

**Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003**

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 over
Number of consumer units (in thousands) .....	14,738	315	485	813	779	1,820	1,744	1,437	2,615	4,731
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$61,469	\$822	\$7,880	\$12,519	\$17,593	\$24,819	\$34,666	\$44,446	\$59,029	\$117,124
Income after taxes <sup>1</sup> .....	58,887	915	7,993	13,072	18,121	24,992	34,195	43,352	57,068	110,406
Age of reference person .....	43.9	39.2	41.0	43.3	43.1	43.3	44.2	43.3	43.7	45.0
Average number in consumer unit:										
Persons .....	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 18 .....	.8	1.2	1.3	1.1	1.0	.9	.8	.8	.7	.6
Persons 65 and over .....	.2	2.1	.2	.2	.3	.3	.2	.2	.2	.1
Earners .....	1.8	1.2	.9	1.1	1.4	1.4	1.7	1.8	1.9	2.1
Vehicles .....	2.4	1.3	1.0	1.3	1.5	1.8	2.1	2.4	2.7	3.0
Percent distribution:										
Sex of reference person:										
Male .....	49	27	25	26	30	37	49	51	57	60
Female .....	51	73	75	74	70	63	51	49	43	40
Housing tenure:										
Homeowner .....	69	39	33	40	41	51	60	68	77	90
With mortgage .....	51	24	14	14	25	32	39	50	58	74
Without mortgage .....	18	15	19	26	16	19	21	18	20	16
Renter .....	31	61	67	60	59	49	40	32	23	10
Race of reference person:										
Black or African American .....	15	37	37	31	23	23	14	16	10	7
White, Asian, and All Other Races .....	85	63	63	69	77	77	86	84	90	93
Education of reference person:										
Elementary (1-8) .....	5	6	11	11	12	9	6	5	2	1
High school (9-12) .....	39	53	59	67	53	50	46	44	34	22
College .....	57	41	29	22	34	40	48	51	65	77
Never attended and other .....	( 3 )	( 4 )	( 3 )	1	1	( 3 )	( 3 )	( 3 )	( 3 )	( 4 )
At least one vehicle owned or leased .....	93	67	65	73	83	91	94	96	99	98
Average annual expenditures .....	\$49,916	\$28,913	\$21,112	\$24,618	\$27,516	\$31,053	\$36,880	\$42,169	\$50,899	\$76,595
Food .....	6,568	5,790	4,786	4,612	4,535	4,693	5,993	6,127	6,796	8,612
Food at home .....	3,835	3,758	3,349	3,373	3,257	3,134	3,584	3,646	3,949	4,494
Cereals and bakery products .....	536	481	447	529	482	428	496	533	547	621
Cereals and cereal products .....	183	201	187	200	168	157	186	162	190	195
Bakery products .....	353	280	259	329	314	271	310	371	357	426
Meats, poultry, fish, and eggs .....	1,000	980	1,013	1,050	872	850	960	871	1,063	1,107
Beef .....	300	266	219	306	265	248	287	245	346	340
Pork .....	204	255	259	243	226	176	186	181	204	208
Other meats .....	124	138	113	133	109	110	114	107	145	130
Poultry .....	177	160	163	197	140	164	163	164	180	199
Fish and seafood .....	153	128	211	124	91	111	163	133	143	191
Eggs .....	42	34	47	47	41	40	47	41	45	40
Dairy products .....	408	395	316	306	341	346	391	418	422	475
Fresh milk and cream .....	155	149	134	129	144	149	153	170	155	164
Other dairy products .....	253	246	182	177	197	197	238	248	267	310
Fruits and vegetables .....	651	679	506	545	535	552	623	618	632	784
Fresh fruits .....	201	224	142	132	136	150	208	184	194	261
Fresh vegetables .....	205	233	153	198	143	191	202	189	189	245
Processed fruits .....	135	136	123	112	120	123	118	132	128	158
Processed vegetables .....	110	86	88	103	136	88	95	114	120	120

See footnotes at end of table.

**Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003 — Continued**

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Other food at home .....	\$1,240	\$1,223	\$1,067	\$943	\$1,026	\$958	\$1,113	\$1,206	\$1,284	\$1,508
Sugar and other sweets .....	139	132	118	126	108	123	108	136	142	170
Fats and oils .....	102	94	90	95	92	86	96	99	111	111
Miscellaneous foods .....	626	531	573	434	548	465	577	616	639	772
Nonalcoholic beverages .....	331	440	283	276	268	263	305	332	355	374
Food prepared by consumer unit on out-of-town trips .....	42	226	24	211	210	22	26	23	37	81
Food away from home .....	2,733	2,032	1,437	1,239	1,278	1,559	2,409	2,481	2,847	4,118
Alcoholic beverages .....	441	354	128	106	145	333	335	397	337	765
Housing .....	15,649	10,117	7,818	8,663	9,720	10,507	11,637	13,248	15,256	23,456
Shelter .....	8,966	5,708	4,542	4,827	5,555	5,852	6,581	7,419	8,524	13,700
Owned dwellings .....	6,152	2,640	1,415	1,599	2,189	2,574	3,343	4,543	5,911	11,340
Mortgage interest and charges .....	3,708	1,657	859	699	1,148	1,539	1,922	2,831	3,659	6,861
Property taxes .....	1,387	740	416	441	587	578	707	899	1,298	2,584
Maintenance, repairs, insurance, other expenses .....	1,056	243	140	458	454	456	714	812	954	1,894
Rented dwellings .....	2,302	2,686	3,074	3,169	3,264	3,132	3,056	2,655	2,210	1,238
Other lodging .....	511	2382	253	59	102	146	182	221	403	1,122
Utilities, fuels, and public services .....	3,226	2,299	2,197	2,486	2,450	2,758	2,791	3,107	3,338	3,964
Natural gas .....	406	288	245	357	297	323	347	355	404	527
Electricity .....	1,162	909	984	1,003	936	1,066	1,032	1,186	1,192	1,323
Fuel oil and other fuels .....	112	258	228	252	85	105	132	100	94	146
Telephone services .....	1,176	803	719	818	863	975	992	1,111	1,256	1,481
Water and other public services .....	371	240	221	256	269	289	288	355	392	487
Household operations .....	1,040	293	208	347	455	507	672	781	1,081	1,787
Personal services .....	568	2123	145	203	319	302	412	501	673	867
Other household expenses .....	472	170	62	145	136	205	260	280	408	920
Housekeeping supplies .....	642	674	308	427	422	437	449	702	638	903
Laundry and cleaning supplies .....	173	185	144	135	155	127	165	155	173	214
Other household products .....	311	304	116	210	192	202	166	399	287	459
Postage and stationery .....	158	185	47	81	75	108	118	148	178	230
Household furnishings and equipment .....	1,775	1,144	564	576	837	954	1,145	1,239	1,675	3,102
Household textiles .....	131	98	258	59	73	58	84	115	101	233
Furniture .....	452	92	153	134	133	237	265	289	500	788
Floor coverings .....	49	224	22	214	27	10	14	18	24	121
Major appliances .....	236	296	267	103	143	290	151	133	197	363
Small appliances, miscellaneous housewares .....	128	192	31	46	59	51	96	75	96	243
Miscellaneous household equipment .....	779	642	253	221	422	308	535	608	758	1,353
Apparel and services .....	2,214	2,280	1,294	1,802	1,783	1,301	1,960	1,721	2,157	3,140
Men and boys .....	496	364	190	345	366	258	529	388	477	732
Men, 16 and over .....	379	191	2102	126	180	182	420	317	383	596
Boys, 2 to 15 .....	117	172	88	219	186	77	110	71	94	135
Women and girls .....	887	1,147	474	690	744	565	729	705	911	1,224
Women, 16 and over .....	734	991	392	553	462	408	541	577	805	1,062
Girls, 2 to 15 .....	154	157	83	137	282	157	189	128	107	162
Children under 2 .....	158	100	81	82	82	130	147	153	133	232
Footwear .....	370	521	2408	536	451	200	389	230	393	410
Other apparel products and services .....	302	147	141	150	140	148	165	245	242	542
Transportation .....	10,104	4,839	3,281	4,999	5,375	6,748	7,710	8,949	11,262	14,698
Vehicle purchases (net outlay) .....	5,003	22,228	21,571	2,833	2,714	3,321	3,655	4,307	5,846	7,178
Cars and trucks, new .....	2,289	2289	2804	2436	2900	858	1,091	1,164	2,632	4,264
Cars and trucks, used .....	2,595	1,799	2766	2,397	1,815	2,463	2,451	2,987	3,037	2,738
Other vehicles .....	119	2140	(4)	(4)	(4)	(4)	2113	2156	2177	176
Gasoline and motor oil .....	1,589	867	658	887	1,074	1,233	1,455	1,496	1,710	2,084

See footnotes at end of table.

**Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003 — Continued**

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Other vehicle expenses .....	\$3,108	\$1,475	\$881	\$1,144	\$1,445	\$1,979	\$2,366	\$2,907	\$3,351	\$4,694
Vehicle finance charges .....	530	236	146	132	204	283	432	501	668	776
Maintenance and repairs .....	815	488	238	315	439	609	600	780	882	1,179
Vehicle insurance .....	1,142	602	333	547	629	833	971	1,120	1,226	1,590
Vehicle rental, leases, licenses, other charges .....	620	149	164	150	174	253	362	506	576	1,149
Public transportation .....	404	268	170	134	141	214	234	239	355	742
Health care .....	2,576	1,559	1,033	1,142	1,497	1,883	2,300	2,644	2,849	3,433
Health insurance .....	1,315	927	498	499	820	957	1,224	1,351	1,468	1,722
Medical services .....	648	247	209	189	307	351	534	697	718	958
Drugs .....	497	303	295	384	285	510	441	504	552	576
Medical supplies .....	116	282	231	271	84	65	100	92	111	177
Entertainment .....	2,366	1,288	848	864	1,118	1,318	1,367	1,776	2,438	3,991
Fees and admissions .....	592	364	94	113	165	234	228	383	466	1,215
Television, radios, sound equipment .....	863	569	473	491	533	703	662	802	887	1,184
Pets, toys, and playground equipment .....	456	236	200	185	262	257	310	351	525	712
Other entertainment supplies, equipment, and services .....	455	119	81	74	159	123	166	239	560	880
Personal care products and services .....	650	440	285	386	362	411	506	577	687	958
Reading .....	142	53	27	43	64	68	80	90	156	249
Education .....	931	259	194	420	691	307	326	366	744	1,918
Tobacco products and smoking supplies .....	392	241	331	337	439	447	453	442	407	343
Miscellaneous .....	803	247	473	350	295	512	706	730	979	1,119
Cash contributions .....	1,269	508	226	212	263	652	628	941	1,236	2,366
Personal insurance and pensions .....	5,812	937	387	682	1,230	1,872	2,879	4,160	5,592	11,548
Life and other personal insurance .....	519	356	96	122	139	262	308	381	461	955
Pensions and Social Security .....	5,293	581	291	560	1,092	1,611	2,571	3,779	5,131	10,594
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	61,469	822	7,880	12,519	17,593	24,819	34,666	44,446	59,029	117,124
Wages and salaries .....	53,556	2,010	3,254	6,250	12,187	18,389	28,690	37,448	52,262	105,378
Self-employment income .....	2,147	-2,849	282	366	500	721	656	1,033	1,238	5,207
Social Security, private and government retirement .....	3,509	2363	1,722	2,983	3,024	4,183	4,055	4,386	3,680	3,250
Interest, dividends, rental income, other property income .....	934	263	25	67	32	110	147	343	488	2,418
Unemployment and workers' compensation, veterans' benefits .....	315	2166	282	346	375	344	294	364	375	282
Public assistance, supplemental security income, food stamps .....	381	779	2,196	1,753	791	360	323	195	212	44
Regular contributions for support .....	497	181	401	524	474	597	435	589	651	397
Other income .....	130	2109	2137	229	209	114	66	88	123	148
Personal taxes .....	2,581	-93	-113	-552	-528	-173	471	1,094	1,961	6,718
Federal income taxes .....	1,864	-118	-179	-536	-586	-345	216	662	1,346	5,131
State and local income taxes .....	555	224	4	-19	32	128	182	303	475	1,259
Other taxes .....	162	249	261	23	26	44	73	130	140	329
Income after taxes .....	58,887	915	7,993	13,072	18,121	24,992	34,195	43,352	57,068	110,406

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Addenda:										
Net change in total assets and liabilities .....	- \$13,217	- \$13,915	- \$2,070	\$445	- \$9,679	- \$8,152	- \$3,001	- \$13,326	- \$10,221	- \$24,581
Net change in total assets .....	8,754	1,198	-478	2,922	-1,120	1,443	10,098	3,614	3,200	19,779
Net change in total liabilities .....	21,972	15,114	1,591	2,477	8,560	9,595	13,098	16,940	13,421	44,361
Other financial information:										
Other money receipts .....	634	233	2100	251	283	217	318	264	349	1,466
Mortgage principal paid on owned property .....	-1,820	-1,012	-749	-293	-513	-623	-790	-1,311	-1,583	-3,587
Estimated market value of owned home .....	121,084	74,380	30,760	36,407	44,261	54,374	73,267	82,595	111,174	221,095
Estimated monthly rental value of owned home .....	788	399	249	318	315	417	514	620	770	1,334
Gifts of goods and services .....	1,237	881	397	463	749	385	645	806	1,127	2,321
Food .....	99	297	213	33	226	20	114	40	107	175
Alcoholic beverages .....	18	215	28	211	25	213	211	29	14	32
Housing .....	297	434	98	126	190	125	128	248	272	514
Housekeeping supplies .....	56	274	219	30	42	28	23	32	63	95
Household textiles .....	17	223	(4)	25	(4)	22	24	230	10	33
Appliances and miscellaneous housewares .....	26	217	215	24	214	29	15	243	32	36
Major appliances .....	8	23	(4)	(4)	27	21	22	223	11	9
Small appliances and miscellaneous housewares .....	18	215	215	24	27	28	213	221	20	27
Miscellaneous household equipment .....	73	2157	214	222	284	28	35	68	57	121
Other housing .....	125	2163	250	66	50	57	51	75	110	229
Apparel and services .....	232	106	118	154	172	116	235	161	246	347
Males, 2 and over .....	55	230	212	272	261	22	50	26	51	87
Females, 2 and over .....	72	237	245	232	222	39	58	42	105	105
Children under 2 .....	61	224	243	38	33	43	57	60	53	88
Other apparel products and services .....	45	215	218	212	257	212	70	34	36	66
Jewelry and watches .....	16	24	25	212	27	23	26	215	11	33
All other apparel products and services .....	28	212	213	(4)	250	28	264	219	225	34
Transportation .....	41	26	224	2	235	9	9	21	67	66
Health care .....	43	233	262	28	211	24	25	236	40	78
Entertainment .....	72	212	233	222	213	58	32	55	55	133
Toys, games, hobbies, and tricycles .....	27	23	218	210	27	15	14	25	23	49
Other entertainment .....	44	29	216	213	27	43	18	29	32	84
Personal care products and services .....	32	24	217	222	22	5	26	48	46	42
Reading .....	1	(4)	(4)	(4)	(4)	(4)	(3)	21	1	2
Education .....	323	2124	25	221	2291	215	24	90	183	805
All other gifts .....	80	229	18	64	23	21	41	99	97	128

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

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

<sup>3</sup> Value less than 0.5.

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

n.a. Not applicable.