

**Table 46. Income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2004**

Item	All consumer units	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
Consumer unit characteristics:										
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 18 .....	.6	.3	.3	.4	.5	.5	.6	.7	.7	.8
Persons 65 and over .....	.3	.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
Average annual expenditures .....	\$43,395	\$17,029	\$14,596	\$19,444	\$23,023	\$27,741	\$33,273	\$38,204	\$47,750	\$76,954
Food .....	13.3	18.6	16.5	15.3	15.5	14.7	15.0	14.3	13.2	11.8
Food at home .....	7.7	11.9	11.6	10.8	10.6	9.3	9.2	8.5	7.6	6.2
Cereals and bakery products .....	1.1	1.8	1.8	1.5	1.5	1.3	1.3	1.2	1.1	.8
Cereals and cereal products .....	.4	.7	.7	.6	.5	.4	.4	.4	.3	.3
Bakery products .....	.7	1.1	1.1	.9	1.0	.9	.9	.8	.7	.6
Meats, poultry, fish, and eggs .....	2.0	3.3	3.3	2.9	2.8	2.5	2.5	2.4	2.0	1.6
Beef .....	.6	1.0	1.0	.8	.9	.7	.8	.7	.6	.5
Pork .....	.4	.7	.8	.7	.6	.6	.5	.5	.4	.3
Other meats .....	.2	.4	.4	.3	.4	.3	.3	.3	.2	.2
Poultry .....	.4	.6	.5	.6	.5	.4	.4	.4	.4	.3
Fish and seafood .....	.3	.4	.4	.4	.4	.3	.3	.4	.3	.2
Eggs .....	.1	.2	.2	.2	.1	.1	.1	.1	.1	.1

See footnotes at end of table.

**Table 46. Income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2004 — Continued**

Item	All consumer units	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 .....	.9	1.3	1.2	1.2	1.2	1.0	1.0	.9	.8	.7
Fresh milk and cream .....	.3	.6	.6	.5	.5	.4	.4	.4	.3	.2
Other dairy products .....	.5	.7	.6	.6	.7	.6	.6	.6	.5	.4
Fruits and vegetables .....	1.3	2.0	1.9	2.0	1.8	1.5	1.6	1.4	1.2	1.0
Fresh fruits .....	.4	.6	.6	.6	.6	.5	.5	.5	.4	.4
Fresh vegetables .....	.4	.7	.6	.7	.6	.5	.5	.4	.4	.3
Processed fruits .....	.3	.4	.4	.4	.3	.3	.3	.3	.2	.2
Processed vegetables .....	.2	.3	.3	.3	.3	.2	.2	.2	.2	.1
Other food at home .....	2.5	3.5	3.5	3.3	3.3	3.0	2.8	2.6	2.5	2.1
Sugar and other sweets .....	.3	.4	.5	.4	.4	.4	.3	.3	.3	.2
Fats and oils .....	.2	.4	.4	.3	.3	.3	.3	.3	.2	.1
Miscellaneous foods .....	1.2	1.6	1.5	1.6	1.6	1.4	1.4	1.2	1.2	1.0
Nonalcoholic beverages .....	.7	1.0	1.0	.9	.9	.9	.8	.7	.7	.5
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1
Food away from home .....	5.6	6.7	4.9	4.5	4.9	5.4	5.8	5.7	5.6	5.6
Alcoholic beverages .....	1.1	1.3	1.1	1.1	.8	.9	1.0	1.2	1.0	1.1
Housing .....	32.1	37.0	38.7	38.6	36.4	34.7	33.5	32.4	30.8	30.6
Shelter .....	18.4	23.2	23.2	21.8	20.8	20.0	19.1	18.5	17.6	17.6
Owned dwellings .....	12.3	8.0	6.7	8.1	8.9	8.9	10.2	11.4	12.4	14.4
Mortgage interest and charges .....	6.8	3.6	2.3	2.8	3.0	3.7	5.3	6.4	7.2	8.4
Property taxes .....	3.2	2.2	2.8	2.9	3.1	2.8	2.7	2.9	3.1	3.6
Maintenance, repairs, insurance, other expenses .....	2.3	2.2	1.5	2.4	2.9	2.4	2.3	2.2	2.1	2.4
Rented dwellings .....	5.1	14.1	15.6	13.1	11.3	10.4	8.3	6.4	4.4	1.8
Other lodging .....	1.1	1.1	.9	.6	.6	.6	.6	.7	.9	1.5
Utilities, fuels, and public services .....	6.7	7.9	10.3	10.2	9.3	8.7	7.9	7.7	6.8	5.4
Natural gas .....	1.0	.9	1.4	1.5	1.3	1.3	1.2	1.1	.9	.8
Electricity .....	2.5	3.1	4.1	4.1	3.6	3.3	2.9	2.8	2.4	1.9
Fuel oil and other fuels .....	.3	.3	.4	.5	.5	.3	.4	.3	.3	.2
Telephone services .....	2.3	2.9	3.4	3.2	3.0	2.9	2.6	2.6	2.4	1.8
Water and other public services .....	.8	.7	1.0	1.0	.9	.9	.9	.9	.8	.6
Household operations .....	1.7	1.1	1.0	2.2	1.4	1.6	1.4	1.3	1.4	2.1
Personal services .....	.7	2.4	.3	1.0	.5	.7	.5	.4	.6	.8
Other household expenses .....	1.0	.7	.7	1.1	.9	1.0	.9	.8	.9	1.2
Housekeeping supplies .....	1.4	1.9	1.5	1.6	1.7	1.4	1.5	1.4	1.4	1.2
Laundry and cleaning supplies .....	.3	.5	.5	.5	.4	.4	.4	.4	.3	.3
Other household products .....	.7	1.0	.7	.8	.8	.6	.8	.6	.7	.6
Postage and stationery .....	.4	.4	.4	.4	.5	.3	.4	.4	.4	.3
Household furnishings and equipment .....	3.8	3.0	2.6	2.8	3.1	3.0	3.5	3.5	3.5	4.3
Household textiles .....	.4	.4	.2	.2	.3	.4	.4	.3	.3	.4
Furniture .....	1.0	.6	.6	.8	.7	.7	.6	.9	.9	1.2
Floor coverings .....	.1	.1	( <sup>3</sup> )	.1	( <sup>3</sup> )	.1	( <sup>3</sup> )	.1	.1	.1
Major appliances .....	.5	.2	.3	.3	.6	.4	.5	.6	.5	.5
Small appliances, miscellaneous housewares .....	.2	.2	.2	.2	.3	.3	.3	.2	.2	.2
Miscellaneous household equipment .....	1.6	1.5	1.2	1.1	1.1	1.3	1.6	1.4	1.5	1.9
Apparel and services .....	4.2	5.4	4.9	4.2	4.0	3.8	4.2	3.9	3.7	4.4
Men and boys .....	.9	.7	1.0	.9	.7	.8	.9	.9	.8	1.0
Men, 16 and over .....	.7	.5	.7	.6	.5	.5	.7	.7	.6	.8
Boys, 2 to 15 .....	.2	.2	.2	.3	.2	.3	.2	.2	.2	.2

See footnotes at end of table.

**Table 46. Income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2004 — Continued**

Item	All consumer units	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 .....	1.7	2.5	2.0	1.5	1.6	1.5	1.6	1.5	1.6	1.8
Women, 16 and over .....	1.5	2.3	1.8	1.2	1.4	1.3	1.4	1.3	1.4	1.5
Girls, 2 to 15 .....	.2	.2	.2	.3	.2	.2	.3	.2	.2	.3
Children under 2 .....	.2	.3	.3	.2	.3	.2	.2	.2	.2	.2
Footwear .....	.8	1.4	1.0	1.0	.9	.8	1.0	.8	.7	.7
Other apparel products and services .....	.6	.5	.6	.6	.6	.5	.5	.6	.5	.7
Transportation .....	18.0	13.3	14.1	15.4	16.3	18.4	18.9	18.4	20.3	17.6
Vehicle purchases (net outlay) .....	7.8	4.2	4.8	6.2	5.8	7.9	8.0	7.5	9.5	7.8
Cars and trucks, new .....	4.0	<sup>2</sup> 1.6	<sup>2</sup> 2.0	2.6	2.0	3.3	3.7	3.5	4.7	4.5
Cars and trucks, used .....	3.6	2.4	2.8	3.6	3.8	4.5	4.3	3.8	4.4	3.2
Other vehicles .....	.2	<sup>2</sup> 1	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	2.1	( <sup>3</sup> )	.2	.3	.1
Gasoline and motor oil .....	3.7	4.1	4.2	4.0	4.2	4.3	4.3	4.2	4.1	3.1
Other vehicle expenses .....	5.5	4.0	4.4	4.5	5.7	5.5	5.8	5.9	5.9	5.3
Vehicle finance charges .....	.7	.3	.3	.4	.4	.6	.8	.9	.9	.8
Maintenance and repairs .....	1.5	1.4	1.6	1.3	2.1	1.5	1.6	1.5	1.6	1.4
Vehicle insurance .....	2.2	1.6	2.0	2.2	2.5	2.6	2.6	2.7	2.4	2.0
Vehicle rental, leases, licenses, other charges .....	1.0	.8	.6	.6	.6	.8	.8	.8	.9	1.2
Public transportation .....	1.0	1.0	.6	.7	.7	.8	.7	.7	.9	1.3
Health care .....	5.9	5.2	8.0	9.3	8.7	7.8	7.2	6.7	6.0	4.7
Health insurance .....	3.1	2.2	4.5	4.9	4.7	4.1	3.7	3.8	3.2	2.3
Medical services .....	1.5	1.5	1.2	1.7	1.6	1.7	1.7	1.4	1.5	1.4
Drugs .....	1.1	1.2	2.0	2.4	2.0	1.7	1.5	1.3	1.0	.7
Medical supplies .....	.3	.2	.4	.3	.3	.2	.3	.3	.3	.2
Entertainment .....	5.1	5.0	4.0	4.4	3.9	5.5	4.6	4.6	5.4	5.4
Fees and admissions .....	1.2	1.2	.7	.6	.6	.7	.9	1.0	1.1	1.6
Television, radios, sound equipment .....	1.8	2.1	2.2	2.3	2.0	2.1	2.0	1.9	1.9	1.6
Pets, toys, hobbies, and playground equipment ..	.9	.9	.7	.8	.8	.8	1.1	.8	.8	.9
Other entertainment supplies, equipment, and services .....	1.2	.8	.4	.7	.5	1.8	.6	.9	1.5	1.3
Personal care products and services .....	1.3	1.6	1.4	1.4	1.4	1.5	1.4	1.4	1.3	1.3
Reading .....	.3	.3	.4	.3	.3	.3	.3	.3	.3	.3
Education .....	2.1	6.0	4.4	2.5	1.7	1.1	1.0	1.1	1.5	2.6
Tobacco products and smoking supplies .....	.7	1.0	1.3	1.2	1.2	1.0	1.0	.9	.7	.4
Miscellaneous .....	1.6	2.0	1.9	1.3	2.0	1.8	1.6	1.9	1.6	1.5
Cash contributions .....	3.2	1.6	1.5	2.1	3.6	2.7	2.5	3.4	2.8	3.8
Personal insurance and pensions .....	11.1	1.5	1.9	2.7	4.1	5.7	8.1	9.6	11.4	14.7
Life and other personal insurance .....	.9	.5	.5	.7	.7	.7	.8	.8	.9	1.0
Pensions and Social Security .....	10.2	1.0	1.4	2.0	3.5	5.1	7.3	8.7	10.5	13.7
Sources of income and personal taxes:										
Money income before taxes .....	\$54,453	\$1,097	\$7,812	\$12,499	\$17,417	\$24,767	\$34,739	\$44,645	\$59,259	\$118,482
Wages and salaries .....	79.3	175.4	27.3	34.3	46.3	61.2	73.3	77.6	83.3	84.3
Self-employment income .....	5.5	-201.6	-2	1.7	2.5	3.2	2.8	3.4	4.0	7.5
Social Security, private and government retirement .....	10.7	42.4	46.0	50.5	41.7	29.0	18.9	15.1	9.3	4.7
Interest, dividends, rental income, other property income .....	2.3	-.7	1.4	1.6	1.7	2.3	2.1	1.8	1.7	2.7
Unemployment and workers' compensation, veterans' benefits .....	.4	6.2	1.2	1.1	1.2	1.0	.8	.7	.5	.2
Public assistance, supplemental security income, food stamps .....	.6	32.2	15.0	6.0	3.1	1.3	.8	.5	.2	.1
Regular contributions for support .....	.8	24.8	4.6	2.9	2.5	1.4	1.0	.8	.7	.4
Other income .....	.3	21.3	4.7	1.9	1.0	.6	.2	.3	.3	.2

See footnotes at end of table.

**Table 46. Income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2004 — Continued**

Item	All consumer units	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
Personal taxes .....	4.0	-7.3	.2	-1.0	-.4	1.9	1.6	2.1	3.6	5.2
Federal income taxes .....	2.8	-9.0	-.2	-1.4	-.9	1.0	.7	1.2	2.5	3.9
State and local income taxes .....	.9	-1.3	( <sup>3</sup> )	( <sup>3</sup> )	.2	.4	.5	.6	.8	1.1
Other taxes .....	.3	3.0	.3	.4	.4	.5	.4	.4	.3	.3
Income after taxes .....	96.0	107.3	99.8	101.0	100.4	98.1	98.4	97.9	96.4	94.8

<sup>1</sup> Value less than 0.5.

<sup>2</sup> Data are likely to have large sampling errors.

<sup>3</sup> Value less than 0.05.

<sup>4</sup> No data reported.