

Table 2301. Higher Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004

Item	All consumer units	Less than \$70,000	\$70,000 to \$79,999	\$80,000 to \$99,999	\$100,000 and more	\$100,000 to \$119,999	\$120,000 to \$149,999	\$150,000 and more
Number of consumer units (in thousands)	116,282	85,638	6,461	9,246	14,937	5,625	4,245	5,067
Consumer unit characteristics:								
Income before taxes	\$54,453	\$31,541	\$74,437	\$88,811	\$155,901	\$108,751	\$132,292	\$228,021
Income after taxes	52,287	30,825	72,236	84,884	146,530	103,801	124,273	212,610
Age of reference person	48.5	49.0	45.8	46.6	47.7	47.2	47.6	48.4
Average number in consumer unit:								
Persons	2.5	2.3	3.0	3.1	3.2	3.1	3.3	3.2
Children under 186	.6	.8	.9	.8	.8	.9	.8
Persons 65 and over3	.3	.2	.2	.2	.2	.1	.2
Earners	1.3	1.1	1.8	2.0	2.1	2.1	2.2	2.1
Vehicles	1.9	1.6	2.6	2.7	2.9	2.8	2.9	2.9
Percent distribution:								
Sex of reference person:								
Male	48	45	55	56	57	57	60	54
Female	52	55	45	44	43	43	40	46
Housing tenure:								
Homeowner	68	60	85	90	93	90	93	95
With mortgage	42	32	66	73	74	72	76	74
Without mortgage	25	28	19	16	19	18	17	21
Renter	32	40	15	10	7	10	7	5
Race of reference person:								
Black or African-American	12	14	8	7	6	8	6	4
White, Asian, and All Other Races	88	86	92	93	94	92	94	96
Hispanic or Latino origin of reference person:								
Hispanic or Latino (new UCC Q20032)	11	12	8	7	6	6	7	5
Not Hispanic or Latino (new UCC Q20032)	89	88	92	93	94	94	93	95
Education of reference person:								
Elementary (1-8)	5	7	1	2	1	1	1	(1)
High school (9-12)	35	42	26	19	14	16	16	10
College	59	51	73	79	85	83	83	90
Never attended and other	(1)	(1)	(2)	(1)	(1)	(1)	(2)	(2)
At least one vehicle owned or leased	88	85	97	97	98	98	98	98
Average annual expenditures	\$43,395	\$31,280	\$55,012	\$65,446	\$93,526	\$75,213	\$87,299	\$119,449
Food								
Food at home	3,347	2,825	4,079	4,043	5,435	5,014	5,542	5,840
Cereals and bakery products	461	398	522	545	724	672	741	772
Cereals and cereal products	154	135	176	180	228	217	232	238
Bakery products	307	262	346	366	496	455	509	534
Meats, poultry, fish, and eggs	880	756	1,097	1,033	1,363	1,271	1,396	1,442
Beef	265	226	354	324	403	384	412	419
Pork	181	163	189	209	258	264	267	241
Other meats	108	90	130	137	177	159	165	212
Poultry	156	133	191	185	247	233	254	258
Fish and seafood	128	105	194	136	220	177	241	252
Eggs	42	39	39	43	57	54	57	60
Dairy products	371	314	426	451	604	560	620	641
Fresh milk and cream	144	129	157	169	206	200	209	210
Other dairy products	226	185	269	282	398	360	411	431
Fruits and vegetables	561	473	645	659	941	860	932	1,049
Fresh fruits	187	155	210	221	327	285	329	378
Fresh vegetables	183	153	213	214	312	288	311	342
Processed fruits	110	93	126	134	175	159	172	199
Processed vegetables	82	71	96	89	126	128	120	131

See footnotes at end of table.

Table 2301. Higher Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Less than \$70,000	\$70,000 to \$79,999	\$80,000 to \$99,999	\$100,000 and more	\$100,000 to \$119,999	\$120,000 to \$149,999	\$150,000 and more
Other food at home	\$1,075	\$884	\$1,389	\$1,355	\$1,803	\$1,651	\$1,853	\$1,935
Sugar and other sweets	128	104	141	162	231	184	273	246
Fats and oils	89	79	103	98	129	131	128	128
Miscellaneous foods	527	424	717	693	902	860	896	960
Nonalcoholic beverages	290	250	374	332	443	405	461	472
Food prepared by consumer unit on out-of-town trips	41	27	55	69	98	72	95	129
Food away from home	2,434	1,737	3,259	3,424	5,299	4,429	4,877	6,715
Alcoholic beverages	459	323	617	702	987	724	887	1,405
Housing	13,918	10,456	17,422	20,397	28,140	22,273	26,339	36,246
Shelter	7,998	6,004	10,213	11,761	16,143	12,871	14,869	20,843
Owned dwellings	5,324	3,275	8,051	9,604	13,249	10,421	12,527	16,992
Mortgage interest and charges	2,936	1,677	4,871	5,681	7,619	6,139	7,306	9,523
Property taxes	1,391	900	1,884	2,253	3,458	2,570	3,173	4,683
Maintenance, repairs, insurance, other expenses	997	697	1,296	1,670	2,172	1,712	2,048	2,786
Rented dwellings	2,201	2,501	1,638	1,325	1,266	1,496	1,019	1,219
Other lodging	473	229	524	833	1,628	954	1,323	2,633
Utilities, fuels, and public services	2,927	2,498	3,552	3,903	4,511	3,977	4,446	5,159
Natural gas	424	355	540	535	701	587	729	805
Electricity	1,064	926	1,232	1,393	1,580	1,343	1,541	1,875
Fuel oil and other fuels	121	104	129	156	190	167	153	246
Telephone services	990	840	1,252	1,370	1,506	1,404	1,494	1,629
Water and other public services	327	273	399	450	534	475	530	604
Household operations	753	451	895	1,332	2,064	1,407	1,799	3,016
Personal services	300	175	381	613	786	558	739	1,080
Other household expenses	453	276	514	718	1,278	849	1,061	1,936
Housekeeping supplies	594	461	677	862	1,118	893	1,051	1,461
Laundry and cleaning supplies	149	128	173	181	227	204	246	237
Other household products	290	217	323	423	595	437	493	892
Postage and stationery	155	116	181	257	295	252	312	332
Household furnishings and equipment	1,646	1,042	2,085	2,539	4,304	3,125	4,174	5,767
Household textiles	158	104	166	266	383	317	380	459
Furniture	417	244	587	576	1,235	791	1,318	1,659
Floor coverings	52	30	45	80	162	88	93	303
Major appliances	204	145	321	323	413	316	390	539
Small appliances, miscellaneous housewares	105	73	130	150	240	219	235	269
Miscellaneous household equipment	711	445	837	1,144	1,871	1,394	1,759	2,538
Apparel and services	1,816	1,248	2,219	2,666	4,253	3,644	3,675	5,502
Men and boys	406	264	544	613	1,003	849	842	1,341
Men, 16 and over	317	197	419	480	831	674	687	1,156
Boys, 2 to 15	89	66	126	133	172	175	154	185
Women and girls	739	505	854	1,159	1,706	1,490	1,597	2,074
Women, 16 and over	631	431	695	996	1,468	1,252	1,370	1,824
Girls, 2 to 15	108	74	159	162	239	238	226	250
Children under 2	79	61	118	92	151	145	148	161
Footwear	329	260	380	382	649	634	566	750
Other apparel products and services	264	159	323	420	744	526	523	1,175
Transportation	7,801	5,756	9,965	12,446	15,707	13,520	15,515	18,308
Vehicle purchases (net outlay)	3,397	2,459	4,218	5,516	7,106	6,013	7,028	8,384
Cars and trucks, new	1,748	1,130	2,139	3,166	4,247	3,210	4,584	5,117
Cars and trucks, used	1,582	1,279	1,974	2,231	2,748	2,723	2,292	3,157
Other vehicles	66	50	104	119	111	³ 79	³ 153	³ 111
Gasoline and motor oil	1,598	1,307	2,131	2,366	2,559	2,452	2,686	2,573

See footnotes at end of table.

Table 2301. Higher Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Less than \$70,000	\$70,000 to \$79,999	\$80,000 to \$99,999	\$100,000 and more	\$100,000 to \$119,999	\$120,000 to \$149,999	\$150,000 and more
Other vehicle expenses	\$2,365	\$1,747	\$3,184	\$3,812	\$4,659	\$4,162	\$4,582	\$5,278
Vehicle finance charges	323	233	559	564	593	575	655	562
Maintenance and repairs	652	495	830	1,048	1,225	1,083	1,227	1,383
Vehicle insurance	964	769	1,245	1,431	1,675	1,584	1,744	1,720
Vehicle rental, leases, licenses, other charges	426	250	550	768	1,165	920	956	1,613
Public transportation	441	244	432	752	1,383	894	1,219	2,073
Health care	2,574	2,195	3,029	3,384	4,042	3,732	3,812	4,581
Health insurance	1,332	1,167	1,532	1,766	1,918	1,778	1,799	2,173
Medical services	648	484	867	945	1,311	1,163	1,221	1,551
Drugs	480	452	511	528	596	569	594	629
Medical supplies	114	92	119	145	217	222	197	228
Entertainment	2,218	1,534	2,870	3,677	4,932	3,613	4,716	6,570
Fees and admissions	528	289	673	924	1,590	1,055	1,476	2,280
Television, radios, sound equipment	788	629	1,016	1,142	1,379	1,202	1,321	1,628
Pets, toys, hobbies, and playground equipment ..	381	269	560	604	790	615	811	966
Other entertainment supplies, equipment, and services	522	347	621	1,007	1,172	742	1,108	1,696
Personal care products and services	581	433	658	852	1,207	1,030	1,191	1,427
Reading	130	93	159	197	290	227	298	353
Education	905	502	940	1,540	2,806	1,865	2,166	4,382
Tobacco products and smoking supplies	288	289	337	303	252	279	290	189
Miscellaneous	690	532	809	894	1,411	1,132	1,140	1,968
Cash contributions	1,408	864	1,551	2,052	4,067	2,445	2,672	7,037
Personal insurance and pensions	4,823	2,492	7,099	8,871	14,699	11,284	14,178	18,927
Life and other personal insurance	390	242	430	645	1,063	785	904	1,505
Pensions and Social Security	4,433	2,249	6,670	8,225	13,636	10,498	13,274	17,422
Sources of income and personal taxes:								
Money income before taxes	54,453	31,541	74,437	88,811	155,901	108,751	132,292	228,021
Wages and salaries	43,192	22,926	63,755	77,248	129,413	94,405	115,189	180,191
Self-employment income	3,008	919	3,448	3,965	14,200	6,249	7,012	29,049
Social Security, private and government retirement	5,848	5,933	5,385	5,147	5,996	5,510	5,799	6,701
Interest, dividends, rental income, other property income	1,261	583	1,104	1,452	5,097	1,812	2,941	10,548
Unemployment and workers' compensation, veterans' benefits	237	235	320	238	211	229	262	147
Public assistance, supplemental security income, food stamps	308	391	83	73	73	3121	373	320
Regular contributions for support	413	378	218	555	607	289	721	864
Other income	187	177	124	131	305	136	296	500
Personal taxes	2,166	716	2,201	3,927	9,371	4,950	8,019	15,411
Federal income taxes	1,519	420	1,464	2,719	7,100	3,559	6,022	11,933
State and local income taxes	472	177	552	902	1,865	1,072	1,650	2,926
Other taxes	175	119	185	307	406	319	347	552
Income after taxes	52,287	30,825	72,236	84,884	146,530	103,801	124,273	212,610

See footnotes at end of table.

Table 2301. Higher Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004 — Continued

Item	All consumer units	Less than \$70,000	\$70,000 to \$79,999	\$80,000 to \$99,999	\$100,000 and more	\$100,000 to \$119,999	\$120,000 to \$149,999	\$150,000 and more
Addenda:								
Net change in total assets and liabilities	- \$7,567	- \$3,370	- \$12,003	- \$26,001	- \$18,298	- \$11,933	- \$23,521	- \$20,989
Net change in total assets	9,211	5,454	15,103	13,874	25,318	18,483	17,928	39,097
Net change in total liabilities	16,778	8,824	27,106	39,875	43,616	30,415	41,449	60,086
Other financial information:								
Other money receipts	556	314	661	640	1,847	821	3,938	1,235
Mortgage principal paid on owned property	-1,791	-904	-3,125	-3,285	-5,376	-3,828	-4,390	-7,919
Estimated market value of owned home	137,639	90,508	181,345	216,200	340,319	246,981	292,303	484,157
Estimated monthly rental value of owned home ..	781	557	1,061	1,249	1,655	1,336	1,582	2,071
Gifts of goods and services	1,215	715	1,289	1,927	3,563	2,178	3,174	5,473
Food	74	32	69	108	290	175	200	494
Alcoholic beverages	20	12	19	32	53	24	50	92
Housing	283	174	359	499	725	445	688	1,073
Housekeeping supplies	61	38	85	156	116	99	122	128
Household textiles	19	13	34	31	36	38	40	30
Appliances and miscellaneous housewares	32	18	40	50	95	52	119	123
Major appliances	12	7	17	7	41	11	360	57
Small appliances and miscellaneous housewares	20	11	24	43	54	41	59	66
Miscellaneous household equipment	72	42	69	137	194	123	183	288
Other housing	99	62	131	125	284	132	224	503
Apparel and services	286	211	351	384	611	475	492	893
Males, 2 and over	76	54	80	97	179	115	125	310
Females, 2 and over	101	74	86	128	237	202	195	322
Children under 2	38	28	51	46	85	78	79	102
Other apparel products and services	71	55	135	112	110	81	93	160
Jewelry and watches	24	15	65	72	30	30	24	35
All other apparel products and services	47	40	70	40	80	52	69	125
Transportation	51	36	42	51	139	72	171	186
Health care	49	41	46	34	104	82	134	102
Entertainment	78	54	115	111	175	145	191	191
Toys, games, arts and crafts, and tricycles	28	22	42	35	49	39	47	63
Other entertainment	51	32	73	76	126	106	144	128
Personal care products and services	29	20	22	38	76	71	93	65
Reading	1	1	2	2	2	1	3	3
Education	250	63	176	556	1,165	566	991	1,977
All other gifts	94	70	87	111	223	120	161	397

¹ Value less than 0.5.

² No data reported.

³ Data are likely to have large sampling errors.