

Table 56. Income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2004

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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)	116,282	4,553	7,218	8,950	8,177	14,172	13,125	11,374	18,069	30,644
Percent distribution of consumer units	100.0	3.9	6.2	7.7	7.0	12.2	11.3	9.8	15.5	26.4
Consumer unit characteristics (mean values):										
Income before taxes	\$54,453	\$1,097	\$7,812	\$12,499	\$17,417	\$24,767	\$34,739	\$44,645	\$59,259	\$118,482
Income after taxes	52,287	1,177	7,800	12,619	17,480	24,298	34,199	43,689	57,122	112,266
Age of reference person	48.5	38.9	51.6	56.2	53.9	50.5	47.5	47.3	45.8	47.0
Average number in consumer unit:										
Persons	2.5	1.6	1.6	1.8	2.0	2.2	2.4	2.6	2.8	3.1
Children under 186	.3	.3	.4	.5	.5	.6	.7	.7	.8
Persons 65 and over3	.2	.4	.5	.5	.4	.3	.3	.2	.2
Earners	1.3	.6	.4	.5	.7	1.0	1.3	1.4	1.7	2.0
Vehicles	1.9	.8	.8	1.1	1.3	1.5	1.8	2.1	2.4	2.8
Percent distribution:										
Sex of reference person:										
Male	48	39	34	32	43	44	49	50	54	56
Female	52	61	66	68	57	56	51	50	46	44
Housing tenure:										
Homeowner	68	26	36	51	54	57	63	70	78	90
With mortgage	42	10	9	14	16	23	36	45	57	72
Without mortgage	25	15	27	37	38	35	27	25	20	18
Renter	32	74	64	49	46	43	37	30	22	10
Race of reference person:										
Black or African-American	12	17	20	17	16	15	12	11	9	7
White, Asian, and All Other Races	88	83	80	83	84	85	88	89	91	93
Hispanic or Latino origin of reference person:										
Hispanic or Latino (new UCC Q20032)	11	11	12	11	14	14	14	12	9	7
Not Hispanic or Latino (new UCC Q20032)	89	89	88	89	86	86	86	88	91	93
Education of reference person:										
Elementary (1-8)	5	7	17	12	11	7	5	4	2	1
High school (9-12)	35	38	41	51	51	46	43	39	31	18
College	59	55	41	36	38	47	52	57	66	81
Never attended and other	(¹)	(¹)	1	1	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased	88	55	58	73	81	88	93	95	97	98
Annual aggregate expenditures	\$5,043,501	1.5	2.0	3.4	3.7	7.8	8.8	8.8	17.0	47.1
Food	670,766	1.9	2.3	3.6	4.2	8.8	10.4	9.8	16.3	42.6
Food at home	388,283	2.1	2.8	4.3	5.0	9.7	11.0	10.2	16.2	38.7
Cereals and bakery products	53,470	2.2	3.1	4.4	5.2	9.7	11.3	10.4	16.4	37.3
Cereals and cereal products	17,843	2.6	3.4	5.0	5.5	9.5	11.4	10.3	16.1	36.0
Bakery products	35,627	2.0	2.9	4.1	5.1	9.8	11.2	10.4	16.5	37.9
Meats, poultry, fish, and eggs	102,057	2.2	3.0	4.4	5.0	9.9	11.4	10.7	15.9	37.6
Beef	30,783	2.1	3.0	4.0	5.1	9.7	12.1	10.4	15.6	38.1
Pork	21,015	2.2	3.4	5.1	4.9	11.1	11.5	11.3	16.0	34.5
Other meats	12,527	2.2	2.6	4.0	5.2	9.4	10.3	10.7	16.1	39.4
Poultry	18,052	2.4	2.8	4.7	4.9	9.4	11.4	10.0	16.3	38.1
Fish and seafood	14,826	1.7	2.8	3.8	4.5	9.3	10.0	11.5	15.8	40.5
Eggs	4,854	2.8	3.7	5.7	5.5	11.6	13.1	10.2	15.5	32.0

See footnotes at end of table.

Table 56. Income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2004 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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
Dairy products	\$42,991	2.1	2.6	4.3	5.0	9.8	11.4	10.2	16.2	38.4
Fresh milk and cream	16,744	2.4	3.2	5.0	5.6	10.5	12.2	10.3	15.9	35.0
Other dairy products	26,247	1.9	2.3	3.8	4.5	9.3	10.9	10.1	16.5	40.6
Fruits and vegetables	65,077	2.1	2.7	4.7	5.1	9.5	11.2	10.2	15.7	38.7
Fresh fruits	21,664	2.0	2.6	4.6	4.8	9.9	10.9	10.8	14.7	39.7
Fresh vegetables	21,223	2.2	2.7	4.9	5.1	9.0	10.9	9.6	16.4	39.1
Processed fruits	12,719	2.0	2.7	4.7	5.0	9.6	11.9	10.1	16.0	38.1
Processed vegetables	9,471	2.4	2.9	4.6	5.9	9.5	11.6	10.5	16.1	36.4
Other food at home	124,688	1.9	2.6	4.1	4.8	9.5	10.5	9.7	16.7	40.2
Sugar and other sweets	14,864	1.9	3.1	4.4	4.7	9.5	10.1	9.6	15.9	40.8
Fats and oils	10,312	2.5	3.3	4.8	5.4	10.4	11.4	11.3	15.7	35.2
Miscellaneous foods	61,173	1.8	2.3	3.9	4.8	9.2	10.4	9.4	16.7	41.5
Nonalcoholic beverages	33,587	2.1	2.9	4.2	5.1	10.4	10.8	10.1	17.2	37.4
Food prepared by consumer unit on out-of-town trips	4,752	1.4	1.7	2.4	2.7	6.2	7.9	7.3	18.8	51.6
Food away from home	282,483	1.6	1.6	2.5	3.2	7.6	9.5	9.3	16.5	48.1
Alcoholic beverages	53,292	1.6	1.9	3.1	2.9	7.1	8.5	10.2	15.8	48.9
Housing	1,618,136	1.8	2.5	4.1	4.2	8.5	9.1	8.8	16.4	44.7
Shelter	930,071	1.9	2.6	4.1	4.2	8.4	9.0	8.7	16.4	44.7
Owned dwellings	619,141	1.0	1.1	2.3	2.7	5.7	7.2	8.0	17.3	54.7
Mortgage interest and charges	341,424	.8	.7	1.4	1.6	4.3	6.8	8.1	18.3	57.9
Property taxes	161,768	1.0	1.8	3.2	3.6	6.8	7.2	7.7	16.4	52.3
Maintenance, repairs, insurance, other expenses	115,949	1.5	1.4	3.6	4.7	8.2	8.6	8.2	15.4	48.5
Rented dwellings	255,946	4.3	6.4	8.9	8.3	16.0	14.1	10.9	14.7	16.3
Other lodging	54,984	1.6	1.8	1.9	2.0	4.3	5.1	5.3	13.8	64.4
Utilities, fuels, and public services	340,315	1.8	3.2	5.2	5.2	10.1	10.2	9.8	17.4	37.1
Natural gas	49,305	1.5	3.1	5.1	5.0	10.3	10.2	10.0	16.5	38.3
Electricity	123,772	1.9	3.5	5.8	5.5	10.5	10.3	9.8	16.9	35.9
Fuel oil and other fuels	14,016	1.5	3.2	6.0	6.8	9.4	11.3	8.6	16.7	36.5
Telephone services	115,144	2.0	3.1	4.8	4.9	9.9	10.0	9.7	18.0	37.6
Water and other public services	38,078	1.4	2.7	4.7	4.6	9.5	10.0	10.2	18.3	38.7
Household operations	87,540	.9	1.2	4.3	3.0	7.3	6.8	6.3	14.2	55.9
Personal services	34,851	2.8	1.0	5.2	2.7	7.4	6.1	5.3	14.6	57.0
Other household expenses	52,689	1.0	1.4	3.7	3.2	7.3	7.3	7.0	14.0	55.1
Housekeeping supplies	68,966	1.9	2.1	3.7	4.6	8.0	10.4	9.6	16.2	43.6
Laundry and cleaning supplies	17,235	2.1	2.6	4.3	4.3	10.1	11.5	11.3	16.6	37.2
Other household products	33,691	1.9	1.8	3.7	4.4	7.4	10.5	8.4	16.0	45.8
Postage and stationery	18,040	1.5	2.0	3.0	5.1	7.2	9.2	10.1	16.1	45.7
Household furnishings and equipment	191,244	1.1	1.4	2.5	3.1	6.3	8.2	8.2	15.6	53.6
Household textiles	18,299	1.5	1.2	2.0	3.5	8.5	9.6	8.1	13.5	52.0
Furniture	48,486	1.0	1.3	3.0	2.9	5.4	5.6	7.7	16.4	56.8
Floor coverings	6,045	.8	.7	1.8	1.5	4.2	3.5	10.1	20.5	57.0
Major appliances	23,705	.6	1.4	2.5	4.7	6.0	8.9	11.6	16.6	47.6
Small appliances, miscellaneous housewares	12,150	1.3	1.7	2.7	3.9	8.9	12.1	8.8	11.4	49.2
Miscellaneous household equipment	82,560	1.3	1.5	2.2	2.6	6.2	9.1	7.4	15.5	54.3
Apparel and services	210,799	1.8	2.3	3.2	3.5	7.2	9.1	8.5	14.7	49.9
Men and boys	47,147	1.1	2.0	2.9	2.8	6.6	8.7	8.7	14.5	52.7
Men, 16 and over	36,822	1.0	1.9	2.5	2.7	5.7	8.5	8.9	14.2	54.7
Boys, 2 to 15	10,325	1.4	2.4	4.3	3.3	10.0	9.8	8.2	15.3	45.3

See footnotes at end of table.

Table 56. Income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2004 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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
Women and girls	\$85,713	2.0	2.2	2.8	3.4	7.2	8.8	8.0	15.5	50.2
Women, 16 and over	73,216	2.1	2.3	2.6	3.4	7.2	8.7	8.1	15.3	50.3
Girls, 2 to 15	12,497	1.2	1.7	3.6	3.2	7.3	9.1	7.4	16.8	49.7
Children under 2	9,116	2.0	3.1	3.7	5.1	10.2	9.0	8.2	15.0	43.6
Footwear	38,138	2.4	2.5	4.2	4.1	8.0	11.9	9.6	14.7	42.6
Other apparel products and services	30,685	1.4	2.2	3.1	3.5	6.1	7.1	8.0	12.8	55.8
Transportation	907,129	1.1	1.6	3.0	3.4	8.0	9.1	8.8	19.3	45.7
Vehicle purchases (net outlay)	395,018	.8	1.3	2.7	2.7	7.8	8.9	8.3	20.8	46.7
Cars and trucks, new	203,305	2.6	2.0	2.3	1.8	6.4	8.0	7.5	20.0	52.4
Cars and trucks, used	183,986	1.0	1.6	3.4	3.9	9.7	10.2	9.0	20.9	40.5
Other vehicles	7,727	2.2	(³)	2.2	2.8	22.8	21.1	12.0	37.6	44.4
Gasoline and motor oil	185,767	1.7	2.4	3.8	4.2	9.1	10.1	9.9	19.0	39.8
Other vehicle expenses	275,032	1.1	1.7	2.8	3.9	7.9	9.3	9.4	18.3	45.6
Vehicle finance charges	37,607	.6	.9	1.8	2.1	6.4	8.8	10.8	21.4	47.0
Maintenance and repairs	75,759	1.4	2.2	3.0	5.3	7.9	9.6	8.6	17.9	44.2
Vehicle insurance	112,139	1.1	1.9	3.4	4.2	9.1	10.1	10.5	18.5	41.3
Vehicle rental, leases, licenses, other charges	49,527	1.2	1.2	1.9	2.3	6.1	7.3	6.9	16.4	56.7
Public transportation	51,312	1.6	1.2	2.4	2.6	5.9	6.3	6.3	14.5	59.3
Health care	299,289	1.3	2.8	5.4	5.5	10.2	10.5	9.7	17.3	37.3
Health insurance	154,854	1.1	3.0	5.5	5.7	10.5	10.4	10.6	17.7	35.4
Medical services	75,393	1.5	1.7	3.9	4.1	8.8	9.7	7.8	17.4	45.0
Drugs	55,814	1.7	3.6	7.3	6.9	12.1	11.8	10.0	15.6	31.0
Medical supplies	13,228	1.3	2.7	3.9	4.8	7.3	10.9	9.6	18.6	40.9
Entertainment	257,887	1.5	1.6	2.9	2.8	8.3	7.8	7.8	18.0	49.2
Fees and admissions	61,390	1.5	1.2	1.8	1.8	4.8	6.1	7.0	16.1	59.7
Television, radios, sound equipment	91,582	1.8	2.5	4.3	4.2	8.9	9.6	9.1	18.2	41.2
Pets, toys, hobbies, and playground equipment	44,216	1.5	1.5	3.0	3.3	7.0	10.9	8.4	16.2	48.2
Other entertainment supplies, equipment, and services	60,700	.9	.7	1.9	1.5	12.0	4.6	6.2	21.0	51.2
Personal care products and services	67,485	1.7	2.1	3.5	4.0	8.7	9.1	9.6	15.7	45.5
Reading	15,165	1.4	2.5	3.5	4.1	7.7	8.2	8.9	16.4	47.3
Education	105,264	4.4	4.3	4.2	3.0	4.3	4.0	4.5	12.1	59.2
Tobacco products and smoking supplies	33,504	2.4	4.1	6.4	6.7	12.3	12.6	11.2	18.3	26.1
Miscellaneous	80,207	1.9	2.4	2.8	4.7	8.9	8.6	10.6	16.7	43.3
Cash contributions	163,729	.8	.9	2.3	4.1	6.4	6.8	8.9	15.0	54.8
Personal insurance and pensions	560,849	.2	.4	.9	1.4	4.0	6.3	7.4	17.5	61.9
Life and other personal insurance	45,390	.9	1.2	2.8	2.8	5.7	7.8	7.9	16.6	54.2
Pensions and Social Security	515,460	.2	.3	.7	1.3	3.9	6.2	7.4	17.6	62.6
Sources of income and personal taxes:										
Money income before taxes	6,331,893	.1	.9	1.8	2.2	5.5	7.2	8.0	16.9	57.3
Wages and salaries	5,022,494	.2	.3	.8	1.3	4.3	6.7	7.8	17.8	60.9
Self-employment income	349,759	-2.9	(⁴)	.5	1.0	3.2	3.7	4.9	12.1	77.5
Social Security, private and government retirement	680,028	.3	3.8	8.3	8.7	15.0	12.7	11.3	14.7	25.3
Interest, dividends, rental income, other property income	146,596	(⁴)	.5	1.2	1.7	5.6	6.5	6.2	12.3	66.0
Unemployment and workers' compensation, veterans' benefits	27,503	1.1	2.4	4.4	6.1	12.6	13.8	12.0	20.7	27.0

See footnotes at end of table.

Table 56. Income before taxes: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Survey, 2004 — Continued

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	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
Public assistance, supplemental security income, food stamps	\$35,819	4.5	23.6	18.8	12.2	12.8	10.1	6.5	5.0	6.4
Regular contributions for support	47,980	2.6	5.4	6.8	7.5	10.5	9.9	8.1	16.7	32.5
Other income	21,715	4.9	12.2	9.9	6.5	10.1	5.0	6.9	14.3	30.2
Personal taxes	251,848	-1	(⁴)	-.4	-.2	2.6	2.8	4.3	15.3	75.6
Federal income taxes	176,626	-3	-.1	-.9	-.8	2.0	1.7	3.4	15.2	79.6
State and local income taxes	54,899	-1	(⁴)	.1	.5	2.3	4.4	5.7	14.7	72.4
Other taxes	20,323	.7	1.0	2.1	2.6	8.8	8.0	8.8	18.3	49.7
Income after taxes	6,080,045	.1	.9	1.9	2.4	5.7	7.4	8.2	17.0	56.6

¹ Value less than 0.5.

² Data are likely to have large sampling errors.

³ No data reported.

⁴ Value less than 0.05.