

Table 39. Consumer units of four 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)	12,979	595	488	592	1,249	1,196	1,138	2,444	5,277
Consumer unit characteristics:									
Income before taxes ¹	\$68,960	\$5,851	\$12,565	\$17,392	\$24,757	\$34,516	\$44,792	\$59,303	\$115,029
Income after taxes ¹	65,967	6,459	12,857	17,899	25,201	34,085	44,003	57,825	108,363
Age of reference person	40.9	37.6	40.2	37.7	39.4	39.6	40.0	40.2	42.8
Average number in consumer unit:									
Persons	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18	1.6	2.0	1.8	1.9	1.7	1.7	1.6	1.6	1.5
Persons 65 and over1	2.1	.1	2.1	.1	.1	.1	.1	.1
Earners	2.0	1.2	1.3	1.4	1.6	1.8	2.0	2.1	2.2
Vehicles	2.6	1.5	1.5	1.5	1.8	2.2	2.5	2.7	3.1
Percent distribution:									
Sex of reference person:									
Male	53	31	36	39	44	47	56	58	60
Female	47	69	64	61	56	53	44	42	40
Housing tenure:									
Homeowner	75	39	38	34	45	63	77	83	94
With mortgage	63	28	16	22	30	47	63	68	84
Without mortgage	13	11	22	11	14	16	14	14	10
Renter	25	61	62	66	55	37	23	17	6
Race of reference person:									
Black or African American	12	27	24	21	19	13	9	11	7
White, Asian, and All Other Races	88	73	76	79	81	87	91	89	93
Education of reference person:									
Elementary (1-8)	4	8	13	17	13	7	4	1	1
High school (9-12)	35	64	61	54	55	49	43	35	18
College	60	28	24	28	31	43	52	64	81
Never attended and other	(³)	(⁴)	2	2	1	(³)	1	(³)	(³)
At least one vehicle owned or leased	95	77	78	82	87	95	96	98	99
Average annual expenditures	\$57,585	\$28,604	\$27,589	\$26,607	\$32,364	\$38,017	\$45,257	\$55,149	\$81,765
Food	7,819	5,337	5,822	5,616	5,480	5,874	6,863	8,217	9,759
Food at home	4,615	3,531	4,419	4,203	3,954	3,986	4,239	4,686	5,212
Cereals and bakery products	681	533	602	576	547	546	605	751	777
Cereals and cereal products	238	227	215	224	210	206	215	258	256
Bakery products	443	306	387	353	337	341	390	494	521
Meats, poultry, fish, and eggs	1,211	1,132	1,451	1,115	1,180	1,081	1,095	1,209	1,279
Beef	362	368	407	299	352	346	312	364	383
Pork	257	248	415	278	237	236	223	284	243
Other meats	156	116	187	156	147	123	159	161	165
Poultry	218	180	195	197	223	187	196	226	236
Fish and seafood	170	167	208	126	161	144	155	131	203
Eggs	49	53	40	59	60	45	48	42	49
Dairy products	498	357	407	506	392	422	498	506	567
Fresh milk and cream	198	174	142	229	178	183	190	194	216
Other dairy products	300	183	265	277	214	239	308	312	350
Fruits and vegetables	763	549	659	753	677	672	654	706	902
Fresh fruits	237	154	192	246	212	187	192	209	294
Fresh vegetables	244	208	206	263	225	237	191	213	286
Processed fruits	164	103	136	136	149	143	150	158	194
Processed vegetables	118	83	126	107	92	106	122	126	127

See footnotes at end of table.

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003 — 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 over
Other food at home	\$1,462	\$960	\$1,300	\$1,252	\$1,158	\$1,264	\$1,388	\$1,514	\$1,688
Sugar and other sweets	180	123	157	157	162	156	164	179	206
Fats and oils	117	109	114	119	106	100	112	117	126
Miscellaneous foods	726	405	682	603	563	625	730	736	847
Nonalcoholic beverages	384	303	330	365	306	341	342	433	422
Food prepared by consumer unit on out-of-town trips	56	220	217	29	20	42	41	48	87
Food away from home	3,204	1,806	1,403	1,414	1,526	1,888	2,623	3,531	4,547
Alcoholic beverages	462	215	121	177	222	208	368	451	723
Housing	18,443	10,963	8,692	9,665	10,898	12,623	13,550	16,759	26,206
Shelter	10,596	6,335	5,053	5,674	6,355	7,371	7,464	9,456	15,079
Owned dwellings	8,207	3,235	1,802	1,658	2,568	4,118	5,238	7,590	13,283
Mortgage interest and charges	5,243	2,232	816	935	1,655	2,517	3,565	4,966	8,432
Property taxes	1,692	594	423	373	501	916	1,055	1,537	2,748
Maintenance, repairs, insurance, other expenses	1,273	409	563	350	413	685	619	1,087	2,104
Rented dwellings	1,866	3,027	3,189	3,917	3,672	3,055	2,029	1,515	813
Other lodging	523	272	263	299	115	198	197	351	983
Utilities, fuels, and public services	3,534	2,671	2,329	2,383	2,732	3,005	3,164	3,507	4,274
Natural gas	453	261	271	292	311	413	387	411	587
Electricity	1,274	1,159	860	980	1,059	1,152	1,145	1,282	1,462
Fuel oil and other fuels	126	250	271	260	67	90	108	114	179
Telephone services	1,240	911	824	775	982	987	1,121	1,265	1,499
Water and other public services	441	289	304	276	313	362	403	435	548
Household operations	1,358	321	283	249	457	473	724	1,089	2,376
Personal services	847	139	142	144	262	244	479	711	1,488
Other household expenses	512	182	141	106	195	229	244	378	888
Housekeeping supplies	761	459	449	470	414	518	548	902	1,016
Laundry and cleaning supplies	194	174	143	189	155	175	166	211	218
Other household products	404	220	214	224	208	240	260	465	573
Postage and stationery	164	265	92	57	51	103	122	226	224
Household furnishings and equipment	2,193	1,177	578	889	940	1,256	1,649	1,805	3,462
Household textiles	164	237	45	127	73	119	198	98	250
Furniture	597	546	69	283	326	351	407	397	941
Floor coverings	64	216	26	237	30	24	19	45	113
Major appliances	252	152	120	108	106	194	163	289	341
Small appliances, miscellaneous housewares	98	25	40	101	45	64	90	100	133
Miscellaneous household equipment	1,020	401	297	233	361	504	771	876	1,684
Apparel and services	2,558	1,763	1,974	1,470	1,590	1,969	2,103	2,400	3,430
Men and boys	654	388	533	278	323	507	553	540	944
Men, 16 and over	426	168	261	151	177	307	384	329	657
Boys, 2 to 15	228	219	272	127	146	200	169	211	287
Women and girls	967	621	635	509	623	676	774	897	1,350
Women, 16 and over	681	484	418	288	439	485	528	652	951
Girls, 2 to 15	287	137	217	221	184	191	246	245	399
Children under 2	173	128	161	233	128	225	193	131	186
Footwear	481	458	466	288	348	393	407	644	513
Other apparel products and services	282	168	179	161	168	168	177	188	437
Transportation	11,025	5,049	6,028	4,498	7,050	7,532	10,003	11,714	14,540
Vehicle purchases (net outlay)	5,321	2,139	3,176	1,981	3,637	3,532	5,094	5,940	6,819
Cars and trucks, new	2,659	2,164	2,721	2,512	2,145	1,455	2,698	2,537	3,927
Cars and trucks, used	2,556	975	2,455	1,469	2,432	2,056	2,396	3,292	2,702
Other vehicles	106	(4)	(4)	(4)	260	221	(4)	2112	190
Gasoline and motor oil	1,829	1,175	1,136	1,099	1,302	1,492	1,759	1,886	2,239

See footnotes at end of table.

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003 — Continued

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Other vehicle expenses	\$3,397	\$1,582	\$1,608	\$1,225	\$1,862	\$2,342	\$2,859	\$3,481	\$4,703
Vehicle finance charges	578	237	263	188	303	380	542	623	786
Maintenance and repairs	910	472	387	330	526	601	864	850	1,285
Vehicle insurance	1,250	625	705	564	730	1,011	1,070	1,314	1,635
Vehicle rental, leases, licenses, other charges	658	248	253	143	303	350	383	695	998
Public transportation	478	152	108	192	249	166	292	407	778
Health care	2,621	1,021	761	890	1,389	2,270	2,645	3,029	3,354
Health insurance	1,352	539	380	486	715	1,228	1,341	1,599	1,698
Medical services	740	295	196	190	360	627	776	849	960
Drugs	409	152	146	161	257	341	410	445	531
Medical supplies	120	236	238	254	57	74	118	136	165
Entertainment	3,056	1,161	1,307	1,172	1,351	1,768	2,277	2,740	4,665
Fees and admissions	833	251	136	200	230	234	477	689	1,457
Television, radios, sound equipment	967	561	480	534	618	768	810	979	1,263
Pets, toys, and playground equipment	562	173	223	331	287	345	596	554	776
Other entertainment supplies, equipment, and services	693	175	468	107	217	421	394	518	1,168
Personal care products and services	733	526	475	325	475	507	554	706	1,007
Reading	150	66	36	37	56	84	110	134	237
Education	1,325	489	610	392	299	374	587	851	2,433
Tobacco products and smoking supplies	357	282	363	371	482	443	487	358	285
Miscellaneous	946	400	281	389	551	572	726	907	1,377
Cash contributions	1,306	703	216	351	514	780	957	1,102	2,059
Personal insurance and pensions	6,784	629	903	1,254	2,006	3,014	4,028	5,781	11,688
Life and other personal insurance	530	259	190	115	232	258	349	443	851
Pensions and Social Security	6,254	369	713	1,139	1,774	2,756	3,679	5,338	10,837
Sources of income and personal taxes: ¹									
Money income before taxes	68,960	5,851	12,565	17,392	24,757	34,516	44,792	59,303	115,029
Wages and salaries	61,996	3,105	8,227	13,411	21,058	30,944	40,305	54,894	103,753
Self-employment income	3,591	-430	² 204	² 416	301	678	1,504	1,695	7,519
Social Security, private and government retirement	1,652	844	1,719	1,268	1,668	1,717	1,918	1,508	1,772
Interest, dividends, rental income, other property income	617	² 102	² 6	² 41	143	134	183	369	1,227
Unemployment and workers' compensation, veterans' benefits	299	² 110	² 282	² 224	381	334	354	406	242
Public assistance, supplemental security income, food stamps	353	1,449	2,200	1,249	706	353	² 94	51	70
Regular contributions for support	357	355	266	633	407	279	387	291	365
Other income	94	² 316	² 69	² 150	93	² 77	² 45	88	82
Personal taxes	2,993	-608	-292	-507	-444	431	789	1,478	6,667
Federal income taxes	2,097	-606	-339	-578	-556	117	421	894	4,921
State and local income taxes	723	-19	43	51	82	241	260	461	1,428
Other taxes	173	² 17	² 3	20	30	73	107	123	317
Income after taxes	65,967	6,459	12,857	17,899	25,201	34,085	44,003	57,825	108,363

See footnotes at end of table.

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003 — Continued

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Addenda:									
Net change in total assets and liabilities	-\$24,498	-\$5,116	\$496	-\$930	-\$15,490	-\$6,908	-\$6,535	-\$15,730	-\$45,694
Net change in total assets	7,047	1,915	2,679	2,726	-3,450	3,050	14,460	7,443	10,122
Net change in total liabilities	31,545	7,030	2,183	3,656	12,040	9,958	20,995	23,172	55,816
Other financial information:									
Other money receipts	305	2189	244	246	85	192	191	484	391
Mortgage principal paid on owned property	-2,339	-1,003	-317	-484	-570	-1,001	-1,412	-1,832	-4,042
Estimated market value of owned home	149,184	61,898	40,358	33,039	49,055	67,917	95,567	130,613	244,400
Estimated monthly rental value of owned home	947	380	260	256	331	518	714	908	1,464
Gifts of goods and services	1,014	487	642	424	484	523	630	959	1,544
Food	67	220	226	249	24	224	217	59	114
Alcoholic beverages	21	210	(4)	28	211	23	21	34	33
Housing	269	106	39	64	147	158	225	306	386
Housekeeping supplies	63	243	25	24	226	24	50	136	64
Household textiles	17	27	22	23	29	221	229	29	24
Appliances and miscellaneous housewares	23	21	21	22	28	24	239	17	38
Major appliances	9	(3)	21	(4)	22	21	(4)	22	21
Small appliances and miscellaneous housewares	14	(3)	(4)	22	26	23	239	15	17
Miscellaneous household equipment	60	218	218	221	219	34	40	69	92
Other housing	106	237	213	214	85	74	67	75	168
Apparel and services	229	220	171	187	96	143	185	220	315
Males, 2 and over	62	253	260	214	9	42	21	61	100
Females, 2 and over	69	88	219	227	38	26	50	68	104
Children under 2	62	235	255	2133	39	66	96	42	62
Other apparel products and services	35	244	237	213	210	29	217	49	49
Jewelry and watches	9	27	211	21	24	25	24	7	14
All other apparel products and services	26	237	226	212	26	24	213	242	35
Transportation	75	216	313	220	2113	20	20	107	66
Health care	17	210	23	24	218	223	220	220	18
Entertainment	70	217	230	220	39	44	56	87	94
Toys, games, hobbies, and tricycles	22	212	210	210	26	15	15	14	36
Other entertainment	48	25	220	210	33	29	41	73	58
Personal care products and services	16	211	210	26	24	23	214	10	29
Reading	1	(4)	(4)	(4)	(3)	21	(3)	1	1
Education	202	274	225	231	23	69	67	79	418
All other gifts	46	23	25	33	29	36	26	35	71

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

² Data are likely to have large sampling errors.

³ Value less than 0.5.

⁴ No data reported.

n.a. Not applicable.