

Table 36. Consumer units of two 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 \$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)	76,741	1,520	2,314	3,633	4,399	9,000	8,675	7,946	13,653	25,600
Consumer unit characteristics:										
Income before taxes ¹	\$63,596	-\$371	\$7,890	\$12,646	\$17,573	\$24,813	\$34,798	\$44,660	\$59,337	\$119,112
Income after taxes ¹	60,948	-220	8,069	13,014	17,863	23,834	34,352	43,859	57,435	112,804
Age of reference person	47.1	43.8	46.3	47.6	50.7	49.4	47.6	46.9	45.6	46.5
Average number in consumer unit:										
Persons	3.1	2.9	2.9	2.9	2.9	2.9	3.0	3.1	3.1	3.3
Children under 189	1.1	1.1	1.0	.9	.9	.9	.9	.9	.9
Persons 65 and over3	.3	.3	.4	.6	.5	.4	.3	.2	.2
Earners	1.6	.9	.7	.9	.9	1.2	1.4	1.6	1.8	2.1
Vehicles	2.3	1.3	1.2	1.4	1.6	1.8	2.1	2.3	2.6	2.9
Percent distribution:										
Sex of reference person:										
Male	51	33	32	34	44	45	49	52	56	57
Female	49	67	68	66	56	55	51	48	44	43
Housing tenure:										
Homeowner	74	44	44	46	54	59	67	74	80	90
With mortgage	50	23	15	16	20	27	38	48	59	72
Without mortgage	24	22	29	30	34	33	29	26	21	18
Renter	26	56	56	54	46	41	33	26	20	10
Race of reference person:										
Black or African-American	12	27	31	23	18	16	12	10	9	6
White, Asian, and All Other Races	88	73	69	77	82	84	88	90	91	94
Education of reference person:										
Elementary (1-8)	5	8	11	14	15	11	6	4	2	1
High school (9-12)	37	50	53	55	52	51	48	43	36	19
College	58	42	35	30	32	38	45	52	62	80
Never attended and other	(²)	(²)	1	1	1	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	93	68	69	79	86	90	95	96	98	98
Average annual expenditures	\$50,439	\$27,021	\$20,390	\$23,127	\$25,216	\$30,261	\$35,716	\$40,411	\$49,607	\$78,450
Food	6,775	5,209	3,811	4,309	4,370	4,841	5,616	5,996	6,817	9,219
Food at home	3,972	3,570	2,634	3,197	3,136	3,259	3,541	3,722	4,013	4,836
Cereals and bakery products	552	539	384	440	445	458	497	531	567	655
Cereals and cereal products	187	204	155	161	161	178	178	187	187	212
Bakery products	365	334	229	279	284	298	319	354	380	442
Meats, poultry, fish, and eggs	1,053	965	771	897	848	925	961	1,016	1,068	1,224
Beef	322	269	232	249	259	274	294	311	346	374
Pork	217	219	157	232	180	220	205	220	212	230
Other meats	130	120	92	112	106	108	110	123	136	154
Poultry	184	179	132	150	153	155	169	165	184	220
Fish and seafood	153	130	112	110	108	119	130	151	147	196
Eggs	48	47	45	44	43	49	52	47	44	49
Dairy products	432	382	262	328	347	351	396	417	435	525
Fresh milk and cream	168	164	127	147	156	149	164	169	165	187
Other dairy products	264	218	135	182	191	201	232	249	270	338
Fruits and vegetables	665	607	433	554	541	542	612	604	638	822
Fresh fruits	217	184	138	167	170	176	195	199	197	280
Fresh vegetables	217	201	142	187	181	179	201	187	208	270
Processed fruits	130	114	84	110	99	107	120	120	129	159
Processed vegetables	100	108	70	90	91	80	95	98	104	114

See footnotes at end of table.

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Other food at home	\$1,269	\$1,078	\$784	\$977	\$955	\$983	\$1,076	\$1,153	\$1,304	\$1,610
Sugar and other sweets	152	134	95	118	119	121	127	137	151	193
Fats and oils	105	99	81	91	92	95	96	108	103	119
Miscellaneous foods	623	489	344	467	465	456	517	560	638	815
Nonalcoholic beverages	342	331	243	279	263	291	306	320	363	402
Food prepared by consumer unit on out-of-town trips	48	25	20	21	16	21	31	28	49	81
Food away from home	2,803	1,639	1,177	1,112	1,233	1,583	2,075	2,274	2,804	4,383
Alcoholic beverages	497	309	168	184	171	255	302	409	478	830
Housing	15,735	9,978	7,634	8,452	8,849	10,088	11,404	12,703	14,983	23,827
Shelter	8,878	5,865	4,197	4,677	4,862	5,626	6,300	6,910	8,399	13,648
Owned dwellings	6,320	2,814	1,576	1,635	2,078	2,705	3,560	4,514	6,115	11,227
Mortgage interest and charges	3,622	1,604	696	691	856	1,313	1,852	2,582	3,660	6,612
Property taxes	1,580	715	545	564	600	774	946	1,116	1,458	2,746
Maintenance, repairs, insurance, other expenses	1,117	494	335	380	622	617	762	816	997	1,869
Rented dwellings	2,010	2,871	2,525	2,939	2,653	2,759	2,519	2,117	1,864	1,278
Other lodging	548	181	96	104	131	162	221	280	419	1,143
Utilities, fuels, and public services	3,323	2,344	2,290	2,409	2,436	2,639	2,872	3,156	3,412	4,153
Natural gas	468	308	297	309	342	362	397	442	466	607
Electricity	1,214	959	982	997	973	1,027	1,079	1,169	1,224	1,442
Fuel oil and other fuels	133	70	78	93	97	95	129	124	130	172
Telephone services	1,123	749	707	775	764	871	938	1,044	1,190	1,434
Water and other public services	385	258	227	234	261	284	330	378	402	497
Household operations	882	371	207	297	357	409	464	555	734	1,634
Personal services	381	145	75	134	189	165	197	246	325	700
Other household expenses	501	226	132	163	168	243	268	309	409	934
Housekeeping supplies	699	444	322	401	447	456	556	612	688	1,005
Laundry and cleaning supplies	177	141	122	145	156	143	162	163	178	214
Other household products	348	243	132	184	189	212	271	292	326	528
Postage and stationery	175	60	67	73	101	101	123	156	184	263
Household furnishings and equipment	1,954	954	620	667	747	958	1,212	1,470	1,750	3,386
Household textiles	172	80	58	54	76	85	123	154	142	290
Furniture	510	188	208	209	172	217	259	332	464	925
Floor coverings	63	39	7	17	13	17	21	49	57	123
Major appliances	252	103	103	93	137	157	199	256	243	369
Small appliances, miscellaneous housewares	119	86	39	45	63	74	99	94	95	193
Miscellaneous household equipment	838	458	205	248	287	408	511	586	747	1,487
Apparel and services	2,138	1,713	1,138	1,329	1,192	1,225	1,592	1,590	1,905	3,343
Men and boys	488	326	214	273	252	245	378	359	441	784
Men, 16 and over	367	230	110	168	173	152	273	264	330	622
Boys, 2 to 15	121	96	104	105	79	93	104	95	110	162
Women and girls	855	617	427	497	421	477	626	630	775	1,363
Women, 16 and over	708	493	345	403	326	377	519	522	637	1,144
Girls, 2 to 15	147	124	82	93	95	100	107	108	138	219
Children under 2	109	102	102	88	102	92	89	90	93	143
Footwear	380	541	265	342	279	280	328	289	377	490
Other apparel products and services	306	128	131	130	138	132	171	222	220	564
Transportation	9,512	4,456	3,355	4,084	4,395	5,781	6,975	7,957	10,440	14,179
Vehicle purchases (net outlay)	4,401	1,897	1,328	1,780	1,688	2,512	3,063	3,498	5,067	6,708
Cars and trucks, new	2,354	³ 996	³ 492	708	442	1,004	1,341	1,438	2,450	4,216
Cars and trucks, used	1,967	872	836	1,063	1,242	1,508	1,714	1,966	2,473	2,365
Other vehicles	80	³ 29	⁽⁴⁾	³ 9	³ 5	³ 1	8	94	144	126
Gasoline and motor oil	1,787	987	885	1,019	1,119	1,283	1,519	1,724	1,971	2,329

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, 2003-2004 — Continued

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Other vehicle expenses	\$2,836	\$1,319	\$980	\$1,135	\$1,416	\$1,733	\$2,150	\$2,469	\$3,024	\$4,214
Vehicle finance charges	437	205	101	128	138	238	318	412	526	648
Maintenance and repairs	756	376	324	341	451	480	598	636	785	1,102
Vehicle insurance	1,121	505	392	540	643	771	947	1,059	1,210	1,543
Vehicle rental, leases, licenses, other charges	521	233	163	126	183	244	286	362	503	921
Public transportation	489	253	162	150	172	253	243	266	378	929
Health care	2,892	1,365	1,307	1,523	2,117	2,426	2,698	2,883	3,043	3,606
Health insurance	1,499	669	717	807	1,125	1,309	1,405	1,568	1,619	1,794
Medical services	730	296	220	307	376	482	630	650	755	1,056
Drugs	532	341	322	347	531	534	552	551	528	576
Medical supplies	132	59	48	61	85	102	110	114	142	179
Entertainment	2,632	1,168	808	855	1,005	1,643	1,738	1,965	2,543	4,324
Fees and admissions	621	235	115	115	128	224	283	371	534	1,223
Television, radios, sound equipment	880	482	448	467	505	596	680	790	905	1,247
Pets, toys, hobbies, and playground equipment	479	232	160	172	223	374	360	426	457	713
Other entertainment supplies, equipment, and services	653	218	85	101	149	448	415	377	646	1,142
Personal care products and services	662	394	312	346	370	415	481	562	634	1,001
Reading	145	60	47	47	65	77	99	120	134	240
Education	964	361	311	343	268	291	318	421	690	2,039
Tobacco products and smoking supplies	341	265	289	368	360	354	373	403	366	295
Miscellaneous	747	594	441	291	432	475	560	641	802	1,066
Cash contributions	1,575	665	314	289	567	760	858	1,089	1,299	2,926
Personal insurance and pensions	5,822	483	455	708	1,055	1,628	2,704	3,671	5,474	11,553
Life and other personal insurance	500	199	143	173	243	234	311	360	448	869
Pensions and Social Security	5,322	284	312	534	812	1,394	2,392	3,311	5,025	10,684
Sources of income and personal taxes: ¹										
Money income before taxes	63,596	-371	7,890	12,646	17,573	24,813	34,798	44,660	59,337	119,112
Wages and salaries	52,115	2,358	2,750	5,852	8,793	15,559	25,449	34,549	49,721	102,158
Self-employment income	3,216	-4,718	-80	237	415	565	846	1,401	2,146	7,758
Social Security, private and government retirement	5,831	879	2,573	3,985	6,543	7,058	6,927	7,001	5,661	5,485
Interest, dividends, rental income, other property income	1,225	10	100	53	118	310	524	594	764	2,755
Unemployment and workers' compensation, veterans' benefits	295	³ 76	129	263	265	292	300	368	356	277
Public assistance, supplemental security income, food stamps	359	603	1,796	1,640	874	494	340	233	126	67
Regular contributions for support	404	224	385	425	423	418	342	394	418	421
Other income	152	196	237	191	143	118	71	118	146	191
Personal taxes	2,649	-151	-179	-367	-290	979	446	801	1,902	6,308
Federal income taxes	1,883	-174	-234	-413	-365	803	116	377	1,256	4,688
State and local income taxes	558	-41	1	-10	24	79	167	254	439	1,275
Other taxes	208	64	54	56	51	97	163	170	207	345
Income after taxes	60,948	-220	8,069	13,014	17,863	23,834	34,352	43,859	57,435	112,804

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Addenda:										
Net change in total assets and liabilities	- \$14,214	\$500	- \$1,361	\$818	- \$2,265	- \$3,920	- \$4,509	- \$11,026	- \$13,186	- \$28,881
Net change in total assets	9,544	7,513	1,363	2,128	1,191	2,789	6,364	5,900	8,561	17,999
Net change in total liabilities	23,757	7,013	2,723	1,310	3,457	6,709	10,872	16,926	21,747	46,880
Other financial information:										
Other money receipts	630	181	440	990	214	148	452	322	545	1,064
Mortgage principal paid on owned property ...	-2,102	-820	-508	-396	-467	-695	-936	-1,289	-1,853	-4,121
Estimated market value of owned home	150,885	69,078	47,233	55,038	65,300	78,107	96,208	109,270	136,908	257,906
Estimated monthly rental value of owned home	880	456	329	368	418	511	599	698	848	1,404
Gifts of goods and services	1,276	446	323	517	540	505	726	714	1,050	2,403
Food	98	14	24	27	25	38	60	39	71	199
Alcoholic beverages	21	³ 14	6	10	18	7	12	11	21	37
Housing	299	88	76	143	122	143	168	202	237	548
Housekeeping supplies	64	20	20	23	19	35	40	46	64	109
Household textiles	21	³ 3	³ 7	³ 7	13	9	11	9	21	37
Appliances and miscellaneous housewares	37	³ 3	³ 5	³ 8	9	15	26	37	22	69
Major appliances	12	³ 2	³ 2	³ 1	³ 2	³ 3	4	23	3	22
Small appliances and miscellaneous housewares	25	³ 1	³ 3	³ 7	³ 7	12	22	14	18	47
Miscellaneous household equipment	80	19	6	35	37	40	45	46	78	141
Other housing	98	43	38	70	44	45	46	65	52	191
Apparel and services	290	170	112	215	207	149	226	219	277	439
Males, 2 and over	76	38	36	55	57	30	59	50	72	122
Females, 2 and over	106	40	31	86	52	59	68	81	105	167
Children under 2	50	15	26	31	52	37	35	42	46	70
Other apparel products and services	58	³ 76	³ 19	43	46	23	65	46	53	80
Jewelry and watches	16	³ 2	³ 5	³ 1	6	4	14	11	19	27
All other apparel products and services	42	³ 74	³ 14	41	40	19	51	35	34	53
Transportation	51	³ 4	14	14	29	27	42	32	57	80
Health care	35	³ 11	³ 16	³ 14	³ 21	16	23	21	45	53
Entertainment	86	30	26	34	36	46	60	57	81	145
Toys, games, arts and crafts, and tricycles ..	30	³ 12	13	14	14	17	26	26	31	45
Other entertainment	55	19	13	20	22	28	35	31	49	100
Personal care products and services	27	23	8	7	15	14	18	28	25	43
Reading	1	(²) ₃	(²)	(²)	(²)	(²)	1	1	2	2
Education	278	³ 18	³ 11	³ 15	17	29	39	47	152	708
All other gifts	89	73	31	37	49	35	76	59	82	147

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 Data are likely to have large sampling errors.

⁴ No data reported.