

Table 39. Consumer units of four 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 \$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 more
Number of consumer units (in thousands)	14,948	528	509	564	1,367	1,366	1,387	2,786	6,441
Consumer unit characteristics:									
Income before taxes ¹	\$73,106	\$5,295	\$12,635	\$17,488	\$24,933	\$34,907	\$44,639	\$59,725	\$118,558
Income after taxes ¹	70,572	5,833	13,422	18,154	25,782	34,900	44,316	58,647	112,870
Age of reference person	41.0	39.3	39.5	38.6	38.3	38.4	39.1	40.3	43.3
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	2.1	1.9	1.8	1.8	1.7	1.7	1.6	1.5
Persons 65 and over1	2.1	2.1	2.1	.1	.1	(³)	.1	.1
Earners	1.9	1.0	1.2	1.4	1.6	1.7	1.9	2.0	2.2
Vehicles	2.5	1.3	1.5	1.5	1.7	2.2	2.4	2.6	3.0
Percent distribution:									
Sex of reference person:									
Male	50	30	35	38	41	45	52	53	55
Female	50	70	65	62	59	55	48	47	45
Housing tenure:									
Homeowner	77	40	42	36	47	60	75	83	93
With mortgage	65	26	18	24	33	45	62	71	84
Without mortgage	12	15	23	13	14	15	13	12	10
Renter	23	60	58	64	53	40	25	17	7
Race of reference person:									
Black or African-American	12	29	25	20	21	15	8	12	7
White, Asian, and All Other Races	88	71	75	80	79	85	92	88	93
Education of reference person:									
Elementary (1-8)	4	9	13	14	13	8	3	2	1
High school (9-12)	34	60	59	55	52	49	44	36	18
College	61	30	25	30	33	42	53	62	81
Never attended and other	(⁴)	(⁴)	2	1	1	1	1	(⁴)	(⁴)
At least one vehicle owned or leased	95	72	82	82	87	95	95	99	99
Average annual expenditures	\$57,982	\$27,131	\$24,578	\$27,191	\$31,522	\$38,867	\$41,888	\$52,035	\$81,824
Food	8,077	5,029	5,379	5,808	5,746	6,472	6,654	7,939	10,065
Food at home	4,754	3,545	4,017	4,309	4,177	4,217	4,295	4,698	5,353
Cereals and bakery products	675	563	513	652	559	560	613	696	760
Cereals and cereal products	231	212	201	289	209	205	213	238	243
Bakery products	444	351	312	363	350	356	400	458	517
Meats, poultry, fish, and eggs	1,254	1,039	1,207	1,160	1,295	1,205	1,155	1,196	1,337
Beef	388	321	321	345	388	398	348	357	424
Pork	256	237	359	235	264	243	236	263	254
Other meats	159	90	96	128	172	136	147	173	174
Poultry	221	162	216	232	215	217	184	222	235
Fish and seafood	176	174	158	157	193	157	189	133	196
Eggs	54	54	57	62	62	53	51	48	54
Dairy products	526	352	452	506	398	455	506	538	594
Fresh milk and cream	209	164	193	254	170	191	214	204	223
Other dairy products	317	188	260	251	228	263	292	334	371
Fruits and vegetables	754	547	628	690	673	650	683	671	884
Fresh fruits	241	170	191	203	222	181	213	205	297
Fresh vegetables	239	185	206	236	220	224	222	216	269
Processed fruits	156	103	121	136	141	134	144	142	183
Processed vegetables	118	88	111	116	89	111	105	108	136

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, 2003-2004 — 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 more
Other food at home	\$1,546	\$1,045	\$1,217	\$1,302	\$1,252	\$1,348	\$1,338	\$1,598	\$1,777
Sugar and other sweets	178	149	142	143	161	145	154	183	203
Fats and oils	121	96	115	111	121	107	126	114	129
Miscellaneous foods	779	437	632	648	596	681	695	767	922
Nonalcoholic beverages	416	346	325	395	358	381	338	478	446
Food prepared by consumer unit on out-of-town trips	51	218	24	25	17	33	25	56	77
Food away from home	3,323	1,484	1,362	1,499	1,569	2,255	2,359	3,241	4,711
Alcoholic beverages	495	159	141	212	247	252	299	475	749
Housing	18,531	10,918	8,068	9,437	10,833	12,873	13,348	16,047	25,851
Shelter	10,543	6,438	4,606	5,558	6,389	7,478	7,351	8,901	14,714
Owned dwellings	8,174	3,177	1,668	1,727	2,672	4,180	5,039	7,086	12,824
Mortgage interest and charges	5,169	2,219	804	1,109	1,698	2,677	3,466	4,744	7,926
Property taxes	1,831	630	438	370	499	797	1,021	1,514	2,980
Maintenance, repairs, insurance, other expenses	1,175	328	425	247	476	706	551	827	1,917
Rented dwellings	1,871	3,187	2,885	3,738	3,626	3,139	2,148	1,530	966
Other lodging	498	274	253	293	91	160	164	285	925
Utilities, fuels, and public services	3,702	2,680	2,405	2,478	2,686	3,002	3,339	3,602	4,480
Natural gas	519	285	286	321	320	407	449	490	668
Electricity	1,344	1,157	980	1,038	1,083	1,150	1,270	1,309	1,543
Fuel oil and other fuels	145	274	262	235	69	111	142	125	200
Telephone services	1,257	866	804	803	921	976	1,118	1,262	1,524
Water and other public services	436	298	273	281	292	357	359	417	545
Household operations	1,358	350	303	302	443	526	772	1,039	2,251
Personal services	817	2168	2148	186	256	318	528	665	1,332
Other household expenses	540	182	155	116	187	208	244	374	919
Housekeeping supplies	788	369	400	378	432	574	549	764	1,094
Laundry and cleaning supplies	210	118	170	192	189	197	173	209	240
Other household products	396	208	149	147	185	266	272	334	591
Postage and stationery	182	243	81	39	57	111	105	221	263
Household furnishings and equipment	2,140	1,081	354	721	882	1,292	1,337	1,740	3,312
Household textiles	168	19	16	87	99	119	213	148	223
Furniture	599	427	102	196	247	339	315	430	952
Floor coverings	68	214	24	25	24	211	30	68	113
Major appliances	245	169	63	104	109	196	208	224	335
Small appliances, miscellaneous housewares	102	26	11	71	58	75	51	85	155
Miscellaneous household equipment	958	425	158	258	344	553	521	785	1,534
Apparel and services	2,620	1,545	1,631	1,757	1,729	2,205	1,697	2,323	3,506
Men and boys	640	382	397	329	343	564	399	538	892
Men, 16 and over	412	167	149	202	165	353	220	354	610
Boys, 2 to 15	228	214	248	128	179	211	179	184	282
Women and girls	1,044	578	491	564	638	785	594	994	1,454
Women, 16 and over	753	432	349	349	441	572	387	765	1,048
Girls, 2 to 15	290	146	142	216	197	213	207	229	406
Children under 2	171	164	154	260	163	163	163	137	186
Footwear	488	261	466	407	433	513	376	469	558
Other apparel products and services	277	160	123	196	152	180	165	186	415
Transportation	11,012	4,673	5,021	4,167	6,263	8,187	8,593	10,534	14,943
Vehicle purchases (net outlay)	5,237	2,024	2,401	1,365	2,833	4,094	3,899	5,004	7,206
Cars and trucks, new	2,787	2972	2927	(5)	2916	2,192	1,826	1,963	4,413
Cars and trucks, used	2,376	1,052	1,471	1,365	1,917	1,891	1,963	2,894	2,710
Other vehicles	74	(5)	23	(5)	(5)	211	210	2146	82
Gasoline and motor oil	2,090	1,185	1,292	1,308	1,397	1,677	1,934	2,121	2,549

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, 2003-2004 — Continued

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Other vehicle expenses	\$3,219	\$1,312	\$1,270	\$1,365	\$1,825	\$2,170	\$2,560	\$3,133	\$4,394
Vehicle finance charges	511	188	164	183	283	305	474	568	669
Maintenance and repairs	822	445	318	419	503	518	664	786	1,114
Vehicle insurance	1,287	535	618	618	762	1,005	1,055	1,279	1,686
Vehicle rental, leases, licenses, other charges	598	143	170	146	277	341	368	500	925
Public transportation	466	153	57	129	208	246	199	276	794
Health care	2,637	880	763	1,091	1,345	1,901	2,449	3,048	3,362
Health insurance	1,437	515	426	537	774	1,062	1,371	1,734	1,778
Medical services	688	234	148	236	271	468	593	785	921
Drugs	387	101	173	273	238	302	376	384	495
Medical supplies	124	229	217	245	62	70	108	145	169
Entertainment	2,949	1,005	887	1,328	1,292	1,571	2,186	2,472	4,437
Fees and admissions	808	164	76	133	230	275	435	583	1,393
Television, radios, sound equipment	1,012	502	522	614	620	721	871	929	1,339
Pets, toys, hobbies, and playground equipment	531	141	185	345	270	367	532	526	701
Other entertainment supplies, equipment, and services	597	199	103	236	173	208	348	434	1,005
Personal care products and services	739	521	417	369	443	476	522	641	1,032
Reading	139	56	35	33	43	79	90	109	220
Education	1,442	359	218	402	305	302	414	807	2,701
Tobacco products and smoking supplies	347	236	424	438	386	443	437	326	303
Miscellaneous	801	488	495	476	443	488	554	731	1,108
Cash contributions	1,236	617	162	382	482	624	696	975	1,966
Personal insurance and pensions	6,959	647	936	1,292	1,965	2,995	3,948	5,608	11,581
Life and other personal insurance	503	206	177	130	200	235	321	415	784
Pensions and Social Security	6,456	441	759	1,161	1,765	2,760	3,627	5,193	10,797
Sources of income and personal taxes: ¹									
Money income before taxes	73,106	5,295	12,635	17,488	24,933	34,907	44,639	59,725	118,558
Wages and salaries	65,425	2,633	8,304	13,025	20,735	30,705	40,108	54,917	106,520
Self-employment income	4,005	² 839	² 90	² 654	618	1,103	1,496	1,908	7,788
Social Security, private and government retirement	1,686	1,104	1,462	1,427	1,552	1,764	1,551	1,574	1,864
Interest, dividends, rental income, other property income	734	² 175	² 31	² 50	97	89	182	299	1,473
Unemployment and workers' compensation, veterans' benefits	327	² 134	² 294	² 189	575	368	397	351	270
Public assistance, supplemental security income, food stamps	329	1,287	1,937	1,302	760	335	169	² 106	77
Regular contributions for support	477	339	442	642	407	475	682	475	448
Other income	123	² 463	² 73	² 199	189	² 68	² 55	95	117
Personal taxes	2,534	-537	-788	-666	-849	7	324	1,078	5,688
Federal income taxes	1,696	-557	-791	-730	-932	-273	-10	565	4,123
State and local income taxes	672	-6	-15	37	49	204	226	373	1,294
Other taxes	166	² 26	² 18	² 27	34	77	107	141	272
Income after taxes	70,572	5,833	13,422	18,154	25,782	34,900	44,316	58,647	112,870

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Addenda:									
Net change in total assets and liabilities	-\$25,634	-\$1,114	\$790	\$2,790	-\$15,718	-\$9,403	-\$15,260	-\$20,528	-\$42,211
Net change in total assets	10,116	2,821	1,426	3,643	-3,054	3,292	5,806	7,556	18,247
Net change in total liabilities	35,751	3,935	636	853	12,664	12,695	21,066	28,085	60,458
Other financial information:									
Other money receipts	276	223	2338	241	252	196	22	316	397
Mortgage principal paid on owned property	-2,741	-1,123	-343	-482	-650	-1,125	-1,528	-2,171	-4,555
Estimated market value of owned home	171,257	56,344	41,195	33,998	48,351	71,798	99,694	141,869	278,279
Estimated monthly rental value of owned home	998	373	296	299	349	515	663	902	1,519
Gifts of goods and services	1,085	530	373	447	557	610	518	900	1,678
Food	76	265	227	27	22	34	25	46	134
Alcoholic beverages	24	211	211	212	25	28	15	28	37
Housing	265	102	277	48	146	160	146	241	402
Housekeeping supplies	67	232	23	211	34	38	28	95	93
Household textiles	20	24	(4)	24	228	29	210	26	26
Appliances and miscellaneous housewares	34	(5)	(5)	(5)	214	28	251	17	58
Major appliances	19	(5)	(5)	(5)	(5)	(5)	247	24	33
Small appliances and miscellaneous housewares	15	(5)	(5)	(5)	214	28	24	213	25
Miscellaneous household equipment	64	26	23	219	234	60	23	66	95
Other housing	79	260	270	216	235	45	34	38	130
Apparel and services	305	134	202	200	208	203	174	318	412
Males, 2 and over	75	226	246	213	19	78	37	95	100
Females, 2 and over	123	277	256	213	89	46	41	127	187
Children under 2	59	25	253	2141	59	42	71	53	61
Other apparel products and services	48	226	247	233	241	237	226	42	64
Jewelry and watches	10	21	21	21	22	214	210	6	14
All other apparel products and services	39	225	246	232	239	222	215	36	50
Transportation	59	212	5	26	2116	70	21	15	83
Health care	16	211	(5)	25	210	27	218	217	21
Entertainment	66	28	233	225	228	50	50	67	93
Toys, games, arts and crafts, and tricycles	20	21	26	212	27	24	211	16	30
Other entertainment	46	27	227	213	222	27	39	50	63
Personal care products and services	33	230	22	21	11	13	13	21	59
Reading	(4)	(5)	(5)	(5)	(4)	(4)	(4)	(4)	1
Education	182	220	(5)	230	23	222	224	71	378
All other gifts	56	2137	216	2114	27	43	31	76	58

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 Data are likely to have large sampling errors.

³ Value less than 0.05.

⁴ Value less than 0.5.

⁵ No data reported.