

Table 31. Northeastern 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)	20,454	954	1,220	1,570	1,359	2,312	2,047	1,844	2,963	6,186
Consumer unit characteristics:										
Income before taxes ¹	\$59,187	\$1,611	\$7,958	\$12,516	\$17,471	\$24,551	\$34,531	\$44,511	\$59,504	\$124,502
Income after taxes ¹	56,885	1,697	7,932	12,588	17,442	24,460	33,805	43,431	57,595	118,381
Age of reference person	50.0	41.3	55.6	59.9	59.0	53.3	50.5	47.3	46.4	46.8
Average number in consumer unit:										
Persons	2.4	1.6	1.5	1.7	1.8	2.1	2.3	2.5	2.7	3.1
Children under 186	.3	.3	.4	.3	.5	.5	.6	.7	.8
Persons 65 and over3	.2	.4	.6	.6	.5	.4	.2	.2	.2
Earners	1.3	.6	.3	.5	.6	.9	1.2	1.4	1.7	2.0
Vehicles	1.7	.5	.6	.7	1.0	1.1	1.5	1.8	2.1	2.5
Percent distribution:										
Sex of reference person:										
Male	50	35	38	37	42	46	49	54	56	59
Female	50	65	62	63	58	54	51	46	44	41
Housing tenure:										
Homeowner	64	19	30	42	52	53	59	69	73	87
With mortgage	38	6	6	9	13	16	28	43	52	67
Without mortgage	26	14	24	33	39	37	31	26	21	20
Renter	36	81	70	58	48	47	41	31	27	13
Race of reference person:										
Black or African-American	11	18	21	16	12	14	11	8	7	7
White, Asian, and All Other Races	89	82	79	84	88	86	89	92	93	93
Education of reference person:										
Elementary (1-8)	5	11	13	12	10	6	4	3	1	1
High school (9-12)	39	37	51	58	57	49	50	44	34	20
College	56	51	36	30	33	44	45	53	64	79
Never attended and other	(²)	1	1	(²)	(²)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	81	36	47	55	71	74	85	88	94	95
Average annual expenditures	\$45,430	\$16,505	\$15,597	\$19,612	\$22,877	\$27,734	\$33,295	\$38,373	\$48,243	\$78,546
Food	6,236	3,716	2,984	3,219	3,490	4,263	5,282	5,514	6,537	9,689
Food at home	3,553	2,360	2,050	2,287	2,285	2,739	3,118	3,205	3,841	5,012
Cereals and bakery products	515	379	294	358	350	395	443	476	562	709
Cereals and cereal products	171	157	109	135	109	132	161	142	178	234
Bakery products	343	222	185	223	240	263	282	333	384	475
Meats, poultry, fish, and eggs	965	618	593	581	592	760	884	911	1,054	1,336
Beef	266	167	157	137	173	206	239	232	290	381
Pork	179	134	105	146	118	138	177	188	203	223
Other meats	134	87	83	85	72	105	121	119	154	188
Poultry	183	107	128	116	88	131	169	162	216	258
Fish and seafood	158	87	88	68	108	140	134	171	146	230
Eggs	44	36	31	30	33	39	45	39	46	56
Dairy products	399	292	207	233	262	334	341	375	429	557
Fresh milk and cream	148	128	93	89	122	138	135	137	158	191
Other dairy products	250	164	114	144	141	197	206	239	271	367
Fruits and vegetables	625	407	332	430	425	511	565	578	626	879
Fresh fruits	205	134	98	121	129	176	173	182	189	309
Fresh vegetables	203	123	101	150	132	163	186	170	209	290
Processed fruits	127	88	76	89	99	106	113	129	133	167
Processed vegetables	90	62	57	70	64	65	93	97	95	114

See footnotes at end of table.

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Other food at home	\$1,049	\$663	\$625	\$684	\$657	\$739	\$885	\$866	\$1,170	\$1,531
Sugar and other sweets	137	82	90	89	97	97	118	109	134	205
Fats and oils	91	66	69	69	61	69	89	86	96	119
Miscellaneous foods	502	310	286	324	322	329	395	409	562	754
Nonalcoholic beverages	284	194	160	189	167	227	255	241	336	389
Food prepared by consumer unit on out-of-town trips	36	³ 9	³ 20	³ 13	³ 10	17	28	20	42	65
Food away from home	2,683	1,356	934	932	1,205	1,524	2,164	2,309	2,695	4,676
Alcoholic beverages	577	218	126	308	152	275	415	605	638	995
Housing	15,481	6,298	6,366	8,302	9,060	10,502	11,942	13,068	15,650	25,595
Shelter	9,442	3,892	4,096	4,944	5,583	6,215	7,286	7,889	9,628	15,635
Owned dwellings	6,194	1,061	1,069	1,539	2,593	2,529	3,660	4,891	6,421	12,458
Mortgage interest and charges	3,000	³ 271	239	330	508	744	1,426	2,253	3,501	6,538
Property taxes	2,051	478	542	788	1,075	1,167	1,468	1,574	2,090	3,772
Maintenance, repairs, insurance, other expenses	1,143	312	287	421	1,010	619	765	1,064	830	2,147
Rented dwellings	2,682	2,756	2,925	3,333	2,887	3,526	3,416	2,673	2,660	1,867
Other lodging	566	³ 75	³ 101	72	103	160	210	325	546	1,310
Utilities, fuels, and public services	3,012	1,103	1,454	1,833	2,223	2,438	2,735	2,962	3,326	4,257
Natural gas	540	167	290	344	478	508	522	549	536	726
Electricity	954	360	457	602	676	749	845	948	1,092	1,341
Fuel oil and other fuels	310	³ 81	115	195	282	264	319	249	326	445
Telephone services	970	450	516	567	626	735	844	941	1,087	1,400
Water and other public services	238	45	77	125	162	183	204	275	285	344
Household operations	826	168	231	788	336	574	385	441	544	1,650
Personal services	374	³ 82	³ 118	631	³ 173	311	95	176	191	712
Other household expenses	451	87	113	158	163	263	290	265	354	938
Housekeeping supplies	592	369	248	299	366	417	469	515	583	945
Laundry and cleaning supplies	143	65	81	68	149	102	134	157	133	199
Other household products	292	216	86	150	112	200	215	255	264	504
Postage and stationery	157	88	81	82	105	115	120	103	187	242
Household furnishings and equipment	1,609	766	337	437	551	858	1,068	1,261	1,568	3,108
Household textiles	181	67	50	38	56	137	98	199	159	330
Furniture	396	123	93	75	123	167	223	303	348	834
Floor coverings	55	³ 22	³ 7	31	³ 10	24	29	65	40	111
Major appliances	205	³ 28	24	70	73	109	155	182	222	383
Small appliances, miscellaneous housewares	92	38	28	29	58	67	71	57	98	159
Miscellaneous household equipment	680	488	135	193	231	353	492	456	701	1,292
Apparel and services	2,097	1,212	944	1,007	1,158	1,325	1,594	1,568	1,828	3,680
Men and boys	449	204	159	208	223	236	265	373	409	834
Men, 16 and over	359	170	120	137	183	154	216	289	301	697
Boys, 2 to 15	90	34	38	71	40	82	49	83	108	136
Women and girls	879	525	435	408	525	565	661	628	780	1,530
Women, 16 and over	757	441	389	353	465	475	584	549	684	1,301
Girls, 2 to 15	122	84	47	55	60	90	77	79	96	228
Children under 2	73	³ 23	³ 19	54	56	57	43	60	76	118
Footwear	402	344	229	217	251	312	428	356	362	582
Other apparel products and services	294	115	101	120	104	155	198	152	201	617
Transportation	7,422	1,804	1,851	2,430	3,152	4,307	5,167	6,579	9,880	12,576
Vehicle purchases (net outlay)	3,132	³ 531	³ 634	1,018	1,163	1,674	2,095	2,642	4,785	5,238
Cars and trucks, new	1,684	³ 400	³ 458	³ 315	³ 780	668	934	1,339	2,411	3,052
Cars and trucks, used	1,379	³ 130	³ 176	703	383	1,006	1,160	1,249	2,232	2,042
Other vehicles	69	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	³ 1	³ 53	³ 142	144
Gasoline and motor oil	1,287	403	381	464	626	846	1,072	1,305	1,656	2,011

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Other vehicle expenses	\$2,389	\$612	\$608	\$705	\$1,129	\$1,362	\$1,612	\$2,223	\$2,872	\$4,178
Vehicle finance charges	266	49	³ 21	53	63	115	215	263	384	462
Maintenance and repairs	598	207	193	199	310	393	403	495	746	1,001
Vehicle insurance	976	224	294	343	521	653	756	1,012	1,164	1,578
Vehicle rental, leases, licenses, other charges	551	132	101	110	235	200	238	452	578	1,136
Public transportation	613	259	228	243	234	425	388	410	567	1,149
Health care	2,296	687	1,029	1,759	2,085	1,973	2,293	2,141	2,367	3,107
Health insurance	1,281	403	668	994	1,242	1,155	1,324	1,216	1,337	1,645
Medical services	542	132	122	374	334	335	482	490	579	869
Drugs	381	119	196	350	428	407	411	364	363	448
Medical supplies	92	³ 33	43	41	82	75	75	70	88	146
Entertainment	2,131	806	578	823	820	1,658	1,436	1,796	2,242	3,712
Fees and admissions	590	177	109	114	109	239	289	393	568	1,274
Television, radios, sound equipment	823	341	352	455	440	568	726	773	891	1,277
Pets, toys, hobbies, and playground equipment	432	114	90	205	176	744	236	343	450	628
Other entertainment supplies, equipment, and services	286	175	27	49	95	107	184	287	333	534
Personal care products and services	604	257	218	258	302	404	433	515	645	1,020
Reading	151	44	61	69	88	107	125	141	137	256
Education	1,128	635	417	170	107	263	378	605	738	2,725
Tobacco products and smoking supplies	312	181	198	223	298	311	318	392	414	306
Miscellaneous	675	318	296	247	361	459	608	859	747	984
Cash contributions	1,191	156	321	328	950	530	794	931	892	2,393
Personal insurance and pensions	5,129	175	208	469	854	1,358	2,509	3,657	5,528	11,508
Life and other personal insurance	419	58	63	115	194	128	232	277	410	890
Pensions and Social Security	4,709	117	144	354	660	1,231	2,277	3,380	5,118	10,618
Sources of income and personal taxes: ¹										
Money income before taxes	59,187	1,611	7,958	12,516	17,471	24,551	34,531	44,511	59,504	124,502
Wages and salaries	48,744	1,280	1,686	3,864	7,127	13,556	24,671	36,187	51,179	109,569
Self-employment income	2,259	³ -1,138	³ 52	³ 57	325	588	936	949	1,809	5,870
Social Security, private and government retirement	5,654	444	3,962	6,933	8,281	8,364	7,170	5,605	4,543	4,920
Interest, dividends, rental income, other property income	1,420	88	114	196	410	685	798	636	992	3,334
Unemployment and workers' compensation, veterans' benefits	325	³ 38	³ 183	³ 122	313	452	290	441	354	367
Public assistance, supplemental security income, food stamps	310	407	1,254	983	581	365	188	³ 143	³ 90	53
Regular contributions for support	312	160	335	152	314	377	349	428	435	240
Other income	163	331	372	208	³ 119	165	128	³ 121	101	148
Personal taxes	2,302	-87	25	-72	29	91	726	1,080	1,909	6,120
Federal income taxes	1,535	-89	-54	-111	-103	-75	314	554	1,136	4,365
State and local income taxes	544	-35	(²)	-11	26	25	220	353	488	1,379
Other taxes	223	³ 37	79	50	106	140	192	173	285	377
Income after taxes	56,885	1,697	7,932	12,588	17,442	24,460	33,805	43,431	57,595	118,381

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Addenda:										
Net change in total assets and liabilities	- \$10,387	- \$3,626	- \$1,066	\$48	\$709	- \$22	- \$6,175	- \$4,053	- \$6,267	- \$27,481
Net change in total assets	7,192	1,475	57	1,318	1,029	1,460	6,310	8,718	9,196	13,346
Net change in total liabilities	17,579	5,101	1,123	1,270	319	1,482	12,485	12,771	15,463	40,827
Other financial information:										
Other money receipts	591	³ 274	³ 41	2,023	³ 30	204	869	488	695	541
Mortgage principal paid on owned property	-1,840	³ -177	-321	-217	-338	-541	-657	-1,346	-1,936	-4,116
Estimated market value of owned home	153,710	31,062	40,782	63,880	83,460	89,332	120,367	106,492	143,606	287,129
Estimated monthly rental value of owned home	857	214	265	395	491	541	612	684	893	1,504
Gifts of goods and services	1,401	466	272	624	396	466	1,059	858	1,117	2,947
Food	129	57	³ 24	64	³ 22	32	167	53	108	258
Alcoholic beverages	27	³ 10	³ 1	³ 12	20	37	15	³ 24	27	50
Housing	291	175	85	233	84	132	239	181	191	572
Housekeeping supplies	80	³ 45	³ 36	21	18	29	55	37	62	172
Household textiles	15	³ 4	³ 14	³ 12	³ 2	³ 15	³ 14	³ 9	³ 14	22
Appliances and miscellaneous housewares	19	³ 4	³ 9	³ 1	³ 7	³ 21	³ 27	³ 8	24	29
Major appliances	4	³ 4	(⁴)	(⁴)	³ 4	³ 4	³ 8	³ 2	³ 5	6
Small appliances and miscellaneous housewares	15	(⁴)	³ 9	³ 1	³ 3	³ 16	³ 19	³ 6	19	23
Miscellaneous household equipment	70	107	³ 10	60	25	28	56	47	56	125
Other housing	108	³ 14	³ 17	139	³ 33	39	86	80	36	224
Apparel and services	297	132	95	195	158	133	301	263	290	490
Males, 2 and over	86	³ 67	47	³ 35	58	41	63	61	76	152
Females, 2 and over	101	³ 33	³ 36	91	46	43	91	73	114	167
Children under 2	41	³ 8	³ 4	37	37	25	29	39	42	66
Other apparel products and services	69	³ 23	³ 8	³ 32	³ 17	25	119	90	59	104
Jewelry and watches	16	³ 6	³ 2	³ 4	³ 4	³ 7	18	³ 10	21	29
All other apparel products and services	52	³ 17	³ 6	³ 28	³ 13	³ 17	³ 101	³ 81	³ 38	75
Transportation	38	³ 8	³ 11	³ 22	6	11	31	24	86	53
Health care	23	³ 4	(²)	³ 10	³ 10	³ 7	³ 7	³ 7	24	52
Entertainment	76	³ 22	³ 17	³ 43	47	48	56	52	55	144
Toys, games, arts and crafts, and tricycles	26	³ 6	³ 6	³ 32	³ 17	19	20	18	26	39
Other entertainment	50	³ 16	³ 11	³ 11	31	29	35	33	29	105
Personal care products and services	26	³ 5	³ 12	(²)	³ 8	³ 12	22	22	35	43
Reading	2	(²)	(²)	³ 1	³ 1	³ 1	³ 2	³ 1	1	3
Education	410	³ 5	³ 3	³ 2	³ 5	³ 65	163	165	185	1,135
All other gifts	82	17	24	42	35	15	57	67	114	147

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.