

Table 33. Southern region 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)	39,209	1,621	3,065	3,300	3,203	5,384	4,510	3,703	5,675	8,747
Consumer unit characteristics:										
Income before taxes ¹	\$49,110	\$1,777	\$7,729	\$12,422	\$17,427	\$24,783	\$34,616	\$44,431	\$58,961	\$115,862
Income after taxes ¹	47,175	1,783	7,752	12,650	17,589	22,914	33,980	43,544	56,828	110,268
Age of reference person	48.2	40.4	52.8	53.8	52.0	49.2	46.6	47.1	45.5	47.0
Average number in consumer unit:										
Persons	2.5	1.7	1.7	1.9	2.1	2.4	2.5	2.7	2.7	3.0
Children under 186	.4	.4	.5	.5	.6	.7	.7	.7	.8
Persons 65 and over3	.2	.4	.5	.5	.4	.3	.3	.2	.2
Earners	1.3	.6	.4	.6	.8	1.1	1.3	1.5	1.7	1.9
Vehicles	1.9	.9	.8	1.2	1.4	1.6	1.9	2.2	2.4	2.8
Percent distribution:										
Sex of reference person:										
Male	47	36	30	31	43	44	48	52	54	57
Female	53	64	70	69	57	56	52	48	46	43
Housing tenure:										
Homeowner	69	34	43	54	58	61	65	74	79	91
With mortgage	41	13	9	14	20	28	38	48	57	71
Without mortgage	28	21	34	40	38	33	27	27	22	20
Renter	31	66	57	46	42	39	35	26	21	9
Race of reference person:										
Black or African-American	19	26	30	25	23	22	18	17	15	10
White, Asian, and All Other Races	81	74	70	75	77	78	82	83	85	90
Education of reference person:										
Elementary (1-8)	7	9	24	14	13	9	5	3	2	1
High school (9-12)	37	40	43	51	49	48	43	41	32	18
College	55	50	32	34	37	42	52	56	66	81
Never attended and other	(²)	1	1	1	(²)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	89	60	56	80	87	91	95	97	98	98
Average annual expenditures	\$39,191	\$16,164	\$14,197	\$18,557	\$22,226	\$27,368	\$32,275	\$37,284	\$45,959	\$73,328
Food	5,258	3,193	2,494	3,362	3,656	3,952	4,688	5,312	5,925	8,473
Food at home	3,107	2,075	1,741	2,388	2,446	2,646	2,963	3,136	3,426	4,387
Cereals and bakery products	426	320	261	344	360	373	406	443	453	572
Cereals and cereal products	144	125	98	119	131	126	138	151	146	187
Bakery products	282	195	163	225	229	247	268	291	307	385
Meats, poultry, fish, and eggs	850	559	480	689	669	746	787	854	988	1,156
Beef	266	142	135	188	191	206	242	262	363	380
Pork	187	145	112	180	154	186	173	184	210	226
Other meats	94	58	57	80	83	84	85	96	104	125
Poultry	146	115	84	127	129	135	134	150	149	194
Fish and seafood	119	69	60	77	77	95	112	122	128	187
Eggs	39	30	31	37	35	39	41	41	35	45
Dairy products	321	206	184	244	261	276	329	330	344	441
Fresh milk and cream	128	91	86	107	116	113	135	136	129	162
Other dairy products	193	115	98	136	144	163	195	194	215	279
Fruits and vegetables	504	319	293	401	406	421	493	504	507	733
Fresh fruits	158	84	96	117	113	137	148	163	157	240
Fresh vegetables	164	114	92	126	130	134	163	157	162	247
Processed fruits	96	61	57	83	82	76	100	99	97	133
Processed vegetables	85	61	48	75	81	74	81	85	91	113

See footnotes at end of table.

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Other food at home	\$1,006	\$671	\$523	\$710	\$749	\$830	\$947	\$1,006	\$1,134	\$1,484
Sugar and other sweets	114	79	61	84	90	108	104	110	121	165
Fats and oils	85	65	62	70	70	78	84	92	86	108
Miscellaneous foods	494	311	230	347	367	391	482	496	540	754
Nonalcoholic beverages	280	206	164	200	211	240	256	285	336	387
Food prepared by consumer unit on out-of-town trips	32	³ 9	7	9	11	13	21	23	50	70
Food away from home	2,150	1,118	753	974	1,210	1,306	1,725	2,176	2,499	4,086
Alcoholic beverages	359	159	140	141	182	225	221	377	416	723
Housing	12,204	5,914	5,591	6,552	7,637	9,016	10,431	11,734	13,220	21,879
Shelter	6,642	3,377	3,083	3,349	3,899	4,841	5,756	6,281	7,171	12,117
Owned dwellings	4,481	1,311	1,202	1,294	1,715	2,429	3,216	4,125	5,158	10,058
Mortgage interest and charges	2,543	650	411	487	693	1,233	1,653	2,520	3,171	5,960
Property taxes	1,022	362	514	487	501	585	679	887	1,053	2,200
Maintenance, repairs, insurance, other expenses	916	299	277	320	521	611	884	718	934	1,899
Rented dwellings	1,827	1,992	1,828	1,981	2,122	2,300	2,369	1,934	1,702	1,096
Other lodging	334	74	53	74	63	112	170	222	311	963
Utilities, fuels, and public services	2,942	1,544	1,735	2,174	2,282	2,558	2,735	3,092	3,315	4,194
Natural gas	251	110	133	196	183	194	222	273	256	401
Electricity	1,269	697	817	990	1,020	1,142	1,206	1,334	1,402	1,726
Fuel oil and other fuels	67	37	63	54	83	58	57	69	64	83
Telephone services	1,023	533	545	688	745	886	944	1,069	1,210	1,494
Water and other public services	333	167	177	246	250	279	306	347	384	490
Household operations	668	135	131	246	423	408	461	554	754	1,461
Personal services	258	³ 43	32	73	228	168	193	207	303	539
Other household expenses	410	92	100	173	195	240	269	347	450	922
Housekeeping supplies	543	310	252	286	379	386	467	486	565	982
Laundry and cleaning supplies	146	113	86	102	105	122	143	134	160	214
Other household products	271	148	120	126	195	180	232	221	280	516
Postage and stationery	127	50	46	57	80	84	93	131	124	252
Household furnishings and equipment	1,409	547	389	496	653	823	1,011	1,320	1,416	3,125
Household textiles	131	49	37	42	62	101	99	119	120	279
Furniture	359	78	97	159	150	194	191	336	382	837
Floor coverings	36	³ 11	3	6	7	11	16	23	26	111
Major appliances	172	50	67	78	119	150	147	161	192	298
Small appliances, miscellaneous housewares	95	84	25	45	53	53	105	70	73	200
Miscellaneous household equipment	617	275	160	166	262	314	453	611	622	1,400
Apparel and services	1,602	1,020	668	798	882	982	1,302	1,543	1,792	3,029
Men and boys	354	164	133	121	186	183	326	361	360	719
Men, 16 and over	266	113	84	75	130	113	241	279	271	569
Boys, 2 to 15	88	51	49	46	56	70	85	82	89	150
Women and girls	635	376	257	323	302	410	484	637	730	1,201
Women, 16 and over	537	347	227	266	254	346	397	556	624	1,004
Girls, 2 to 15	98	29	30	56	48	64	87	81	106	197
Children under 2	75	51	38	53	59	70	81	59	65	118
Footwear	313	347	147	214	229	209	276	292	381	484
Other apparel products and services	226	82	91	87	107	110	136	194	255	507
Transportation	7,532	2,188	1,959	3,208	4,162	5,434	6,759	7,469	10,039	13,429
Vehicle purchases (net outlay)	3,604	³ 614	627	1,437	1,618	2,452	3,198	3,390	5,206	6,715
Cars and trucks, new	1,960	³ 136	³ 307	698	³ 361	1,083	1,470	1,530	2,717	4,424
Cars and trucks, used	1,587	422	320	734	1,256	1,368	1,717	1,756	2,360	2,185
Other vehicles	56	³ 55	(⁴)	³ 4	(²)	(⁴)	³ 11	³ 104	³ 129	106
Gasoline and motor oil	1,477	746	613	790	1,022	1,218	1,419	1,591	1,838	2,249

See footnotes at end of table.

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Other vehicle expenses	\$2,183	\$733	\$656	\$914	\$1,410	\$1,639	\$1,992	\$2,304	\$2,744	\$3,767
Vehicle finance charges	386	97	76	112	139	254	332	440	549	724
Maintenance and repairs	579	235	217	249	544	421	485	598	674	982
Vehicle insurance	934	289	280	481	620	770	948	1,019	1,163	1,476
Vehicle rental, leases, licenses, other charges	285	113	83	72	108	194	227	246	358	586
Public transportation	267	95	63	67	112	125	151	183	250	698
Health care	2,486	908	1,299	1,717	1,883	2,178	2,287	2,633	2,880	3,674
Health insurance	1,261	379	619	875	1,000	1,090	1,194	1,406	1,520	1,798
Medical services	585	229	248	304	280	487	477	571	683	1,043
Drugs	539	248	378	486	534	521	521	558	553	670
Medical supplies	102	53	54	52	69	80	95	98	124	162
Entertainment	2,031	644	587	671	893	1,653	1,436	1,674	2,397	4,171
Fees and admissions	386	84	59	75	96	157	245	325	441	982
Television, radios, sound equipment	734	402	328	444	498	574	635	741	885	1,180
Pets, toys, hobbies, and playground equipment	350	103	130	118	203	241	345	316	381	674
Other entertainment supplies, equipment, and services	561	55	69	33	96	680	212	292	689	1,335
Personal care products and services	533	274	234	282	366	389	444	537	589	933
Reading	98	31	34	48	58	67	73	90	112	191
Education	616	617	211	279	288	252	244	274	595	1,578
Tobacco products and smoking supplies	289	199	229	280	276	317	337	324	294	273
Miscellaneous	555	376	223	253	367	400	421	521	671	994
Cash contributions	1,318	384	231	375	576	794	836	1,144	1,400	3,089
Personal insurance and pensions	4,311	256	298	591	1,001	1,708	2,795	3,653	5,630	10,893
Life and other personal insurance	387	93	133	166	213	249	295	328	430	808
Pensions and Social Security	3,924	163	165	425	788	1,459	2,500	3,324	5,200	10,085
Sources of income and personal taxes: ¹										
Money income before taxes	49,110	1,777	7,729	12,422	17,427	24,783	34,616	44,431	58,961	115,862
Wages and salaries	39,073	1,396	1,913	4,683	8,802	16,468	26,750	34,649	50,027	98,167
Self-employment income	2,436	-1,092	38	164	366	499	744	1,665	1,622	8,461
Social Security, private and government retirement	5,656	535	3,849	5,835	6,764	6,448	5,601	6,405	5,718	5,950
Interest, dividends, rental income, other property income	860	5	76	84	206	361	620	698	652	2,459
Unemployment and workers' compensation, veterans' benefits	180	³ 56	90	191	191	157	236	248	277	119
Public assistance, supplemental security income, food stamps	334	372	1,169	835	515	329	276	225	70	29
Regular contributions for support	415	347	359	435	454	412	330	470	397	460
Other income	157	159	235	195	129	109	58	³ 71	197	216
Personal taxes	1,936	-5	-23	-228	-162	1,869	636	887	2,133	5,594
Federal income taxes	1,461	-55	-43	-260	-260	1,655	324	510	1,509	4,387
State and local income taxes	334	-10	-1	(²)	38	126	181	230	450	928
Other taxes	140	60	21	32	60	88	131	148	174	280
Income after taxes	47,175	1,783	7,752	12,650	17,589	22,914	33,980	43,544	56,828	110,268

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Addenda:										
Net change in total assets and liabilities	-\$7,756	\$5,768	-\$1,026	\$602	-\$3,824	-\$4,260	-\$5,197	-\$6,809	-\$12,816	-\$17,802
Net change in total assets	6,151	8,220	-357	1,966	17	1,113	2,429	8,038	5,712	16,380
Net change in total liabilities	13,907	2,452	669	1,364	3,841	5,372	7,627	14,846	18,528	34,182
Other financial information:										
Other money receipts	545	³ 119	³ 286	123	88	185	412	302	719	1,322
Mortgage principal paid on owned property ...	-1,412	-331	-203	-265	-350	-560	-873	-1,296	-1,643	-3,557
Estimated market value of owned home	100,653	32,767	33,204	49,214	54,979	63,574	71,382	94,600	108,062	208,668
Estimated monthly rental value of owned home	669	252	260	344	388	457	519	659	751	1,272
Gifts of goods and services	960	442	260	493	443	490	586	767	1,031	2,176
Food	56	³ 5	³ 10	7	51	14	18	27	33	171
Alcoholic beverages	17	³ 8	³ 2	³ 3	³ 8	5	³ 5	21	29	36
Housing	230	107	53	108	99	140	167	182	206	530
Housekeeping supplies	41	³ 11	9	15	19	34	34	34	46	84
Household textiles	17	³ 1	³ 2	³ 1	³ 7	9	³ 11	³ 3	29	41
Appliances and miscellaneous housewares	28	(²)	³ 1	³ 8	³ 12	10	11	30	16	82
Major appliances	7	(⁴)	(²)	³ 2	³ 3	³ 2	³ 2	³ 17	³ 2	16
Small appliances and miscellaneous housewares	21	(²)	(²)	³ 6	³ 8	8	9	14	14	65
Miscellaneous household equipment	59	³ 8	7	15	18	40	38	42	66	145
Other housing	84	87	35	68	43	48	72	74	49	178
Apparel and services	238	107	72	146	140	149	202	228	291	433
Males, 2 and over	59	30	20	35	22	26	44	43	56	134
Females, 2 and over	91	³ 7	20	62	44	61	56	101	134	164
Children under 2	37	10	17	18	35	33	30	30	40	62
Other apparel products and services	52	³ 60	³ 15	31	39	28	69	54	60	73
Jewelry and watches	18	³ 6	³ 6	³ 4	³ 8	12	19	13	33	27
All other apparel products and services	34	³ 54	³ 9	³ 27	³ 32	³ 16	50	41	27	46
Transportation	48	³ 4	9	57	32	9	17	70	52	99
Health care	44	³ 47	³ 40	³ 91	³ 5	39	26	38	63	45
Entertainment	67	22	19	36	38	51	63	59	65	132
Toys, games, arts and crafts, and tricycles ..	28	³ 11	6	18	14	30	32	23	29	48
Other entertainment	39	11	12	18	24	21	31	36	36	85
Personal care products and services	25	³ 6	³ 7	5	18	14	26	29	26	48
Reading	1	(⁴)	³ 1	(²)	(²)	(²)	1	1	1	2
Education	169	³ 76	(²)	³ 5	³ 18	20	26	44	176	575
All other gifts	65	60	46	35	34	49	36	69	87	106

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.