

Table 37. Consumer units of two 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)	29,760	784	1,162	1,900	2,391	4,360	3,647	3,213	4,727	7,576
Consumer unit characteristics:										
Income before taxes ¹	\$54,404	\$308	\$7,899	\$12,646	\$17,472	\$24,535	\$34,548	\$44,584	\$59,237	\$117,163
Income after taxes ¹	51,157	145	7,982	12,761	17,407	22,316	33,381	42,756	56,360	108,816
Age of reference person	52.9	46.9	51.4	56.1	59.3	58.3	54.1	52.3	50.3	49.1
Average number in consumer unit:										
Persons	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Children under 181	.3	.3	.2	.1	.1	.1	.1	.1	(²)
Persons 65 and over5	.4	.5	.7	.9	.9	.6	.4	.3	.2
Earners	1.3	.9	.7	.7	.7	.9	1.2	1.4	1.5	1.7
Vehicles	2.2	1.5	1.3	1.5	1.7	1.9	2.2	2.3	2.5	2.7
Percent distribution:										
Sex of reference person:										
Male	56	42	35	43	50	55	55	55	59	64
Female	44	58	65	57	50	45	45	45	41	36
Housing tenure:										
Homeowner	74	53	56	56	68	70	72	74	78	87
With mortgage	39	21	15	12	20	25	30	41	51	62
Without mortgage	35	32	41	43	49	45	42	32	27	24
Renter	26	47	44	44	32	30	28	26	22	13
Race of reference person:										
Black or African American	9	24	24	16	13	10	9	7	6	5
White, Asian, and All Other Races	91	76	76	84	87	90	91	93	94	95
Education of reference person:										
Elementary (1-8)	5	6	10	15	16	10	4	3	1	(³)
High school (9-12)	37	40	52	52	47	48	48	39	35	18
College	57	54	37	33	36	42	47	57	64	82
Never attended and other	(³)	(⁴)	1	(³)	(³)	(³)	(³)	(³)	(³)	(⁴)
At least one vehicle owned or leased	94	75	73	81	89	92	97	98	98	98
Average annual expenditures	\$44,938	\$25,012	\$20,369	\$22,693	\$24,893	\$30,425	\$35,523	\$40,860	\$49,595	\$74,454
Food										
Food at home	3,186	2,572	2,277	2,661	2,416	2,954	3,109	3,208	3,407	3,801
Cereals and bakery products	442	421	312	379	370	438	436	449	438	507
Cereals and cereal products	143	144	108	138	127	142	141	149	132	161
Bakery products	298	277	204	241	243	296	295	300	306	346
Meats, poultry, fish, and eggs	815	667	597	701	598	780	771	809	941	934
Beef	248	168	164	203	169	227	221	262	346	266
Pork	175	149	134	166	128	204	176	167	172	188
Other meats	97	66	79	100	74	95	93	95	107	107
Poultry	136	149	104	108	99	133	122	135	150	161
Fish and seafood	123	99	81	87	90	83	120	113	135	174
Eggs	37	35	36	36	38	38	39	37	31	37
Dairy products	334	233	247	276	265	321	323	374	338	388
Fresh milk and cream	121	78	107	123	109	130	118	131	116	124
Other dairy products	213	155	139	152	156	192	205	244	222	264
Fruits and vegetables	581	392	443	507	464	526	578	561	586	715
Fresh fruits	190	113	154	157	156	164	181	183	180	248
Fresh vegetables	194	109	149	159	150	181	191	179	188	249
Processed fruits	110	100	66	111	89	102	110	110	120	125
Processed vegetables	87	70	75	80	69	79	95	89	96	93

See footnotes at end of table.

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Other food at home	\$1,014	\$858	\$679	\$799	\$720	\$889	\$1,001	\$1,015	\$1,105	\$1,257
Sugar and other sweets	123	101	88	101	95	112	125	123	123	151
Fats and oils	91	79	71	80	76	93	88	92	93	102
Miscellaneous foods	476	375	284	374	336	402	469	471	540	597
Nonalcoholic beverages	274	266	215	212	199	251	275	286	296	321
Food prepared by consumer unit on out-of-town trips	50	37	21	32	13	30	45	43	54	86
Food away from home	2,461	1,364	1,070	997	1,284	1,671	1,822	2,136	2,746	4,272
Alcoholic beverages	535	359	319	216	174	279	340	449	635	1,007
Housing	13,701	9,044	7,273	7,884	8,248	9,699	10,740	12,612	14,658	21,960
Shelter	7,732	5,185	3,860	4,275	4,489	5,120	5,740	7,014	7,946	13,114
Owned dwellings	5,188	2,595	1,902	1,771	2,590	2,935	3,415	4,375	5,382	10,011
Mortgage interest and charges	2,623	1,288	711	529	751	1,170	1,413	2,130	2,918	5,613
Property taxes	1,385	768	604	779	825	936	1,040	1,129	1,340	2,458
Maintenance, repairs, insurance, other expenses	1,180	539	586	463	1,015	828	962	1,116	1,125	1,939
Rented dwellings	1,909	2,207	1,776	2,294	1,713	1,906	1,948	2,206	2,021	1,650
Other lodging	635	383	182	210	186	279	377	432	543	1,453
Utilities, fuels, and public services	2,844	2,170	2,249	2,214	2,292	2,465	2,615	2,827	3,084	3,525
Natural gas	357	281	251	256	296	323	335	340	370	456
Electricity	1,047	849	972	899	928	956	987	1,044	1,117	1,193
Fuel oil and other fuels	114	59	96	131	112	108	102	105	109	135
Telephone services	979	741	710	692	682	785	872	976	1,122	1,287
Water and other public services	347	240	220	235	274	291	319	362	365	454
Household operations	572	507	245	297	339	428	430	507	549	965
Personal services	114	⁵ 222	91	115	156	120	135	110	67	112
Other household expenses	458	285	154	182	183	308	295	397	481	853
Housekeeping supplies	711	282	341	391	433	538	625	546	1,159	926
Laundry and cleaning supplies	145	85	112	126	170	139	140	121	141	171
Other household products	392	142	139	178	175	252	329	255	830	493
Postage and stationery	173	55	91	88	89	147	156	170	188	261
Household furnishings and equipment	1,841	900	578	707	695	1,149	1,331	1,719	1,921	3,430
Household textiles	169	41	84	54	77	130	127	184	183	281
Furniture	470	106	127	125	134	254	254	322	463	1,048
Floor coverings	63	⁵ 71	⁵ 8	32	22	29	34	45	43	147
Major appliances	235	122	82	142	94	150	206	274	247	379
Small appliances, miscellaneous housewares	129	38	35	52	61	105	109	98	147	217
Miscellaneous household equipment	775	522	242	302	307	481	600	796	839	1,359
Apparel and services	1,704	884	728	1,038	912	1,007	1,349	1,362	1,720	3,069
Men and boys	357	314	228	159	202	227	298	295	381	601
Men, 16 and over	322	278	176	116	184	199	258	264	343	562
Boys, 2 to 15	36	37	51	43	18	28	40	31	38	39
Women and girls	731	249	249	596	342	383	620	581	707	1,343
Women, 16 and over	686	184	207	562	323	355	584	538	646	1,284
Girls, 2 to 15	45	65	42	34	19	28	36	43	61	59
Children under 2	44	65	23	41	31	27	33	38	41	71
Footwear	276	⁵ 96	127	137	228	222	209	225	306	434
Other apparel products and services	295	159	102	104	109	147	189	223	286	619
Transportation	8,665	4,752	3,847	4,121	4,940	5,342	7,192	8,535	10,686	13,536
Vehicle purchases (net outlay)	4,219	2,098	1,794	1,908	2,347	2,154	3,400	4,158	5,337	6,892
Cars and trucks, new	2,477	⁵ 915	⁵ 236	929	1,044	1,079	1,699	2,201	2,676	4,994
Cars and trucks, used	1,680	1,183	1,559	914	1,303	1,075	1,698	1,843	2,578	1,773
Other vehicles	62	(⁴)	(⁴)	565	(⁴)	(⁴)	⁵ 2	⁵ 114	⁵ 84	126
Gasoline and motor oil	1,357	937	767	802	896	1,066	1,327	1,423	1,647	1,749

See footnotes at end of table.

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Other vehicle expenses	\$2,600	\$1,494	\$1,137	\$1,278	\$1,513	\$1,817	\$2,179	\$2,595	\$3,169	\$3,913
Vehicle finance charges	408	183	149	158	154	231	371	372	570	646
Maintenance and repairs	735	397	355	385	560	541	636	733	884	1,037
Vehicle insurance	970	536	420	565	636	784	899	1,051	1,138	1,306
Vehicle rental, leases, licenses, other charges	488	378	213	170	162	261	273	439	577	923
Public transportation	488	223	150	133	184	305	286	359	533	981
Health care	3,144	1,921	1,704	2,320	2,959	3,556	3,313	3,361	3,090	3,379
Health insurance	1,566	842	920	1,254	1,598	1,794	1,672	1,679	1,547	1,588
Medical services	723	470	283	436	438	660	736	807	733	968
Drugs	706	510	437	551	821	919	757	733	665	634
Medical supplies	150	98	64	79	102	183	147	141	145	188
Entertainment	2,390	1,076	824	879	890	1,545	2,010	2,050	2,652	4,264
Fees and admissions	539	232	156	135	171	242	347	419	563	1,144
Television, radios, sound equipment	732	457	431	470	458	524	634	767	839	1,044
Pets, toys, and playground equipment	470	167	187	194	198	536	320	490	517	689
Other entertainment supplies, equipment, and services	649	220	50	80	63	242	708	375	733	1,386
Personal care products and services	593	334	306	342	379	463	482	542	656	907
Reading	168	75	70	86	95	117	137	165	175	279
Education	557	557	326	318	201	276	306	415	451	1,173
Tobacco products and smoking supplies	340	268	323	351	305	332	339	419	414	284
Miscellaneous	762	623	351	388	391	615	668	681	934	1,106
Cash contributions	1,777	756	515	427	705	1,144	1,198	1,269	1,712	3,651
Personal insurance and pensions	4,957	429	436	666	995	1,425	2,519	3,657	5,658	11,766
Life and other personal insurance	520	203	163	243	374	311	398	444	546	917
Pensions and Social Security	4,437	226	273	423	621	1,114	2,121	3,213	5,111	10,848
Sources of income and personal taxes: ¹										
Money income before taxes	54,404	308	7,899	12,646	17,472	24,535	34,548	44,584	59,237	117,163
Wages and salaries	40,232	1,445	2,582	4,300	6,080	11,020	21,090	31,029	45,537	96,432
Self-employment income	2,376	-3,677	38	384	282	430	783	1,339	1,869	7,163
Social Security, private and government retirement	9,293	1,645	3,308	6,290	9,799	11,608	10,849	10,443	10,077	8,537
Interest, dividends, rental income, other property income	1,522	102	118	71	161	477	920	971	1,004	4,126
Unemployment and workers' compensation, veterans' benefits	265	523	148	186	170	225	300	363	335	279
Public assistance, supplemental security income, food stamps	292	430	1,356	1,023	558	332	173	81	143	63
Regular contributions for support	297	179	177	290	277	363	338	294	195	345
Other income	127	160	174	102	145	80	95	64	77	217
Personal taxes	3,246	163	-83	-114	64	2,219	1,167	1,828	2,877	8,347
Federal income taxes	2,457	64	-162	-143	-51	1,977	694	1,243	2,076	6,429
State and local income taxes	565	-15	11	25	24	101	217	388	554	1,532
Other taxes	224	114	68	4	91	141	256	197	247	386
Income after taxes	51,157	145	7,982	12,761	17,407	22,316	33,381	42,756	56,360	108,816

See footnotes at end of table.

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	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
Addenda:										
Net change in total assets and liabilities	-\$10,299	\$6,931	-\$2,565	-\$953	-\$5,943	-\$2,081	-\$3,748	-\$8,420	-\$9,884	-\$25,926
Net change in total assets	5,321	8,359	2,739	2,734	-3,092	3,479	3,409	3,063	4,104	12,406
Net change in total liabilities	15,620	1,427	5,303	3,687	2,851	5,560	7,157	11,482	13,989	38,332
Other financial information:										
Other money receipts	959	709	109	1,936	490	225	503	2,439	785	1,140
Mortgage principal paid on owned property	-1,550	-690	-469	-460	-370	-879	-719	-1,256	-1,685	-3,278
Estimated market value of owned home	123,933	74,235	61,456	65,400	74,860	88,417	93,487	101,431	124,917	212,852
Estimated monthly rental value of owned home	798	555	437	447	506	636	643	689	817	1,259
Gifts of goods and services	1,347	385	263	490	431	766	821	960	1,283	2,906
Food	139	29	⁵ 9	47	24	70	95	31	135	338
Alcoholic beverages	18	⁵ 8	12	⁵ 12	⁵ 23	17	10	4	27	26
Housing	318	80	77	125	134	223	230	297	258	629
Housekeeping supplies	55	⁵ 16	⁵ 16	25	35	51	46	55	53	87
Household textiles	22	⁵ 2	(³)	⁵ 13	10	19	15	14	26	40
Appliances and miscellaneous housewares	45	⁵ 1	⁵ 8	⁵ 9	⁵ 11	28	46	41	34	94
Major appliances	14	(⁴)	⁵ 1	(³)	⁵ 2	7	⁵ 7	27	6	30
Small appliances and miscellaneous housewares	32	⁵ 1	⁵ 7	⁵ 8	⁵ 9	20	39	14	28	65
Miscellaneous household equipment	90	⁵ 9	14	54	22	60	73	94	85	166
Other housing	106	53	39	24	55	66	50	93	60	241
Apparel and services	302	88	70	202	112	168	214	228	343	568
Males, 2 and over	84	36	29	50	41	64	67	62	91	142
Females, 2 and over	121	⁵ 16	14	99	34	44	75	92	113	264
Children under 2	39	28	16	20	20	23	30	34	40	70
Other apparel products and services	58	⁵ 8	⁵ 10	⁵ 32	16	38	42	40	99	92
Jewelry and watches	26	⁵ 4	⁵ 9	⁵ 3	⁵ 3	9	21	22	43	46
All other apparel products and services	32	⁵ 4	(³)	⁵ 29	⁵ 13	29	22	⁵ 19	56	45
Transportation	39	(³)	7	35	5	12	20	59	58	63
Health care	44	⁵ 11	(³)	⁵ 4	⁵ 25	27	18	64	60	75
Entertainment	104	64	⁵ 23	32	39	73	77	80	122	190
Toys, games, hobbies, and tricycles	42	⁵ 19	⁵ 10	20	13	31	41	43	62	60
Other entertainment	62	⁵ 45	⁵ 14	12	26	42	36	37	61	130
Personal care products and services	24	⁵ 35	⁵ 9	⁵ 12	13	31	21	25	23	28
Reading	2	⁵ 1	⁵ 1	(³)	(³)	2	1	3	3	3
Education	249	⁵ 10	⁵ 1	⁵ 5	17	82	47	98	160	759
All other gifts	108	58	55	16	39	60	87	71	95	226

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

² Value less than 0.05.

³ Value less than 0.5.

⁴ No data reported.

⁵ Data are likely to have large sampling errors.

n.a. Not applicable.