

Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004

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 more
Number of consumer units (in thousands)	10,291	440	409	547	1,000	1,176	1,109	1,859	3,751
Consumer unit characteristics:									
Income before taxes ¹	\$68,194	\$4,265	\$12,753	\$17,480	\$24,904	\$34,657	\$44,543	\$59,532	\$122,483
Income after taxes ¹	66,940	4,608	13,646	18,168	25,776	35,129	44,624	58,736	118,797
Age of reference person	40.9	38.4	38.5	39.3	38.3	38.9	40.2	40.6	43.4
Average number in consumer unit:									
Persons	5.6	5.5	5.6	5.6	5.6	5.6	5.8	5.6	5.6
Children under 18	2.8	3.2	3.4	3.2	3.1	3.0	2.9	2.7	2.4
Persons 65 and over1	(²)	3.1	3.1	.1	.1	.1	.1	.1
Earners	2.2	1.2	1.1	1.3	1.7	1.9	2.1	2.3	2.6
Vehicles	2.5	1.2	1.3	1.5	1.8	2.2	2.5	2.8	3.1
Percent distribution:									
Sex of reference person:									
Male	48	22	25	43	42	46	51	55	51
Female	52	78	75	57	58	54	49	45	49
Housing tenure:									
Homeowner	73	41	30	37	53	63	74	80	92
With mortgage	58	26	13	20	35	49	56	65	78
Without mortgage	15	15	17	17	18	14	18	15	14
Renter	27	59	70	63	47	37	26	20	8
Race of reference person:									
Black or African-American	15	38	34	24	18	14	16	11	10
White, Asian, and All Other Races	85	62	66	76	82	86	84	89	90
Education of reference person:									
Elementary (1-8)	9	12	20	18	19	13	13	6	3
High school (9-12)	41	59	62	60	55	51	46	44	25
College	49	28	17	21	25	36	39	49	72
Never attended and other	(⁴)	1	2	1	1	(⁴)	1	(⁵)	(⁴)
At least one vehicle owned or leased	93	64	77	85	88	93	96	98	98
Average annual expenditures	\$54,936	\$27,514	\$25,997	\$27,746	\$31,592	\$38,136	\$42,949	\$52,959	\$81,184
Food	8,463	6,640	6,701	5,988	6,326	6,707	7,541	8,175	10,731
Food at home	5,329	4,961	5,608	4,590	4,621	4,475	4,636	4,989	6,308
Cereals and bakery products	784	714	766	623	622	641	715	754	942
Cereals and cereal products	291	344	318	233	239	247	265	273	338
Bakery products	492	370	448	390	383	395	450	482	604
Meats, poultry, fish, and eggs	1,440	1,461	1,610	1,384	1,418	1,259	1,343	1,326	1,588
Beef	445	394	471	472	450	419	440	383	484
Pork	289	298	332	275	342	240	295	267	297
Other meats	185	222	280	132	164	143	159	189	206
Poultry	267	263	241	285	232	238	238	233	314
Fish and seafood	188	198	194	169	153	149	140	199	223
Eggs	67	86	93	50	77	70	71	55	65
Dairy products	591	511	583	517	491	518	529	526	713
Fresh milk and cream	262	289	307	258	240	255	262	226	283
Other dairy products	329	222	276	258	252	262	267	301	430
Fruits and vegetables	880	859	898	762	770	782	734	793	1,045
Fresh fruits	289	263	268	223	253	259	232	244	361
Fresh vegetables	278	261	279	256	269	245	235	253	321
Processed fruits	178	202	169	152	131	158	146	163	217
Processed vegetables	134	132	182	130	117	119	121	133	146

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, 2003-2004 — Continued

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 more
Other food at home	\$1,634	\$1,417	\$1,751	\$1,304	\$1,320	\$1,274	\$1,314	\$1,589	\$2,019
Sugar and other sweets	199	162	198	162	162	145	155	187	255
Fats and oils	139	165	140	132	137	119	110	143	151
Miscellaneous foods	821	710	883	627	595	645	640	794	1,042
Nonalcoholic beverages	430	350	528	375	403	343	384	420	494
Food prepared by consumer unit on out-of-town trips	46	³ 30	³ 4	³ 8	22	23	25	46	77
Food away from home	3,134	1,678	1,093	1,398	1,705	2,233	2,905	3,186	4,422
Alcoholic beverages	362	261	³ 147	174	213	248	419	272	522
Housing	17,360	9,712	9,309	9,759	11,170	12,281	13,859	15,984	25,177
Shelter	9,811	5,567	5,063	5,772	6,297	6,949	7,653	9,115	14,233
Owned dwellings	7,296	2,262	1,042	1,766	2,819	3,989	5,276	7,074	12,315
Mortgage interest and charges	4,718	1,472	³ 540	1,205	1,709	2,627	3,429	4,656	7,937
Property taxes	1,623	619	348	322	607	773	1,037	1,477	2,853
Maintenance, repairs, insurance, other expenses	955	171	³ 154	239	503	589	810	940	1,524
Rented dwellings	2,115	3,220	3,996	3,942	3,435	2,860	2,211	1,759	1,075
Other lodging	400	³ 86	³ 26	³ 64	43	101	167	283	843
Utilities, fuels, and public services	3,833	2,710	2,755	2,642	2,987	3,266	3,472	3,853	4,755
Natural gas	563	367	481	390	403	404	513	551	732
Electricity	1,411	1,144	1,148	1,055	1,130	1,280	1,312	1,397	1,675
Fuel oil and other fuels	124	³ 56	³ 19	³ 70	78	88	98	128	182
Telephone services	1,259	840	849	831	987	1,091	1,083	1,287	1,580
Water and other public services	475	303	258	296	389	402	466	489	587
Household operations	953	243	261	317	316	490	503	631	1,811
Personal services	529	³ 94	³ 155	³ 164	151	288	286	328	1,021
Other household expenses	424	150	106	153	164	201	218	303	790
Housekeeping supplies	727	423	589	359	483	475	551	686	1,040
Laundry and cleaning supplies	225	152	209	138	183	179	211	242	267
Other household products	349	206	309	179	226	223	260	304	514
Postage and stationery	153	³ 65	³ 71	³ 42	74	74	80	140	258
Household furnishings and equipment	2,038	768	641	669	1,087	1,101	1,679	1,700	3,337
Household textiles	167	³ 59	44	52	90	193	86	127	259
Furniture	537	177	218	137	274	257	302	565	886
Floor coverings	53	³ 27	³ 4	³ 31	³ 6	15	10	38	108
Major appliances	318	113	³ 115	87	149	210	731	255	380
Small appliances, miscellaneous housewares	115	65	70	51	94	90	92	82	170
Miscellaneous household equipment	848	327	193	311	474	336	458	633	1,534
Apparel and services	2,770	2,592	1,801	1,672	1,852	2,103	2,152	2,512	3,805
Men and boys	714	435	421	438	406	563	591	703	982
Men, 16 and over	434	254	³ 223	246	144	320	365	462	619
Boys, 2 to 15	280	181	198	192	262	242	226	241	363
Women and girls	969	690	517	428	621	683	787	896	1,385
Women, 16 and over	664	478	222	204	391	472	574	586	981
Girls, 2 to 15	305	212	295	224	229	211	212	310	405
Children under 2	187	193	240	192	244	174	171	142	197
Footwear	581	1,129	485	409	411	516	429	529	697
Other apparel products and services	319	146	137	205	171	167	174	242	544
Transportation	10,231	4,221	4,486	4,919	5,565	8,355	7,529	11,543	14,314
Vehicle purchases (net outlay)	4,599	³ 1,681	2,443	2,176	2,357	4,168	2,813	5,719	6,236
Cars and trucks, new	1,936	³ 727	³ 557	³ 110	³ 440	1,625	³ 492	2,644	3,067
Cars and trucks, used	2,617	954	1,886	2,066	1,917	2,538	2,315	2,982	3,091
Other vehicles	47	(⁵)	(⁵)	(⁵)	(⁵)	³ 5	³ 6	³ 94	78
Gasoline and motor oil	2,132	1,049	986	1,201	1,463	1,776	2,040	2,213	2,797

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, 2003-2004 — Continued

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Other vehicle expenses	\$3,087	\$1,214	\$926	\$1,385	\$1,546	\$2,228	\$2,461	\$3,265	\$4,559
Vehicle finance charges	530	215	120	139	248	376	482	566	788
Maintenance and repairs	801	372	235	369	400	636	636	785	1,184
Vehicle insurance	1,227	464	503	569	702	985	1,060	1,334	1,705
Vehicle rental, leases, licenses, other charges	528	163	68	308	196	232	284	580	882
Public transportation	414	276	131	158	199	182	215	346	722
Health care	2,474	696	693	1,063	1,210	1,655	2,289	2,610	3,662
Health insurance	1,271	306	314	392	618	898	1,213	1,405	1,859
Medical services	734	153	³ 184	441	346	468	675	729	1,113
Drugs	363	218	181	200	191	233	322	361	523
Medical supplies	105	³ 19	³ 15	³ 30	55	56	80	116	167
Entertainment	2,704	1,043	741	988	1,415	1,334	1,870	2,751	4,358
Fees and admissions	647	135	48	109	155	256	337	526	1,255
Television, radios, sound equipment	958	620	414	470	591	632	851	972	1,355
Pets, toys, hobbies, and playground equipment	472	138	132	256	343	276	472	415	699
Other entertainment supplies, equipment, and services	627	149	146	153	326	170	211	838	1,049
Personal care products and services	742	396	403	392	412	560	638	621	1,100
Reading	116	36	20	33	40	57	98	92	204
Education	1,161	358	253	160	311	355	503	733	2,386
Tobacco products and smoking supplies	373	306	390	345	394	371	493	430	313
Miscellaneous	719	261	117	675	487	539	727	833	901
Cash contributions	1,398	550	313	517	388	637	962	1,007	2,575
Personal insurance and pensions	6,062	443	622	1,063	1,809	2,932	3,869	5,395	11,137
Life and other personal insurance	496	136	³ 90	96	89	272	280	385	939
Pensions and Social Security	5,566	307	532	967	1,720	2,661	3,589	5,010	10,199
Sources of income and personal taxes: ¹									
Money income before taxes	68,194	4,265	12,753	17,480	24,904	34,657	44,543	59,532	122,483
Wages and salaries	60,684	3,427	6,354	11,911	20,774	30,386	39,080	53,530	110,518
Self-employment income	3,227	³ 2,449	³ 233	³ 262	196	1,149	1,496	2,646	6,910
Social Security, private and government retirement	1,933	³ 621	1,427	1,888	1,582	1,357	1,933	1,632	2,572
Interest, dividends, rental income, other property income	593	³ 97	³ 2	³ 17	³ 9	116	180	234	1,427
Unemployment and workers' compensation, veterans' benefits	319	³ 181	³ 341	³ 207	385	292	356	409	285
Public assistance, supplemental security income, food stamps	827	1,800	3,695	2,660	1,349	957	848	332	193
Regular contributions for support	439	559	428	³ 415	427	273	328	509	484
Other income	172	³ 224	³ 274	³ 120	³ 182	128	³ 323	241	94
Personal taxes	1,253	-343	-893	-688	-871	-472	-81	796	3,686
Federal income taxes	660	-348	-890	-730	-885	-635	-418	169	2,531
State and local income taxes	407	-42	-31	35	-27	87	240	379	841
Other taxes	186	³ 47	³ 28	³ 7	41	75	97	248	314
Income after taxes	66,940	4,608	13,646	18,168	25,776	35,129	44,624	58,736	118,797

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, 2003-2004 — 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 more
Addenda:									
Net change in total assets and liabilities	-\$18,495	\$10,249	\$561	-\$1,874	-\$4,664	-\$11,606	-\$11,204	-\$23,326	-\$31,979
Net change in total assets	11,727	15,908	5,865	299	6,513	7,993	5,207	12,433	17,684
Net change in total liabilities	30,221	5,659	5,304	2,173	11,177	19,599	16,410	35,758	49,662
Other financial information:									
Other money receipts	326	384	312	3599	310	3435	209	547	325
Mortgage principal paid on owned property	-2,345	-686	3,179	-356	-623	-1,062	-1,066	-1,831	-4,560
Estimated market value of owned home	157,483	44,692	36,123	40,431	62,608	80,731	99,131	139,414	276,606
Estimated monthly rental value of owned home	913	352	224	301	404	540	697	873	1,479
Gifts of goods and services	739	335	531	397	422	622	445	665	1,093
Food	44	327	317	78	37	30	32	28	71
Alcoholic beverages	12	(5)	(5)	319	(4)	318	317	34	16
Housing	185	398	118	67	124	138	151	181	258
Housekeeping supplies	45	336	327	38	328	22	314	54	70
Household textiles	12	33	(5)	(5)	31	39	32	312	23
Appliances and miscellaneous housewares	27	39	(5)	(5)	313	334	334	311	41
Major appliances	3	39	(5)	(5)	31	(5)	322	31	(4)
Small appliances and miscellaneous housewares	24	(4)	(5)	(5)	312	334	312	310	40
Miscellaneous household equipment	49	310	311	314	21	22	41	50	80
Other housing	52	341	380	344	61	51	61	54	45
Apparel and services	248	120	318	173	202	289	161	233	296
Males, 2 and over	63	362	386	86	31	42	25	68	84
Females, 2 and over	76	320	383	316	104	94	61	76	79
Children under 2	61	324	348	365	56	35	59	55	80
Other apparel products and services	48	315	3101	36	311	3118	315	334	53
Jewelry and watches	8	31	(5)	36	34	31	34	311	13
All other apparel products and services	39	314	3101	(5)	37	3116	311	323	40
Transportation	16	33	349	36	(4)	8	34	27	21
Health care	18	39	(5)	313	36	36	31	333	28
Entertainment	59	311	35	315	317	317	328	47	116
Toys, games, arts and crafts, and tricycles	13	34	31	39	36	34	39	11	23
Other entertainment	46	37	34	37	310	313	319	36	94
Personal care products and services	27	319	313	321	33	48	33	13	33
Reading	1	(5)	(5)	(5)	(5)	(4)	(4)	31	2
Education	89	323	38	36	331	310	33	36	209
All other gifts	40	342	33	31	31	59	14	62	43

¹ Components of income and taxes are derived from "complete income reporters" only through 2003; (see glossary). Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.

² Value less than 0.05.

³ Data are likely to have large sampling errors.

⁴ Value less than 0.5.

⁵ No data reported.