970	\$1,528	\$1,165	\$1,286	\$1,491	\$1,840	\$2,277	\$2,749	\$3,381	\$4,453
Vehicle finance charges	495	241	159	172	173	263	403	467	625	743
Maintenance and repairs	806	405	364	359	489	537	613	762	908	1,171
Vehicle insurance	1,102	571	457	588	636	778	959	1,078	1,232	1,523
Vehicle rental, leases, licenses, other charges	567	311	185	167	192	262	302	443	617	1,016
Public transportation	453	233	170	150	178	264	249	307	433	825
Health care	2,816	1,606	1,322	1,701	2,190	2,598	2,712	2,912	2,990	3,402
Health insurance	1,417	791	672	895	1,157	1,314	1,401	1,485	1,519	1,663
Medical services	712	373	258	319	389	513	638	747	784	981
Drugs	556	362	340	408	559	648	558	561	554	582
Medical supplies	131	80	52	79	84	122	115	118	132	176
Entertainment	2,578	1,198	881	933	998	1,422	1,786	2,037	2,602	4,431
Fees and admissions	638	287	146	136	173	227	291	426	571	1,308
Television, radios, sound equipment	831	532	458	465	485	580	669	792	896	1,173
Pets, toys, and playground equipment	488	200	186	190	235	406	332	476	532	720
Other entertainment supplies, equipment, and services	621	178	90	141	105	209	494	344	602	1,230
Personal care products and services	653	406	351	377	382	450	497	555	674	981
Reading	153	69	54	64	75	88	104	129	153	255
Education	879	573	323	380	346	282	347	466	643	1,876
Tobacco products and smoking supplies	365	261	310	352	349	387	413	447	412	305
Miscellaneous	834	468	391	370	428	569	669	712	1,000	1,199
Cash contributions	1,544	776	442	346	521	872	961	1,099	1,388	2,875
Personal insurance and pensions	5,628	547	471	702	1,102	1,665	2,761	3,885	5,646	11,649
Life and other personal insurance	518	254	151	193	268	270	339	395	491	911
Pensions and Social Security	5,111	293	320	509	834	1,396	2,423	3,490	5,155	10,738
Sources of income and personal taxes: ¹										
Money income before taxes	60,125	369	7,908	12,596	17,479	24,657	34,579	44,560	59,220	117,306
Wages and salaries	49,763	1,656	3,096	5,543	9,023	15,265	25,628	35,129	50,312	102,462
Self-employment income	2,627	-3,162	40	291	351	466	798	1,438	1,709	6,692
Social Security, private and government retirement	5,494	981	2,340	4,420	6,329	7,338	6,599	6,363	5,551	4,705
Interest, dividends, rental income, other property income	1,074	-23	72	57	102	290	518	602	640	2,573
Unemployment and workers' compensation, veterans' benefits	292	60	129	242	209	273	311	357	377	284
Public assistance, supplemental security income, food stamps	381	493	1,732	1,529	905	495	316	176	168	73
Regular contributions for support	365	212	302	381	399	434	328	395	342	361
Other income	129	150	197	134	159	97	81	98	120	157
Personal taxes	2,858	-55	-220	-252	-253	973	646	1,289	2,133	7,131
Federal income taxes	2,078	-110	-279	-270	-339	787	293	796	1,442	5,391
State and local income taxes	584	-23	5	13	26	93	195	339	493	1,387
Other taxes	196	78	55	5	59	92	158	153	197	353
Income after taxes	57,266	424	8,128	12,849	17,732	23,685	33,933	43,272	57,087	110,175

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Addenda:										
Net change in total assets and liabilities	-\$14,134	\$529	-\$2,945	\$30	-\$5,000	-\$5,804	-\$4,877	-\$10,223	-\$12,226	-\$30,069
Net change in total assets	7,240	7,090	2,023	3,229	-784	2,108	5,138	4,964	5,615	14,763
Net change in total liabilities	21,374	6,560	4,968	3,199	4,216	7,912	10,015	15,186	17,841	44,831
Other financial information:										
Other money receipts	681	382	175	1,036	341	178	429	1,262	593	928
Mortgage principal paid on owned property	-1,862	-919	-573	-439	-414	-762	-849	-1,275	-1,707	-3,738
Estimated market value of owned home ...	130,035	79,591	47,766	53,903	59,379	71,145	82,657	95,485	122,356	228,582
Estimated monthly rental value of owned home	835	513	353	377	409	515	581	681	830	1,361
Gifts of goods and services	1,192	641	303	504	520	586	693	800	1,108	2,218
Food	105	65	13	41	34	44	79	31	98	210
Alcoholic beverages	19	419	8	9	18	13	9	5	23	31
Housing	291	196	83	113	130	175	187	260	272	498
Housekeeping supplies	54	38	20	23	32	37	34	45	73	77
Household textiles	18	410	41	8	6	12	13	20	16	31
Appliances and miscellaneous housewares	33	45	48	46	9	18	27	37	27	58
Major appliances	10	41	41	(2)	43	5	4	17	6	19
Small appliances and miscellaneous housewares	23	45	47	45	7	13	23	20	20	39
Miscellaneous household equipment	77	61	11	37	32	42	53	73	75	127
Other housing	110	82	43	39	50	66	61	86	81	205
Apparel and services	264	177	90	177	145	143	196	191	280	426
Males, 2 and over	70	65	23	54	48	43	54	41	68	113
Females, 2 and over	94	53	32	65	30	40	56	62	101	168
Children under 2	53	34	25	32	45	35	47	57	48	74
Other apparel products and services	47	426	411	27	21	26	39	31	63	71
Jewelry and watches	18	43	47	6	3	7	12	15	24	30
All other apparel products and services	29	423	44	421	418	19	27	17	39	41
Transportation	44	8	13	63	12	25	16	36	70	60
Health care	35	414	415	419	418	19	19	41	41	52
Entertainment	86	38	24	28	29	59	59	64	88	147
Toys, games, hobbies, and tricycles	32	411	12	15	11	22	27	29	35	47
Other entertainment	55	26	13	13	18	37	32	35	53	100
Personal care products and services	24	19	10	14	13	18	19	30	24	32
Reading	1	41	(2)	(2)	(2)	1	1	1	2	2
Education	237	67	46	14	67	48	45	80	132	610
All other gifts	86	38	40	27	54	42	62	61	78	150

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

² Value less than 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.

n.a. Not applicable.