

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002

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)	13,706	318	522	880	775	1,635	1,628	1,403	2,433	4,112
Consumer unit characteristics:										
Income before taxes ¹	\$58,310	\$1,679	\$7,906	\$12,498	\$17,214	\$24,879	\$34,590	\$44,446	\$59,118	\$113,581
Income after taxes ¹	55,359	961	8,059	12,920	17,340	24,694	33,859	43,016	56,403	106,123
Age of reference person	43.7	39.6	40.9	42.2	44.0	43.3	44.1	43.5	43.6	44.9
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 188	1.2	1.2	1.2	1.0	.8	.8	.8	.7	.6
Persons 65 and over2	2.1	.2	.2	.3	.3	.2	.2	.1	.1
Earners	1.8	1.2	1.0	1.1	1.3	1.5	1.7	1.8	2.0	2.2
Vehicles	2.4	1.3	1.1	1.2	1.7	1.8	2.2	2.4	2.6	3.1
Percent distribution:										
Sex of reference person:										
Male	51	26	22	24	36	41	52	55	58	63
Female	49	74	78	76	64	59	48	45	42	37
Housing tenure:										
Homeowner	68	36	34	36	44	54	62	69	77	89
With mortgage	49	24	19	12	25	32	38	47	57	74
Without mortgage	19	12	15	24	19	22	24	22	20	15
Renter	32	64	66	64	56	46	38	31	23	11
Race of reference person:										
Black	15	36	35	30	20	21	14	17	12	7
White and other	85	64	65	70	80	79	86	83	88	93
Education of reference person:										
Elementary (1-8)	5	6	12	8	15	11	6	5	2	1
High school (9-12)	39	51	61	66	52	48	45	44	36	22
College	55	40	26	25	31	40	49	51	62	77
Never attended and other	(3)	2	(3)	1	2	1	(4)	(4)	(3)	(4)
At least one vehicle owned or leased	93	65	66	72	82	93	95	97	99	98
Average annual expenditures	\$49,370	\$28,861	\$23,197	\$23,620	\$27,976	\$31,242	\$38,416	\$41,425	\$51,884	\$76,600
Food										
Food at home	6,680	5,396	5,252	4,488	4,736	5,011	5,565	6,199	7,067	8,845
Cereals and bakery products	3,925	3,328	3,935	3,288	3,481	3,311	3,583	3,730	4,005	4,589
Cereals and cereal products	555	410	537	509	520	455	493	530	568	654
Bakery products	195	180	224	186	212	166	177	177	195	216
Meats, poultry, fish, and eggs	360	230	313	323	308	288	315	353	373	438
Beef	1,063	903	1,162	955	1,044	966	1,057	920	1,044	1,191
Pork	312	230	260	276	329	275	331	235	303	371
Other meats	231	214	353	221	230	216	221	214	222	240
Poultry	135	138	137	111	118	122	126	109	141	156
Fish and seafood	196	158	170	190	190	186	175	201	203	211
Eggs	145	129	195	118	132	126	157	119	126	172
Dairy products	43	34	48	39	44	41	47	42	48	41
Fruits and vegetables	422	356	412	307	353	345	377	442	433	500
Fresh milk and cream	168	150	171	146	169	149	168	184	161	179
Other dairy products	254	206	241	161	184	195	209	258	272	321
Fresh fruits	662	582	571	594	595	557	626	633	663	775
Fresh vegetables	201	195	164	165	173	162	190	197	202	240
Processed fruits	208	168	153	221	169	173	209	204	203	245
Processed vegetables	141	147	137	119	130	124	130	125	146	163
Eggs	112	72	117	89	122	99	97	106	113	128

See footnotes at end of table.

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Other food at home	\$1,222	\$1,077	\$1,253	\$924	\$968	\$989	\$1,030	\$1,204	\$1,297	\$1,468
Sugar and other sweets	135	141	145	136	98	109	101	143	136	162
Fats and oils	107	99	118	122	90	89	93	101	120	117
Miscellaneous foods	618	479	696	405	472	524	515	617	686	726
Nonalcoholic beverages	319	334	290	249	299	242	293	317	315	383
Food prepared by consumer unit on out-of-town trips	43	224	24	13	210	25	28	27	39	81
Food away from home	2,754	2,068	1,318	1,200	1,255	1,700	1,982	2,469	3,061	4,257
Alcoholic beverages	401	362	86	109	109	274	216	304	362	735
Housing	15,271	9,873	8,043	7,884	9,702	10,390	11,920	12,656	15,269	23,388
Shelter	8,672	5,469	4,396	4,368	5,451	5,656	6,649	6,852	8,507	13,711
Owned dwellings	5,898	2,516	1,579	1,192	2,411	2,582	3,598	4,222	5,822	11,219
Mortgage interest and charges	3,640	1,700	942	520	1,201	1,472	2,072	2,641	3,671	7,065
Property taxes	1,267	628	418	374	664	587	749	794	1,192	2,410
Maintenance, repairs, insurance, other expenses	991	188	219	298	546	523	778	786	959	1,743
Rented dwellings	2,289	2,680	2,746	3,063	2,789	2,894	2,851	2,433	2,243	1,454
Other lodging	485	2273	271	113	251	179	199	197	442	1,038
Utilities, fuels, and public services	3,153	2,626	2,259	2,346	2,351	2,814	2,803	3,014	3,249	3,896
Natural gas	414	256	295	330	246	351	365	346	392	570
Electricity	1,138	1,032	999	949	908	1,090	1,053	1,160	1,178	1,270
Fuel oil and other fuels	98	243	246	251	259	122	104	58	87	133
Telephone services	1,136	1,034	689	779	848	955	998	1,089	1,205	1,434
Water and other public services	367	260	230	237	291	296	282	360	386	489
Household operations	971	287	265	274	480	562	713	783	958	1,692
Personal services	572	298	184	144	251	345	461	528	613	935
Other household expenses	399	189	81	130	228	217	252	255	345	757
Housekeeping supplies	626	595	383	388	412	463	455	622	705	838
Laundry and cleaning supplies	174	185	149	131	152	142	161	165	191	202
Other household products	293	204	170	158	202	188	197	292	325	422
Postage and stationery	159	207	63	99	59	133	97	164	190	214
Household furnishings and equipment	1,849	896	740	508	1,008	896	1,301	1,385	1,850	3,252
Household textiles	147	115	235	33	149	73	116	109	123	253
Furniture	435	92	219	164	194	241	305	310	511	719
Floor coverings	43	224	211	28	211	12	21	29	51	85
Major appliances	194	267	126	138	133	94	149	176	180	309
Small appliances, miscellaneous housewares	119	102	41	31	50	65	83	76	121	213
Miscellaneous household equipment	910	496	309	133	470	411	628	685	863	1,673
Apparel and services	2,320	2,266	1,030	1,634	1,785	1,359	1,670	2,133	2,319	3,441
Men and boys	555	385	247	344	446	261	364	443	576	892
Men, 16 and over	437	2209	161	140	298	181	289	347	459	758
Boys, 2 to 15	117	177	86	204	148	80	75	95	118	134
Women and girls	917	1,062	401	618	663	575	642	961	937	1,293
Women, 16 and over	765	977	328	451	438	432	478	790	823	1,130
Girls, 2 to 15	152	85	72	168	225	143	164	172	114	163
Children under 2	158	118	89	96	147	106	141	155	171	206
Footwear	385	499	2124	411	376	228	339	380	369	504
Other apparel products and services	305	200	169	165	154	188	184	194	265	546
Transportation	10,049	5,225	4,998	4,987	5,423	6,453	9,118	8,165	11,285	14,725
Vehicle purchases (net outlay)	4,885	2,825	3,121	2,946	2,562	3,120	5,019	3,167	5,615	6,923
Cars and trucks, new	2,023	2286	2,071	2634	2925	1,001	1,681	1,107	2,096	3,594
Cars and trucks, used	2,770	2,539	2,050	2,312	1,637	2,119	3,232	1,947	3,366	3,194
Other vehicles	92	(4)	(4)	(4)	(4)	(4)	2106	2112	2153	2135
Gasoline and motor oil	1,555	851	697	785	1,050	1,229	1,445	1,525	1,682	2,086

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, 2001-2002 — Continued

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Other vehicle expenses	\$3,188	\$1,387	\$1,055	\$1,097	\$1,602	\$1,943	\$2,465	\$3,287	\$3,538	\$4,882
Vehicle finance charges	505	256	186	128	214	266	443	510	624	747
Maintenance and repairs	858	395	284	330	484	622	667	883	910	1,278
Vehicle insurance	1,096	534	396	437	571	796	931	1,314	1,248	1,489
Vehicle rental, leases, licenses, other charges	729	202	189	201	333	260	423	580	757	1,368
Public transportation	421	162	125	159	209	161	188	186	449	834
Health care	2,441	1,670	997	1,025	1,608	2,026	2,353	2,365	2,713	3,207
Health insurance	1,206	1,034	505	433	795	951	1,173	1,321	1,368	1,531
Medical services	638	189	253	247	411	429	620	504	721	937
Drugs	484	358	177	292	329	574	457	454	509	573
Medical supplies	112	288	62	53	73	73	103	86	115	166
Entertainment	2,305	1,249	814	870	1,101	1,310	1,729	1,872	2,577	3,719
Fees and admissions	540	309	130	142	247	224	275	356	471	1,083
Television, radios, sound equipment	811	611	466	456	467	658	729	791	848	1,089
Pets, toys, and playground equipment	432	202	136	210	322	275	286	368	498	656
Other entertainment supplies, equipment, and services	523	127	82	62	65	152	438	358	760	890
Personal care products and services	629	423	314	405	406	433	515	542	693	896
Reading	148	73	45	48	63	91	90	112	160	254
Education	884	348	154	408	545	249	273	531	859	1,810
Tobacco products and smoking supplies	422	347	426	331	347	466	470	438	469	391
Miscellaneous	918	375	383	415	495	691	826	828	1,021	1,323
Cash contributions	1,253	466	180	207	281	561	676	957	1,312	2,426
Personal insurance and pensions	5,653	790	476	809	1,375	1,929	2,996	4,326	5,778	11,440
Life and other personal insurance	532	366	193	224	311	278	352	404	548	900
Pensions and Social Security	5,121	423	283	585	1,064	1,650	2,644	3,922	5,229	10,540
Sources of income and personal taxes: ¹										
Money income before taxes	58,310	1,679	7,906	12,498	17,214	24,879	34,590	44,446	59,118	113,581
Wages and salaries	51,008	1,593	3,187	6,685	11,827	18,233	28,263	38,328	53,081	102,914
Self-employment income	2,091	-1,407	² 125	294	490	724	1,140	1,367	1,334	4,914
Social Security, private and government retirement	3,389	² 355	1,860	2,698	3,263	4,640	4,023	3,535	3,251	3,274
Interest, dividends, rental income, other property income	590	244	211	65	61	154	174	320	298	1,521
Unemployment and workers' compensation, veterans' benefits	261	286	230	² 138	281	269	198	235	317	324
Public assistance, supplemental security income, food stamps	434	690	2,136	2,013	806	285	249	192	238	121
Regular contributions for support	421	181	410	426	394	438	500	378	515	366
Other income	115	² 136	² 148	179	92	135	44	91	83	148
Personal taxes	2,951	719	-153	-422	-127	184	731	1,431	2,715	7,459
Federal income taxes	2,235	473	-199	-448	-214	18	458	981	2,001	5,867
State and local income taxes	590	² 173	6	14	42	115	213	343	601	1,340
Other taxes	126	273	241	211	45	52	60	107	113	252
Income after taxes	55,359	961	8,059	12,920	17,340	24,694	33,859	43,016	56,403	106,123

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, 2001-2002 — Continued

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	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	-\$7,908	-\$8,381	\$2,535	-\$502	-\$4,273	-\$6,334	-\$3,937	-\$2,061	-\$8,388	-\$15,376
Net change in total assets	5,359	73	6,441	1,422	-2,662	2,968	7,769	3,317	2,593	10,317
Net change in total liabilities	13,267	8,454	3,906	1,924	1,611	9,302	11,707	5,378	10,981	25,693
Other financial information:										
Other money receipts	567	264	2218	2493	2626	298	404	418	380	987
Mortgage principal paid on owned property	-1,641	-913	-625	-267	-717	-602	-923	-1,119	-1,416	-3,305
Estimated market value of owned home	106,829	59,852	37,586	36,924	44,162	53,760	70,434	74,361	100,869	196,148
Estimated monthly rental value of owned home	745	344	259	302	343	440	540	588	737	1,271
Gifts of goods and services	1,301	1,062	523	658	722	484	717	1,157	1,130	2,374
Food	111	2103	26	233	228	29	89	39	105	228
Alcoholic beverages	14	26	(4)	24	210	212	28	210	14	22
Housing	327	507	191	168	99	206	185	255	382	499
Housekeeping supplies	55	273	224	236	228	41	44	36	72	73
Household textiles	10	226	(4)	24	(4)	26	22	226	9	14
Appliances and miscellaneous housewares	29	220	224	25	29	226	29	65	24	38
Major appliances	10	23	(4)	22	23	22	21	244	10	11
Small appliances and miscellaneous housewares	19	218	224	23	26	224	29	221	14	27
Miscellaneous household equipment	76	2179	221	220	25	54	67	63	86	110
Other housing	156	209	122	104	57	79	63	64	191	264
Apparel and services	278	193	233	243	250	119	257	265	254	399
Males, 2 and over	75	254	212	78	94	34	34	68	83	112
Females, 2 and over	86	282	2121	85	214	31	70	68	72	140
Children under 2	62	233	57	38	69	35	55	67	67	77
Other apparel products and services	55	224	243	242	273	218	298	62	32	70
Jewelry and watches	17	221	218	211	21	26	211	233	8	29
All other apparel products and services	38	23	225	231	272	212	288	228	224	41
Transportation	84	24	23	9	9	9	8	347	22	136
Health care	33	215	24	222	22	28	222	216	20	75
Entertainment	76	233	234	232	216	63	47	61	74	128
Toys, games, hobbies, and tricycles	27	27	219	29	29	19	21	24	35	39
Other entertainment	49	226	215	223	27	45	26	37	40	88
Personal care products and services	27	230	218	220	25	11	22	11	37	42
Reading	1	(3)	(4)	(4)	(3)	(3)	(3)	(3)	1	2
Education	278	2124	213	283	2293	211	30	95	150	705
All other gifts	72	228	21	43	9	15	50	56	72	138

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

² Data are likely to have large sampling errors.

³ Value less than 0.5.

⁴ No data reported.

n.a. Not applicable.