

**Table 2301. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005**

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) .....	117,356	83,934	6,725	9,448	17,248	6,065	4,719	6,464
Consumer unit characteristics:								
Income before taxes .....	\$58,712	\$31,616	\$74,523	\$88,931	\$167,851	\$108,670	\$132,190	\$249,411
Income after taxes .....	56,304	30,873	71,923	85,251	158,115	104,124	125,329	232,706
Age of reference person .....	48.6	49.4	44.8	46.2	47.4	47.2	47.2	47.7
Average number in consumer unit:								
Persons .....	2.5	2.2	3.0	3.1	3.2	3.2	3.2	3.2
Children under 18 .....	.6	.6	.8	.8	.8	.8	.8	.9
Persons 65 and over .....	.3	.4	.2	.2	.2	.2	.2	.1
Earners .....	1.3	1.1	1.8	2.0	2.1	2.1	2.2	2.0
Vehicles .....	2.0	1.6	2.5	2.8	2.9	2.8	2.9	3.0
Percent distribution:								
Sex of reference person:								
Male .....	47	44	55	57	57	53	60	58
Female .....	53	56	45	43	43	47	40	42
Housing tenure:								
Homeowner .....	67	59	82	88	93	91	93	95
With mortgage .....	43	31	64	70	76	72	77	79
Without mortgage .....	25	28	18	17	17	19	15	16
Renter .....	33	41	18	12	7	9	7	5
Race of reference person:								
Black or African-American .....	12	14	8	7	5	7	6	3
White, Asian, and all other races .....	88	86	92	93	95	93	94	97
Hispanic or Latino origin of reference person:								
Hispanic or Latino .....	11	12	9	8	7	8	8	6
Not Hispanic or Latino .....	89	88	91	92	93	92	92	94
Education of reference person:								
Elementary (1-8) .....	5	7	2	2	1	2	1	( <sup>1</sup> )
High school (9-12) .....	36	42	25	22	16	21	16	10
College .....	59	51	73	76	83	77	83	89
Never attended and other .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>2</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	88	84	97	98	98	98	98	99
Average annual expenditures .....	\$46,409	\$32,444	\$57,697	\$65,280	\$99,128	\$78,351	\$88,974	\$125,934
Food .....	5,931	4,535	7,421	8,060	10,702	9,349	10,171	12,324
Food at home .....	3,297	2,698	4,043	4,244	5,261	4,940	5,152	5,630
Cereals and bakery products .....	445	366	548	578	700	686	699	712
Cereals and cereal products .....	143	118	185	182	220	216	226	219
Bakery products .....	302	248	363	395	480	470	473	494
Meats, poultry, fish, and eggs .....	764	639	894	998	1,168	1,131	1,153	1,213
Beef .....	228	190	262	297	352	388	337	331
Pork .....	153	135	174	191	207	200	217	205
Other meats .....	103	86	127	126	162	155	144	181
Poultry .....	134	113	155	189	196	180	203	206
Fish and seafood .....	113	86	142	154	208	171	208	243
Eggs .....	33	29	34	40	43	38	43	47
Dairy products .....	378	312	472	484	590	553	572	636
Fresh milk and cream .....	146	127	180	181	203	195	200	211
Other dairy products .....	232	186	292	302	387	358	372	425
Fruits and vegetables .....	552	443	661	704	932	785	941	1,058
Fresh fruits .....	182	142	218	231	325	263	337	371
Fresh vegetables .....	175	137	207	225	308	246	296	372
Processed fruits .....	106	87	127	137	171	158	171	183
Processed vegetables .....	89	76	109	111	129	118	137	132

See footnotes at end of table.

**Table 2301. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005 — 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 .....	\$1,158	\$940	\$1,467	\$1,481	\$1,871	\$1,785	\$1,787	\$2,011
Sugar and other sweets .....	119	97	140	154	191	199	168	201
Fats and oils .....	85	73	95	104	125	119	132	126
Miscellaneous foods .....	609	488	817	794	986	908	957	1,077
Nonalcoholic beverages .....	303	256	366	371	462	467	441	473
Food prepared by consumer unit on out-of-town trips .....	41	25	51	58	107	92	90	134
Food away from home .....	2,634	1,836	3,378	3,816	5,442	4,409	5,020	6,693
Alcoholic beverages .....	426	297	514	610	896	665	718	1,235
Housing .....	15,167	11,172	17,849	20,505	30,563	23,641	27,393	39,358
Shelter .....	8,805	6,448	10,394	11,750	18,040	13,462	16,192	23,685
Owned dwellings .....	5,958	3,502	7,919	9,507	15,202	11,027	13,969	20,019
Mortgage interest and charges .....	3,317	1,804	4,811	5,820	8,722	6,331	7,978	11,509
Property taxes .....	1,541	989	1,972	2,245	3,670	2,707	3,375	4,791
Maintenance, repairs, insurance, other expenses .....	1,101	708	1,137	1,442	2,810	1,990	2,617	3,719
Rented dwellings .....	2,345	2,728	1,896	1,489	1,123	1,300	1,086	985
Other lodging .....	502	218	579	754	1,715	1,135	1,137	2,681
Utilities, fuels, and public services .....	3,183	2,697	3,682	4,094	4,856	4,400	4,636	5,443
Natural gas .....	473	393	509	567	801	674	772	941
Electricity .....	1,155	1,003	1,307	1,436	1,683	1,532	1,568	1,909
Fuel oil and other fuels .....	142	118	168	211	207	192	191	231
Telephone services .....	1,048	885	1,263	1,378	1,575	1,464	1,555	1,693
Water and other public services .....	366	299	434	502	590	538	549	669
Household operations .....	801	478	975	1,289	2,036	1,434	1,593	2,924
Personal services .....	322	176	435	649	807	634	608	1,115
Other household expenses .....	479	302	540	640	1,229	800	985	1,809
Housekeeping supplies .....	611	461	718	811	1,158	1,105	1,144	1,216
Laundry and cleaning supplies .....	134	115	155	164	198	190	200	204
Other household products .....	320	232	390	392	664	660	639	686
Postage and stationery .....	157	115	173	256	296	254	305	326
Household furnishings and equipment .....	1,767	1,088	2,081	2,561	4,473	3,240	3,828	6,090
Household textiles .....	132	98	173	200	239	190	164	340
Furniture .....	467	268	588	675	1,279	808	1,295	1,709
Floor coverings .....	56	28	49	66	191	85	124	338
Major appliances .....	223	138	243	317	580	472	449	774
Small appliances, miscellaneous housewares .....	105	68	153	171	226	170	193	302
Miscellaneous household equipment .....	782	489	875	1,132	1,958	1,515	1,603	2,627
Apparel and services .....	1,886	1,327	2,147	2,503	4,097	2,998	3,573	5,490
Men and boys .....	440	315	464	594	939	743	796	1,222
Men, 16 and over .....	349	242	360	470	779	591	672	1,031
Boys, 2 to 15 .....	91	72	104	124	159	152	124	192
Women and girls .....	754	524	833	1,082	1,622	1,236	1,499	2,063
Women, 16 and over .....	633	443	675	880	1,371	1,014	1,309	1,738
Girls, 2 to 15 .....	121	80	158	202	252	221	190	325
Children under 2 .....	82	64	117	122	132	141	119	134
Footwear .....	320	265	341	379	539	381	486	719
Other apparel products and services .....	290	159	393	325	865	496	673	1,352
Transportation .....	8,344	5,973	10,761	12,137	16,859	15,108	15,685	19,357
Vehicle purchases (net outlay) .....	3,544	2,422	4,517	5,093	7,777	7,388	6,940	8,753
Cars and trucks, new .....	1,931	1,103	1,923	2,969	5,398	4,949	4,797	6,258
Cars and trucks, used .....	1,531	1,274	2,387	1,943	2,218	2,333	1,971	2,290
Other vehicles .....	82	45	207	181	161	3107	3172	204
Gasoline and motor oil .....	2,013	1,610	2,603	2,935	3,242	3,168	3,214	3,332

See footnotes at end of table.

**Table 2301. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005 — 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 .....	\$2,339	\$1,699	\$3,126	\$3,456	\$4,529	\$3,756	\$4,443	\$5,316
Vehicle finance charges .....	297	207	426	533	556	534	546	585
Maintenance and repairs .....	671	495	994	984	1,225	1,082	1,249	1,341
Vehicle insurance .....	913	721	1,154	1,300	1,546	1,372	1,562	1,699
Vehicle rental, leases, licenses, and other charges .....	458	276	552	639	1,202	769	1,086	1,692
Public transportation .....	448	242	515	654	1,311	796	1,087	1,956
Healthcare .....	2,664	2,220	3,278	3,533	4,104	3,782	3,908	4,549
Health insurance .....	1,361	1,174	1,586	1,735	1,978	1,870	1,897	2,138
Medical services .....	677	488	1,023	1,001	1,284	1,122	1,195	1,501
Drugs .....	521	479	545	637	651	594	654	703
Medical supplies .....	105	79	125	160	191	197	162	207
Entertainment .....	2,388	1,534	3,438	3,225	5,656	3,853	5,613	7,369
Fees and admissions .....	588	289	747	884	1,817	1,159	1,320	2,797
Audio and visual equipment and services .....	888	685	1,089	1,219	1,614	1,317	1,481	1,990
Pets, toys, hobbies, and playground equipment .....	420	296	487	632	870	766	842	989
Other entertainment supplies, equipment, and services .....	492	263	1,115	490	1,355	611	1,971	1,593
Personal care products and services .....	541	395	652	721	1,098	868	1,077	1,326
Reading .....	126	89	150	177	274	224	232	351
Education .....	940	468	1,247	1,247	2,947	2,040	2,100	4,414
Tobacco products and smoking supplies .....	319	332	274	341	260	324	238	216
Miscellaneous .....	808	589	1,013	1,107	1,627	1,334	1,379	2,081
Cash contributions .....	1,663	1,023	1,689	2,211	4,471	2,781	3,473	6,785
Personal insurance and pensions .....	5,204	2,492	7,265	8,904	15,573	11,384	13,414	21,079
Life and other personal insurance .....	381	208	422	582	1,100	628	740	1,805
Pensions and Social Security .....	4,823	2,284	6,843	8,322	14,473	10,756	12,675	19,274
Sources of income and personal taxes:								
Money income before taxes .....	58,712	31,616	74,523	88,931	167,851	108,670	132,190	249,411
Wages and salaries .....	46,291	22,707	64,277	75,749	137,910	93,534	112,208	198,308
Self-employment income .....	3,772	924	3,342	4,653	17,319	6,825	9,784	32,667
Social Security, private and government retirement .....	6,147	6,247	5,118	6,122	6,076	5,595	6,344	6,331
Interest, dividends, rental income, other property income .....	1,379	520	1,113	1,410	5,645	2,040	3,014	10,947
Unemployment and workers' compensation, veterans' benefits .....	203	212	210	245	137	152	205	73
Public assistance, supplemental security income, food stamps .....	343	448	<sup>3</sup> 64	138	57	<sup>3</sup> 67	<sup>3</sup> 37	<sup>3</sup> 62
Regular contributions for support .....	382	382	274	466	376	297	347	472
Other income .....	194	176	126	150	332	160	251	551
Personal taxes .....	2,408	743	2,600	3,679	9,736	4,545	6,861	16,705
Federal income taxes .....	1,696	419	1,788	2,539	7,415	3,195	5,148	13,029
State and local income taxes .....	534	204	620	849	1,937	1,046	1,340	3,208
Other taxes .....	177	120	192	292	384	304	373	468
Income after taxes .....	56,304	30,873	71,923	85,251	158,115	104,124	125,329	232,706

See footnotes at end of table.

**Table 2301. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005 — 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 .....	-\$9,495	-\$5,316	-\$21,208	-\$19,339	-\$19,873	-\$29,325	-\$30,818	-\$3,015
Net change in total assets .....	10,661	6,169	10,856	11,953	31,739	13,067	25,315	53,947
Net change in total liabilities .....	20,157	11,486	32,063	31,292	51,612	42,392	56,133	56,962
Other financial information:								
Other money receipts .....	530	333	364	895	1,351	715	607	2,491
Mortgage principal paid on owned property .....	-2,092	-1,050	-2,716	-3,469	-6,165	-4,157	-5,892	-8,249
Estimated market value of owned home .....	164,800	103,602	202,557	229,009	412,713	285,179	383,869	553,430
Estimated monthly rental value of owned home .....	833	581	1,054	1,226	1,754	1,411	1,628	2,167
Gifts of goods and services .....	1,091	597	1,506	1,647	3,007	2,152	2,126	4,449
Food .....	111	54	119	126	375	248	265	575
Alcoholic beverages .....	14	9	11	41	22	18	11	33
Housing .....	233	159	267	328	525	409	356	757
Housekeeping supplies .....	31	24	36	38	60	53	55	69
Household textiles .....	13	12	18	9	22	30	<sup>3</sup> 5	28
Appliances and miscellaneous housewares .....	24	14	21	55	52	68	28	55
Major appliances .....	7	4	8	9	19	34	15	9
Small appliances and miscellaneous housewares .....	17	10	13	46	33	34	13	46
Miscellaneous household equipment .....	66	61	54	55	102	99	88	116
Other housing .....	98	48	138	171	289	159	179	491
Apparel and services .....	205	144	319	310	388	319	409	435
Males, 2 and over .....	48	36	66	60	93	90	65	116
Females, 2 and over .....	77	52	94	153	144	87	161	182
Children under 2 .....	37	28	64	50	64	71	53	67
Other apparel products and services .....	42	28	95	47	87	70	130	71
Jewelry and watches .....	22	13	59	16	54	38	98	37
All other apparel products and services .....	21	16	36	31	32	32	<sup>3</sup> 31	34
Transportation .....	58	29	20	168	151	70	219	177
Health care .....	44	38	26	33	85	110	46	90
Entertainment .....	74	43	109	125	178	108	201	227
Toys, games, arts and crafts, and tricycles .....	25	19	27	47	42	48	46	34
Other entertainment .....	49	24	83	78	136	60	154	193
Personal care products and services .....	16	10	19	18	44	29	73	36
Reading .....	1	1	1	1	1	2	2	( <sup>1</sup> )
Education .....	247	58	476	343	1,027	662	428	1,807
All other gifts .....	88	52	138	153	211	180	116	311

<sup>1</sup> Value less than or equal to 0.5.

<sup>2</sup> No data reported.

<sup>3</sup> Data are likely to have large sampling errors.