

Table 35. Consumer units of one person by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004

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 more
Number of consumer units (in thousands)	31,631	2,998	4,919	4,970	3,438	4,837	3,466	2,406	2,618	1,978
Consumer unit characteristics:										
Income before taxes ¹	\$27,665	\$1,958	\$7,765	\$12,357	\$17,227	\$24,550	\$34,197	\$43,937	\$57,967	\$108,995
Income after taxes ¹	26,204	1,957	7,725	12,288	16,952	23,717	32,577	41,631	53,952	99,382
Age of reference person	51.7	37.9	54.7	62.0	56.7	51.8	47.5	47.9	46.6	48.5
Average number in consumer unit:										
Persons	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Children under 18	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Persons 65 and over3	.2	.4	.6	.4	.3	.2	.1	.1	.1
Earners6	.6	.4	.3	.6	.7	.9	.9	.9	1.0
Vehicles	1.0	.6	.6	.9	1.0	1.1	1.3	1.4	1.4	1.4
Percent distribution:										
Sex of reference person:										
Male	45	44	36	34	43	46	53	55	56	62
Female	55	56	64	66	57	54	47	45	44	38
Housing tenure:										
Homeowner	50	21	34	52	54	53	54	59	67	77
With mortgage	22	6	6	9	14	19	31	39	52	59
Without mortgage	28	15	28	42	40	33	23	20	15	18
Renter	50	79	66	48	46	47	46	41	33	23
Race of reference person:										
Black or African-American	12	13	17	11	11	12	11	10	9	6
White, Asian, and All Other Races	88	87	83	89	89	88	89	90	91	94
Education of reference person:										
Elementary (1-8)	7	8	19	11	7	4	1	1	1	1
High school (9-12)	34	29	37	49	46	37	29	24	13	10
College	59	62	43	39	47	59	69	75	86	89
Never attended and other	(²)	1	1	(²)	(²)	(²)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	75	50	52	69	79	83	92	93	93	90
Average annual expenditures	\$25,155	\$13,100	\$12,710	\$17,062	\$20,656	\$24,499	\$29,115	\$34,056	\$42,588	\$61,397
Food	3,056	2,143	1,963	2,356	2,688	2,975	3,385	3,858	4,333	5,605
Food at home	1,647	1,147	1,316	1,563	1,581	1,675	1,804	1,830	2,007	2,209
Cereals and bakery products	229	168	205	245	244	229	237	250	228	253
Cereals and cereal products	74	67	75	85	73	67	67	79	73	79
Bakery products	155	101	130	160	171	163	170	171	156	174
Meats, poultry, fish, and eggs	391	270	330	374	365	402	426	421	488	494
Beef	106	81	81	95	96	119	123	110	137	132
Pork	80	57	78	81	80	82	83	71	90	90
Other meats	49	28	43	47	49	49	51	60	57	62
Poultry	72	51	63	76	63	73	67	92	89	74
Fish and seafood	62	32	44	49	51	57	80	68	93	111
Eggs	23	21	21	26	25	23	21	20	21	25
Dairy products	179	130	137	176	171	191	191	200	210	235
Fresh milk and cream	67	52	62	74	67	71	71	62	70	69
Other dairy products	112	77	75	102	104	120	120	138	141	165
Fruits and vegetables	298	196	228	296	293	299	325	341	355	398
Fresh fruits	98	58	71	92	92	105	109	126	117	135
Fresh vegetables	93	64	71	94	80	86	104	96	118	157
Processed fruits	62	45	47	65	69	64	69	68	72	66
Processed vegetables	44	28	39	44	52	44	44	52	48	41

See footnotes at end of table.

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Other food at home	\$550	\$384	\$416	\$472	\$508	\$553	\$625	\$617	\$726	\$829
Sugar and other sweets	63	36	58	62	61	69	61	72	64	87
Fats and oils	47	34	43	47	46	42	54	50	48	59
Miscellaneous foods	272	193	193	234	251	268	331	300	364	401
Nonalcoholic beverages	148	111	113	122	136	155	155	163	217	213
Food prepared by consumer unit on out-of-town trips	20	10	9	8	12	18	23	33	32	68
Food away from home	1,409	996	646	793	1,108	1,300	1,581	2,028	2,326	3,396
Alcoholic beverages	342	197	148	218	239	257	358	501	673	908
Housing	9,094	4,776	5,023	6,727	7,885	9,010	10,704	11,943	14,186	20,741
Shelter	5,762	3,196	3,212	3,923	4,815	5,497	6,829	7,896	9,150	13,951
Owned dwellings	2,820	865	866	1,491	2,101	2,342	3,302	4,247	5,762	9,928
Mortgage interest and charges	1,300	289	193	329	523	846	1,652	2,324	3,416	5,828
Property taxes	814	287	437	618	883	727	811	976	1,356	2,225
Maintenance, repairs, insurance, other expenses	706	289	237	544	695	769	839	947	991	1,875
Rented dwellings	2,681	2,130	2,205	2,306	2,576	2,996	3,363	3,381	2,918	2,695
Other lodging	260	200	141	126	138	159	165	269	469	1,328
Utilities, fuels, and public services	1,796	923	1,197	1,630	1,799	1,960	2,083	2,178	2,373	2,887
Natural gas	263	98	165	270	266	301	300	323	306	451
Electricity	635	319	451	606	645	682	741	744	797	973
Fuel oil and other fuels	78	35	52	86	110	87	79	57	96	104
Telephone services	632	397	423	491	596	682	759	810	899	1,010
Water and other public services	189	73	107	179	183	208	204	244	275	350
Household operations	395	101	129	438	345	469	406	409	581	1,015
Personal services	104	414	435	4204	4118	4162	463	419	4119	4154
Other household expenses	291	87	94	235	227	307	343	391	463	861
Housekeeping supplies	318	206	198	280	347	299	377	331	400	565
Laundry and cleaning supplies	74	50	55	62	72	78	94	91	93	80
Other household products	145	99	84	137	162	123	169	142	176	291
Postage and stationery	99	57	60	80	114	98	114	97	131	194
Household furnishings and equipment	823	350	286	456	577	786	1,008	1,129	1,682	2,324
Household textiles	77	33	38	38	74	124	76	63	127	156
Furniture	190	58	44	92	117	178	167	317	455	687
Floor coverings	26	9	5	28	5	17	23	26	51	128
Major appliances	88	14	33	76	70	95	80	140	122	276
Small appliances, miscellaneous housewares	54	28	21	42	52	68	85	42	65	111
Miscellaneous household equipment	388	208	144	180	259	304	577	541	862	967
Apparel and services	931	546	542	507	716	797	1,026	1,216	1,616	2,524
Men and boys	180	108	117	66	93	147	192	301	302	557
Men, 16 and over	164	98	113	47	84	131	173	282	275	528
Boys, 2 to 15	16	10	4	19	9	16	20	19	28	28
Women and girls	395	257	227	235	341	352	397	439	731	975
Women, 16 and over	380	256	223	216	331	338	374	423	706	940
Girls, 2 to 15	15	41	4	19	10	14	22	15	25	35
Children under 2	14	6	5	10	13	17	23	17	22	19
Footwear	177	94	116	111	161	123	232	273	242	403
Other apparel products and services	165	80	77	85	108	159	182	186	319	570
Transportation	3,965	1,677	1,615	2,282	3,130	4,443	5,335	5,634	7,986	8,000
Vehicle purchases (net outlay)	1,682	521	571	937	1,071	2,089	2,412	2,305	3,894	3,173
Cars and trucks, new	924	481	4194	552	466	1,213	1,365	1,234	2,216	2,181
Cars and trucks, used	719	395	378	384	602	854	995	1,037	1,489	889
Other vehicles	39	445	(2)	41	43	422	452	434	4189	4104
Gasoline and motor oil	745	498	424	496	695	809	986	1,023	1,163	1,159

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Table 35. Consumer units of one person by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004 — Continued

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Other vehicle expenses	\$1,277	\$512	\$521	\$729	\$1,193	\$1,330	\$1,677	\$1,963	\$2,318	\$2,770
Vehicle finance charges	137	38	39	51	77	126	245	259	317	296
Maintenance and repairs	398	182	184	216	496	394	448	548	681	881
Vehicle insurance	522	167	234	359	493	619	702	838	801	930
Vehicle rental, leases, licenses, other charges	221	126	64	103	127	192	282	318	519	663
Public transportation	261	146	98	120	171	215	260	343	611	898
Health care	1,658	722	1,147	1,993	1,858	1,786	1,685	1,608	1,731	2,736
Health insurance	819	312	607	1,059	980	878	824	860	827	1,020
Medical services	385	213	163	336	337	417	426	347	502	1,145
Drugs	382	162	323	538	469	431	332	324	319	421
Medical supplies	72	35	54	60	73	60	102	76	83	151
Entertainment	1,126	634	495	733	799	1,240	1,326	1,390	2,103	2,694
Fees and admissions	272	174	101	111	143	204	312	406	583	991
Television, radios, sound equipment	502	300	271	384	418	530	606	631	837	966
Pets, toys, hobbies, and playground equipment	193	88	82	143	163	216	261	205	312	425
Other entertainment supplies, equipment, and services	160	72	41	95	74	290	147	148	371	312
Personal care products and services	349	205	189	276	314	367	377	483	525	661
Reading	98	45	50	76	89	108	100	132	160	210
Education	576	1,343	713	491	470	267	292	341	454	1,164
Tobacco products and smoking supplies	184	133	176	155	189	216	188	230	218	166
Miscellaneous	493	205	188	247	435	549	477	925	847	1,234
Cash contributions	1,061	270	226	576	914	900	1,064	1,806	1,671	4,488
Personal insurance and pensions	2,222	205	235	423	929	1,585	2,798	3,990	6,085	10,266
Life and other personal insurance	157	47	68	115	153	136	173	219	264	455
Pensions and Social Security	2,065	158	167	308	776	1,448	2,625	3,771	5,821	9,811
Sources of income and personal taxes: ¹										
Money income before taxes	27,665	1,958	7,765	12,357	17,227	24,550	34,197	43,937	57,967	108,995
Wages and salaries	18,883	1,360	1,954	3,214	7,761	15,035	26,248	35,871	49,167	82,001
Self-employment income	1,290	-614	54	166	303	849	735	1,679	2,003	12,418
Social Security, private and government retirement	5,460	454	4,146	7,855	7,759	6,906	5,266	4,433	4,094	6,160
Interest, dividends, rental income, other property income	1,125	31	103	239	532	1,008	1,270	1,402	1,799	7,390
Unemployment and workers' compensation, veterans' benefits	143	⁴ 46	89	128	134	202	250	201	130	⁴ 88
Public assistance, supplemental security income, food stamps	190	201	739	209	127	48	⁴ 13	⁴ 3	⁴ 2	(³)
Regular contributions for support	331	264	311	292	384	280	272	⁴ 196	537	⁴ 602
Other income	244	214	370	254	225	222	142	153	236	⁴ 335
Personal taxes	1,461	1	40	70	275	834	1,620	2,306	4,015	9,613
Federal income taxes	1,064	-28	23	(²)	126	521	1,156	1,709	2,989	7,449
State and local income taxes	288	-1	3	10	57	164	359	493	793	1,796
Other taxes	109	30	15	60	92	149	105	105	232	368
Income after taxes	26,204	1,957	7,725	12,288	16,952	23,717	32,577	41,631	53,952	99,382

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Addenda:										
Net change in total assets and liabilities	-\$4,033	(²)	-\$1,333	-\$1,410	-\$2,368	-\$3,346	-\$6,194	-\$3,132	-\$11,172	-\$15,886
Net change in total assets	4,229	1,938	-287	53	622	3,044	5,298	6,626	13,078	22,094
Net change in total liabilities	8,262	1,937	1,046	1,463	2,990	6,390	11,493	9,758	24,251	37,980
Other financial information:										
Other money receipts	444	252	109	110	128	453	944	439	754	1,656
Mortgage principal paid on owned property ...	-671	-195	-146	-200	-338	-425	-826	-1,170	-1,541	-3,026
Estimated market value of owned home	77,709	25,749	35,518	62,531	65,129	75,698	81,193	97,523	126,614	231,369
Estimated monthly rental value of owned home	476	174	238	398	436	460	513	614	781	1,203
Gifts of goods and services	831	413	222	470	617	635	876	1,043	1,598	3,224
Food	31	18	18	15	50	21	22	29	47	100
Alcoholic beverages	15	41	45	42	12	5	8	45	32	61
Housing	178	97	53	133	230	140	224	182	262	508
Housekeeping supplies	34	15	13	27	23	28	44	26	67	107
Household textiles	8	41	42	46	10	16	14	45	49	43
Appliances and miscellaneous housewares	14	43	42	10	25	15	30	13	11	28
Major appliances	5	41	(²)	43	16	42	412	43	5	43
Small appliances and miscellaneous housewares	10	42	41	7	49	13	19	411	46	25
Miscellaneous household equipment	39	36	10	21	20	23	42	42	115	123
Other housing	82	42	25	69	152	59	94	96	60	248
Apparel and services	202	110	59	117	106	167	236	272	467	604
Males, 2 and over	47	46	18	25	24	39	49	89	82	115
Females, 2 and over	72	25	19	46	43	52	73	90	228	175
Children under 2	14	6	5	10	13	17	23	17	22	18
Other apparel products and services	70	33	17	37	26	59	91	76	135	295
Jewelry and watches	42	8	13	12	9	40	40	27	108	239
All other apparel products and services	27	424	45	425	417	18	50	450	428	456
Transportation	57	45	3	45	13	27	53	121	107	315
Health care	88	465	427	462	490	93	116	437	97	328
Entertainment	58	20	15	35	43	74	78	89	82	157
Toys, games, arts and crafts, and tricycles ..	23	8	6	19	18	34	27	34	34	43
Other entertainment	35	12	9	16	24	39	51	55	48	113
Personal care products and services	17	10	7	11	7	15	19	34	32	39
Reading	1	(²)	(²)	1	2	1	2	3	3	2
Education	101	455	43	22	48	35	70	123	205	818
All other gifts	81	32	31	29	57	57	48	108	263	292

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 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.

n.a. Not applicable.