

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003

Item	Complete reporting of income ¹									
	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 over
Number of consumer units (in thousands)	97,391	4,398	7,155	8,145	7,402	13,182	10,759	8,891	13,890	23,567
Consumer unit characteristics:										
Income before taxes ²	\$51,128	\$1,200	\$7,799	\$12,455	\$17,410	\$24,655	\$34,485	\$44,294	\$58,900	\$117,960
Income after taxes ²	48,596	1,218	7,866	12,549	17,456	23,197	33,370	42,842	56,428	110,756
Age of reference person	48.4	41.2	52.6	55.9	52.9	50.1	47.4	46.7	45.6	46.1
Average number in consumer unit:										
Persons	2.5	1.7	1.6	1.9	2.1	2.3	2.5	2.6	2.8	3.0
Children under 186	.4	.4	.4	.5	.6	.6	.7	.8	.8
Persons 65 and over3	.2	.4	.5	.5	.4	.3	.2	.2	.1
Earners	1.3	.8	.5	.6	.8	1.1	1.3	1.5	1.7	2.0
Vehicles	2.0	.9	.8	1.1	1.4	1.6	2.0	2.2	2.5	2.8
Percent distribution:										
Sex of reference person:										
Male	51	42	35	36	44	47	51	56	57	60
Female	49	58	65	64	56	53	49	44	43	40
Housing tenure:										
Homeowner	66	32	38	48	54	57	63	71	78	89
With mortgage	41	13	9	11	18	26	36	47	58	71
Without mortgage	25	19	29	37	35	31	27	23	20	18
Renter	34	68	62	52	46	43	37	29	22	11
Race of reference person:										
Black or African American	12	18	22	16	13	14	11	10	9	6
White, Asian, and All Other Races	88	82	78	84	87	86	89	90	91	94
Education of reference person:										
Elementary (1-8)	6	9	16	13	13	9	5	3	2	1
High school (9-12)	36	35	44	52	48	47	42	39	32	18
College	57	55	40	34	39	44	53	57	66	81
Never attended and other	(³)	1	1	1	(³)	(³)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	88	58	58	73	86	88	95	96	98	97
Average annual expenditures	\$42,742	\$19,272	\$16,013	\$20,061	\$23,715	\$29,034	\$34,931	\$39,757	\$49,789	\$77,521
Food										
Food at home	3,236	2,081	1,825	2,425	2,479	2,856	3,048	3,234	3,700	4,472
Cereals and bakery products	456	314	272	365	364	403	415	468	511	617
Cereals and cereal products	155	119	108	122	121	141	149	155	168	201
Bakery products	301	196	163	243	243	262	266	313	343	416
Meats, poultry, fish, and eggs	837	496	481	633	632	800	784	821	1,011	1,100
Beef	252	139	121	169	175	239	216	255	355	333
Pork	171	116	99	157	143	187	169	166	187	204
Other meats	104	52	67	88	79	95	96	103	129	132
Poultry	145	87	95	107	115	138	132	143	164	197
Fish and seafood	125	75	69	79	82	101	131	115	141	190
Eggs	38	27	30	33	38	41	40	40	36	44
Dairy products	343	218	181	252	272	302	321	367	384	475
Fresh milk and cream	132	84	84	105	116	124	126	142	140	168
Other dairy products	212	135	96	147	155	178	195	225	244	307
Fruits and vegetables	556	353	323	428	448	498	550	524	585	783
Fresh fruits	177	100	100	121	141	156	175	162	181	266
Fresh vegetables	179	115	102	137	136	165	187	159	179	259
Processed fruits	112	81	65	95	93	103	102	109	122	151
Processed vegetables	87	58	56	75	78	75	85	93	102	107

See footnotes at end of table.

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Other food at home	\$1,044	\$699	\$567	\$746	\$762	\$852	\$978	\$1,053	\$1,209	\$1,497
Sugar and other sweets	123	74	69	91	100	110	111	126	136	174
Fats and oils	87	50	58	71	74	80	85	90	93	113
Miscellaneous foods	513	343	266	367	376	395	483	524	591	755
Nonalcoholic beverages	281	216	161	203	199	248	269	285	344	374
Food prepared by consumer unit on out-of-town trips	38	16	13	14	13	20	30	28	45	80
Food away from home	2,358	1,352	936	997	1,242	1,483	1,945	2,252	2,811	4,323
Alcoholic beverages	442	263	153	200	210	247	309	407	556	858
Housing	13,653	6,929	6,145	7,457	8,571	9,828	11,259	12,728	15,106	23,693
Shelter	7,921	4,317	3,690	4,268	4,955	5,635	6,510	7,269	8,679	13,795
Owned dwellings	5,247	1,761	1,244	1,553	2,170	2,702	3,511	4,578	6,253	11,230
Mortgage interest and charges	2,947	881	386	427	756	1,286	1,875	2,635	3,821	6,689
Property taxes	1,310	506	541	637	746	742	924	1,056	1,409	2,636
Maintenance, repairs, insurance, other expenses	989	374	317	490	668	673	712	887	1,024	1,904
Rented dwellings	2,220	2,350	2,327	2,591	2,642	2,780	2,794	2,389	1,986	1,400
Other lodging	455	206	119	123	143	154	204	303	439	1,165
Utilities, fuels, and public services	2,820	1,499	1,605	1,945	2,191	2,394	2,666	2,906	3,217	3,976
Natural gas	387	189	207	295	320	325	350	382	423	564
Electricity	1,021	557	655	749	833	901	1,001	1,068	1,153	1,354
Fuel oil and other fuels	112	48	59	85	90	91	108	106	119	167
Telephone services	970	544	533	608	703	812	900	1,002	1,146	1,394
Water and other public services	330	161	151	208	245	265	307	349	376	497
Household operations	730	211	162	337	397	414	449	560	749	1,597
Personal services	303	56	48	144	213	151	161	229	316	681
Other household expenses	427	155	114	194	184	264	288	331	433	916
Housekeeping supplies	582	260	257	348	410	426	494	542	628	1,010
Laundry and cleaning supplies	145	76	84	103	150	122	145	125	159	206
Other household products	287	140	104	158	164	192	226	288	283	549
Postage and stationery	149	43	68	88	95	113	122	129	186	255
Household furnishings and equipment	1,600	643	432	558	618	958	1,142	1,450	1,834	3,315
Household textiles	126	28	54	44	69	88	84	140	138	244
Furniture	419	103	133	126	119	229	271	334	493	922
Floor coverings	54	29	6	37	8	17	28	32	41	143
Major appliances	205	60	65	101	78	183	175	220	221	360
Small appliances, miscellaneous housewares	95	63	25	47	58	68	79	68	107	178
Miscellaneous household equipment	701	361	148	202	287	372	503	656	832	1,468
Apparel and services	1,744	1,056	769	912	1,069	1,112	1,503	1,515	1,967	3,139
Men and boys	385	270	162	137	201	204	363	342	455	720
Men, 16 and over	294	220	122	79	146	145	274	264	349	566
Boys, 2 to 15	91	50	39	58	54	59	90	78	106	154
Women and girls	699	347	294	410	416	445	598	602	771	1,285
Women, 16 and over	588	290	267	360	348	366	515	506	651	1,071
Girls, 2 to 15	110	57	27	50	68	79	83	96	120	214
Children under 2	86	38	33	46	68	66	85	85	84	144
Footwear	311	297	184	216	264	245	268	263	396	434
Other apparel products and services	263	103	96	102	121	152	188	223	260	556
Transportation	8,041	3,041	2,329	3,130	4,033	5,615	6,973	7,949	10,656	14,006
Vehicle purchases (net outlay)	3,871	1,284	946	1,397	1,589	2,607	3,264	3,686	5,407	6,964
Cars and trucks, new	2,154	⁴ 510	⁴ 288	750	518	1,236	1,470	1,425	2,654	4,832
Cars and trucks, used	1,649	713	658	639	1,071	1,372	1,755	2,179	2,608	1,999
Other vehicles	68	461	(³) 47	47	(⁵)	(⁵)	438	482	145	133
Gasoline and motor oil	1,353	648	532	652	906	1,053	1,309	1,494	1,712	2,041

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003 — Continued

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Other vehicle expenses	\$2,416	\$921	\$699	\$952	\$1,349	\$1,686	\$2,145	\$2,486	\$3,104	\$4,161
Vehicle finance charges	383	140	73	94	129	230	360	406	560	685
Maintenance and repairs	657	268	224	294	452	479	577	685	800	1,093
Vehicle insurance	929	311	284	444	592	729	901	983	1,158	1,484
Vehicle rental, leases, licenses, other charges	447	202	118	120	176	247	306	412	585	899
Public transportation	400	187	152	129	190	269	256	284	433	839
Health care	2,495	1,010	1,249	1,834	2,015	2,286	2,460	2,629	2,811	3,429
Health insurance	1,267	495	644	975	1,046	1,190	1,270	1,355	1,461	1,666
Medical services	612	232	187	340	345	451	591	660	717	1,008
Drugs	501	236	365	456	543	535	490	516	508	574
Medical supplies	115	48	53	64	81	111	110	99	125	182
Entertainment	2,155	787	616	716	946	1,517	1,742	1,925	2,363	4,270
Fees and admissions	511	188	115	105	138	228	292	383	553	1,231
Television, radios, sound equipment	745	371	336	397	468	575	645	780	864	1,205
Pets, toys, and playground equipment	411	118	115	156	216	441	299	438	469	693
Other entertainment supplies, equipment, and services	488	110	49	58	124	273	506	324	477	1,141
Personal care products and services	559	270	256	335	362	384	452	533	637	966
Reading	133	54	47	72	77	95	105	129	144	243
Education	792	1,023	540	361	332	251	320	400	600	1,902
Tobacco products and smoking supplies	307	179	238	257	305	324	323	415	345	290
Miscellaneous	658	336	267	292	418	510	545	693	919	1,008
Cash contributions	1,458	548	305	519	602	904	1,138	1,070	1,383	3,217
Personal insurance and pensions	4,710	345	337	554	1,054	1,622	2,810	3,878	5,792	11,705
Life and other personal insurance	414	110	112	142	255	217	281	347	429	894
Pensions and Social Security	4,296	235	225	412	799	1,405	2,529	3,532	5,363	10,811
Sources of income and personal taxes: ²										
Money income before taxes	51,128	1,200	7,799	12,455	17,410	24,655	34,485	44,294	58,900	117,960
Wages and salaries	41,200	1,468	2,306	4,365	8,660	15,574	26,150	35,187	49,936	101,698
Self-employment income	2,138	-1,833	26	190	290	508	555	1,316	1,750	6,949
Social Security, private and government retirement	5,601	762	3,698	6,154	6,874	6,907	6,181	6,072	5,337	5,472
Interest, dividends, rental income, other property income	1,097	54	89	111	290	505	731	715	863	2,974
Unemployment and workers' compensation, veterans' benefits	269	41	121	241	211	275	288	382	332	293
Public assistance, supplemental security income, food stamps	314	307	984	890	559	352	210	147	111	46
Regular contributions for support	343	226	300	313	352	382	273	362	421	342
Other income	165	174	276	193	175	151	98	113	150	185
Personal taxes	2,532	-18	-67	-94	-46	1,458	1,115	1,452	2,472	7,204
Federal income taxes	1,843	-54	-100	-170	-161	1,219	658	933	1,670	5,448
State and local income taxes	502	-16	4	2	40	132	280	367	578	1,380
Other taxes	187	51	29	74	75	107	177	152	224	376
Income after taxes	48,596	1,218	7,866	12,549	17,456	23,197	33,370	42,842	56,428	110,756

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003 — Continued

Item	Complete reporting of income ¹									
	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 over
Addenda:										
Net change in total assets and liabilities	- \$15,289	\$2,324	- \$1,731	- \$1,022	- \$2,925	- \$6,526	- \$8,223	- \$13,636	- \$17,700	- \$38,837
Net change in total assets	6,605	6,231	-150	887	427	2,016	5,393	4,434	6,537	16,620
Net change in total liabilities	21,894	3,907	1,581	1,909	3,352	8,542	13,617	18,069	24,237	55,457
Other financial information:										
Other money receipts	615	260	162	898	239	318	941	331	601	974
Mortgage principal paid on owned property	-1,562	-494	-252	-237	-352	-694	-787	-1,293	-1,818	-3,785
Estimated market value of owned home	119,104	48,311	41,065	57,145	60,141	73,531	86,337	99,120	129,895	237,571
Estimated monthly rental value of owned home	737	314	279	382	406	489	569	666	830	1,368
Gifts of goods and services	1,055	365	221	516	470	578	784	799	1,142	2,260
Food	84	29	13	32	37	46	64	27	94	198
Alcoholic beverages	19	48	6	8	25	6	12	13	24	38
Housing	238	75	58	118	108	154	212	220	227	485
Housekeeping supplies	48	21	14	27	25	29	32	39	67	88
Household textiles	14	43	41	47	8	9	11	12	8	35
Appliances and miscellaneous housewares	28	44	42	11	9	12	32	27	28	59
Major appliances	7	42	(3)	43	43	41	45	16	4	13
Small appliances and miscellaneous housewares	21	42	42	48	46	11	27	11	23	45
Miscellaneous household equipment	62	12	9	30	35	41	52	53	76	121
Other housing	87	35	32	44	31	63	85	89	48	182
Apparel and services	232	112	74	142	140	153	224	208	300	385
Males, 2 and over	55	51	32	26	41	26	54	44	62	98
Females, 2 and over	89	27	19	68	45	51	79	69	124	158
Children under 2	41	7	10	19	42	32	38	46	43	66
Other apparel products and services	47	26	13	30	12	44	53	49	71	64
Jewelry and watches	23	45	13	6	6	28	22	17	43	31
All other apparel products and services	24	422	(3)	424	46	16	30	33	29	33
Transportation	56	46	9	46	11	35	21	54	89	106
Health care	52	448	411	486	55	19	69	28	45	76
Entertainment	74	28	18	23	31	70	56	58	84	143
Toys, games, hobbies, and tricycles	26	7	9	11	14	22	25	26	32	44
Other entertainment	48	22	9	12	17	47	31	33	52	99
Personal care products and services	19	18	4	14	10	9	10	35	25	27
Reading	1	41	(3)	1	1	1	1	3	2	2
Education	201	415	44	11	15	30	68	84	151	651
All other gifts	78	26	23	36	36	55	48	68	101	149

¹ See "Quintiles of income before taxes" table for expenditures and income of all consumer units and incomplete income reporters.

² Components of income and taxes are derived from "complete income reporters" only; see glossary.

³ Value less than 0.5.

⁴ Data are likely to have large sampling errors.

⁵ No data reported.