

Table 2300. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003

Item	All consumer units	Complete reporting of income							
		Total complete reporting	Less than \$70,000	\$70,000 to \$79,999	\$80,000 to \$99,999	\$100,000 and over	\$100,000 to \$119,999	\$120,000 to \$149,999	\$150,000 and over
Number of consumer units (in thousands)	115,356	97,391	73,824	5,121	6,909	11,537	4,384	3,151	4,002
Consumer unit characteristics:									
Income before taxes ¹	\$51,128	\$51,128	\$29,793	\$74,560	\$88,832	\$154,665	\$108,087	\$131,885	\$223,634
Income after taxes ¹	48,596	48,596	28,752	71,388	84,176	144,146	101,871	121,640	208,186
Age of reference person	48.4	48.4	49.1	45.1	45.9	46.7	45.8	46.4	47.8
Average number in consumer unit:									
Persons	2.5	2.5	2.3	3.0	3.0	3.1	3.1	3.1	3.1
Children under 186	.6	.6	.8	.8	.8	.8	.8	.9
Persons 65 and over3	.3	.4	.1	.1	.1	.1	.1	.1
Earners	1.3	1.3	1.1	1.8	2.0	2.0	2.0	2.1	1.9
Vehicles	1.9	2.0	1.7	2.7	3.0	2.8	2.8	3.0	2.8
Percent distribution:									
Sex of reference person:									
Male	50	51	48	60	60	59	57	63	59
Female	50	49	52	40	40	41	43	37	41
Housing tenure:									
Homeowner	67	66	59	83	88	92	91	91	94
With mortgage	41	41	31	66	69	74	76	74	73
Without mortgage	26	25	28	17	19	18	15	17	21
Renter	33	34	41	17	12	8	9	9	6
Race of reference person:									
Black or African American	12	12	13	7	6	5	6	5	4
White, Asian, and All Other Races	88	88	87	93	94	95	94	95	96
Education of reference person:									
Elementary (1-8)	6	6	8	1	1	1	1	1	(²)
High school (9-12)	36	36	42	25	24	12	16	13	8
College	57	57	50	75	75	87	83	86	91
Never attended and other	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(³)	(³)
At least one vehicle owned or leased	88	88	85	97	98	97	97	98	96
Average annual expenditures	\$40,817	\$42,742	\$31,737	\$57,128	\$65,957	\$93,515	\$75,601	\$86,451	\$118,674
Food	5,340	5,593	4,619	7,548	7,840	9,926	8,714	9,689	11,435
Food at home	3,129	3,236	2,862	4,354	4,136	4,726	4,304	4,934	5,023
Cereals and bakery products	442	456	408	617	591	632	606	619	670
Cereals and cereal products	150	155	141	210	196	200	182	204	218
Bakery products	292	301	267	406	396	432	424	416	452
Meats, poultry, fish, and eggs	825	837	757	1,094	967	1,183	1,042	1,264	1,274
Beef	246	252	228	349	313	337	298	352	368
Pork	171	171	161	198	190	216	179	254	227
Other meats	102	104	95	136	123	136	139	133	137
Poultry	145	145	130	209	171	207	178	244	208
Fish and seafood	124	125	106	161	130	240	207	226	286
Eggs	37	38	37	42	40	47	41	55	48
Dairy products	328	343	304	455	457	494	437	530	528
Fresh milk and cream	127	132	121	178	161	167	159	171	172
Other dairy products	201	212	183	277	296	327	278	359	356
Fruits and vegetables	535	556	488	780	704	830	741	916	861
Fresh fruits	171	177	151	265	236	284	240	323	300
Fresh vegetables	172	179	155	266	236	270	231	306	286
Processed fruits	108	112	100	151	133	161	153	169	164
Processed vegetables	84	87	81	99	99	115	117	118	111

See footnotes at end of table.

Table 2300. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003
— Continued

Item	All consumer units	Complete reporting of income							
		Total complete reporting	Less than \$70,000	\$70,000 to \$79,999	\$80,000 to \$99,999	\$100,000 and over	\$100,000 to \$119,999	\$120,000 to \$149,999	\$150,000 and over
Other food at home	\$999	\$1,044	\$906	\$1,407	\$1,417	\$1,586	\$1,478	\$1,605	\$1,690
Sugar and other sweets	119	123	108	159	160	190	192	173	202
Fats and oils	86	87	79	116	104	118	113	124	118
Miscellaneous foods	490	513	440	707	731	792	728	811	849
Nonalcoholic beverages	268	281	253	369	349	392	375	405	401
Food prepared by consumer unit on out-of-town trips	36	38	25	57	73	94	71	92	120
Food away from home	2,211	2,358	1,757	3,195	3,703	5,201	4,410	4,755	6,411
Alcoholic beverages	391	442	316	618	589	1,127	785	865	1,703
Housing	13,432	13,653	10,464	17,081	19,841	28,941	23,204	26,719	36,971
Shelter	7,887	7,921	6,046	9,912	10,899	17,253	13,623	16,128	22,117
Owned dwellings	5,263	5,247	3,336	7,643	8,858	14,242	11,269	13,211	18,310
Mortgage interest and charges	2,954	2,947	1,752	4,764	5,359	8,340	6,815	7,766	10,463
Property taxes	1,344	1,310	887	1,697	2,039	3,411	2,515	2,831	4,850
Maintenance, repairs, insurance, other expenses	965	989	697	1,182	1,461	2,490	1,939	2,614	2,997
Rented dwellings	2,179	2,220	2,481	1,713	1,357	1,288	1,272	1,562	1,090
Other lodging	445	455	228	557	684	1,723	1,081	1,355	2,717
Utilities, fuels, and public services	2,811	2,820	2,450	3,433	3,779	4,336	3,895	4,146	4,969
Natural gas	392	387	331	468	472	661	570	608	802
Electricity	1,028	1,021	915	1,186	1,335	1,440	1,300	1,349	1,667
Fuel oil and other fuels	110	112	94	153	158	179	159	189	193
Telephone services	956	970	834	1,190	1,350	1,512	1,388	1,494	1,662
Water and other public services	326	330	277	436	463	544	477	507	646
Household operations	707	730	453	912	1,168	2,158	1,438	1,848	3,191
Personal services	294	303	183	429	569	859	677	825	1,085
Other household expenses	414	427	270	482	599	1,299	761	1,023	2,106
Housekeeping supplies	529	582	453	769	897	1,186	1,072	1,083	1,390
Laundry and cleaning supplies	132	145	127	226	213	192	170	165	239
Other household products	263	287	208	350	469	687	647	594	803
Postage and stationery	133	149	117	193	216	307	255	325	348
Household furnishings and equipment	1,497	1,600	1,062	2,055	3,098	4,008	3,177	3,514	5,304
Household textiles	113	126	90	183	211	290	269	280	321
Furniture	401	419	258	579	868	1,107	797	974	1,551
Floor coverings	52	54	26	58	98	207	140	193	292
Major appliances	196	205	156	232	346	424	284	353	632
Small appliances, miscellaneous housewares	88	95	69	134	170	203	152	149	302
Miscellaneous household equipment	648	701	463	868	1,404	1,777	1,536	1,565	2,205
Apparel and services	1,640	1,744	1,314	2,549	2,546	3,756	2,695	3,541	5,083
Men and boys	372	385	283	583	664	814	566	750	1,135
Men, 16 and over	282	294	211	450	537	634	433	609	874
Boys, 2 to 15	89	91	71	133	127	180	133	141	261
Women and girls	634	699	521	1,164	967	1,529	1,131	1,347	2,104
Women, 16 and over	529	588	442	939	790	1,298	946	1,166	1,783
Girls, 2 to 15	106	110	79	224	177	231	185	181	321
Children under 2	81	86	68	138	129	156	125	199	155
Footwear	294	311	274	411	398	467	424	541	455
Other apparel products and services	258	263	169	254	388	791	449	704	1,234
Transportation	7,781	8,041	6,138	11,540	13,295	15,526	14,178	15,785	16,799
Vehicle purchases (net outlay)	3,732	3,871	2,884	5,698	6,834	7,604	7,295	7,932	7,683
Cars and trucks, new	2,052	2,154	1,299	3,538	4,474	5,621	5,664	5,076	6,003
Cars and trucks, used	1,611	1,649	1,538	2,105	2,144	1,865	1,508	2,653	1,636
Other vehicles	68	68	47	455	216	117	4123	4203	444
Gasoline and motor oil	1,333	1,353	1,134	1,861	2,038	2,123	2,063	2,195	2,133

See footnotes at end of table.

Table 2300. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003
— Continued

Item	All consumer units	Complete reporting of income							
		Total complete reporting	Less than \$70,000	\$70,000 to \$79,999	\$80,000 to \$99,999	\$100,000 and over	\$100,000 to \$119,999	\$120,000 to \$149,999	\$150,000 and over
Other vehicle expenses	\$2,331	\$2,416	\$1,860	\$3,531	\$3,842	\$4,632	\$4,191	\$4,612	\$5,130
Vehicle finance charges	371	383	287	626	756	668	721	676	605
Maintenance and repairs	619	657	518	919	1,059	1,191	1,052	1,221	1,320
Vehicle insurance	905	929	752	1,284	1,421	1,611	1,583	1,600	1,651
Vehicle rental, leases, licenses, other charges	436	447	303	702	606	1,161	834	1,115	1,555
Public transportation	385	400	260	449	582	1,167	629	1,046	1,853
Health care	2,416	2,495	2,199	2,700	3,335	3,809	3,465	3,478	4,447
Health insurance	1,252	1,267	1,140	1,400	1,577	1,837	1,669	1,718	2,115
Medical services	591	612	485	716	1,032	1,122	972	890	1,470
Drugs	467	501	479	446	555	642	622	678	636
Medical supplies	107	115	94	138	171	208	203	192	226
Entertainment	2,060	2,155	1,484	3,243	3,607	5,124	3,810	4,382	7,147
Fees and admissions	494	511	281	719	849	1,687	1,126	1,309	2,599
Television, radios, sound equipment	730	745	599	977	1,084	1,379	1,165	1,285	1,689
Pets, toys, and playground equipment	378	411	322	531	652	790	711	736	920
Other entertainment supplies, equipment, and services	457	488	282	1,016	1,021	1,268	809	1,052	1,939
Personal care products and services	527	559	433	722	871	1,131	874	1,139	1,405
Reading	127	133	98	180	202	296	228	293	372
Education	783	792	439	855	1,082	2,858	2,093	2,165	4,243
Tobacco products and smoking supplies	290	307	313	325	358	234	243	259	204
Miscellaneous	606	658	547	750	843	1,221	1,267	965	1,373
Cash contributions	1,370	1,458	896	1,627	2,173	4,547	2,238	2,698	8,534
Personal insurance and pensions	4,055	4,710	2,476	7,390	9,375	15,016	11,808	14,474	18,958
Life and other personal insurance	397	414	261	490	659	1,214	729	944	1,958
Pensions and Social Security	3,658	4,296	2,215	6,901	8,715	13,802	11,079	13,530	17,001
Sources of income and personal taxes: ¹									
Money income before taxes	51,128	51,128	29,793	74,560	88,832	154,665	108,087	131,885	223,634
Wages and salaries	41,200	41,200	21,887	65,842	78,000	131,804	97,352	116,485	181,613
Self-employment income	2,138	2,138	603	2,207	2,967	11,437	4,272	5,962	23,598
Social Security, private and government retirement	5,601	5,601	5,642	4,598	5,742	5,699	3,901	6,240	7,243
Interest, dividends, rental income, other property income	1,097	1,097	498	1,157	1,223	4,829	1,803	2,146	10,256
Unemployment and workers' compensation, veterans' benefits	269	269	261	300	360	250	260	364	⁴ 150
Public assistance, supplemental security income, food stamps	314	314	400	40	⁴ 37	54	⁴ 85	472	45
Regular contributions for support	343	343	343	267	368	361	357	460	286
Other income	165	165	159	150	135	230	55	155	482
Personal taxes	2,532	2,532	1,040	3,172	4,656	10,519	6,216	10,245	15,448
Federal income taxes	1,843	1,843	692	2,298	3,305	8,129	4,559	7,748	12,340
State and local income taxes	502	502	221	658	1,033	1,908	1,232	2,186	2,431
Other taxes	187	187	127	216	319	482	425	311	677
Income after taxes	48,596	48,596	28,752	71,388	84,176	144,146	101,871	121,640	208,186

See footnotes at end of table.

Table 2300. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003
— Continued

Item	All consumer units	Complete reporting of income							
		Total complete reporting	Less than \$70,000	\$70,000 to \$79,999	\$80,000 to \$99,999	\$100,000 and over	\$100,000 to \$119,999	\$120,000 to \$149,999	\$150,000 and over
Addenda:									
Net change in total assets and liabilities	- \$14,376	- \$15,289	- \$7,772	- \$22,427	- \$19,331	- \$57,802	- \$61,546	- \$56,286	- \$54,894
Net change in total assets	6,451	6,605	3,407	14,892	17,648	16,771	-1,676	20,140	34,329
Net change in total liabilities	20,827	21,894	11,179	37,320	36,979	74,573	59,870	76,426	89,223
Other financial information:									
Other money receipts	530	615	501	311	763	1,394	1,580	1,626	1,008
Mortgage principal paid on owned property	-1,565	-1,562	-852	-2,655	-2,546	-5,029	-3,617	-4,154	-7,266
Estimated market value of owned home	122,059	119,104	81,285	152,719	175,855	312,189	215,936	270,255	450,667
Estimated monthly rental value of owned home ..	750	737	535	1,007	1,153	1,657	1,338	1,499	2,131
Gifts of goods and services	1,007	1,055	676	1,225	1,369	3,255	2,461	2,295	4,877
Food	78	84	49	73	85	321	286	164	483
Alcoholic beverages	16	19	13	18	26	54	73	11	66
Housing	220	238	162	244	366	664	599	502	861
Housekeeping supplies	42	48	35	60	66	114	83	144	125
Household textiles	13	14	8	13	24	52	56	⁴ 34	61
Appliances and miscellaneous housewares	25	28	18	30	31	89	51	40	167
Major appliances	7	7	5	⁴ 3	8	21	11	⁴ 6	⁴ 44
Small appliances and miscellaneous housewares	18	21	13	26	23	67	40	34	123
Miscellaneous household equipment	57	62	44	72	122	142	131	108	182
Other housing	85	87	56	69	123	267	278	175	326
Apparel and services	225	232	185	309	322	457	386	374	600
Males, 2 and over	56	55	42	80	92	110	83	87	156
Females, 2 and over	80	89	68	144	108	194	173	129	267
Children under 2	39	41	33	39	73	74	49	85	91
Other apparel products and services	50	47	42	47	50	80	81	73	85
Jewelry and watches	26	23	21	25	20	39	19	43	59
All other apparel products and services	25	24	21	⁴ 21	30	41	62	⁴ 30	⁴ 26
Transportation	60	56	40	137	73	112	80	58	189
Health care	48	52	44	20	39	124	68	40	251
Entertainment	69	74	52	110	101	184	141	133	270
Toys, games, hobbies, and tricycles	26	26	21	36	37	52	42	48	65
Other entertainment	43	48	32	74	64	132	99	85	205
Personal care products and services	16	19	16	18	24	32	22	15	56
Reading	1	1	1	3	1	2	2	2	3
Education	200	201	58	179	209	1,125	713	807	1,827
All other gifts	74	78	56	115	123	180	92	188	271

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.
n.a. Not applicable.