

**Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004**

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 more
Number of consumer units (in thousands) .....	16,722	280	509	743	861	1,864	1,795	1,695	3,046	5,929
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$65,202	-\$2,645	\$7,857	\$12,553	\$17,524	\$24,947	\$34,801	\$44,745	\$59,223	\$117,631
Income after taxes <sup>1</sup> .....	62,791	-2,272	8,053	13,046	18,352	25,493	34,544	43,968	57,558	111,598
Age of reference person .....	44.0	38.5	42.1	42.6	40.0	42.1	43.8	43.4	44.2	45.9
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 18 .....	.8	1.3	1.3	1.2	1.0	1.0	.8	.8	.7	.6
Persons 65 and over .....	.2	2.1	.3	.2	.2	.2	.2	.2	.2	.1
Earners .....	1.8	.9	.7	.9	1.3	1.4	1.6	1.8	1.9	2.1
Vehicles .....	2.4	1.3	.9	1.2	1.4	1.6	2.0	2.4	2.7	3.0
Percent distribution:										
Sex of reference person:										
Male .....	47	22	23	26	30	33	45	49	53	57
Female .....	53	78	77	74	70	67	55	51	47	43
Housing tenure:										
Homeowner .....	70	36	35	37	35	47	61	71	78	90
With mortgage .....	52	21	9	18	20	29	42	53	58	74
Without mortgage .....	18	15	26	19	15	18	19	18	19	16
Renter .....	30	64	65	63	65	53	39	29	22	10
Race of reference person:										
Black or African-American .....	14	33	38	30	24	24	18	13	9	6
White, Asian, and All Other Races .....	86	67	62	70	76	76	82	87	91	94
Education of reference person:										
Elementary (1-8) .....	4	11	10	13	13	8	6	4	2	1
High school (9-12) .....	38	55	58	60	53	51	48	47	36	22
College .....	58	34	32	26	34	41	46	49	62	77
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	1	1	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )
At least one vehicle owned or leased .....	92	70	65	70	83	88	92	95	98	98
Average annual expenditures .....	\$50,578	\$28,642	\$18,660	\$23,425	\$25,043	\$29,621	\$35,360	\$40,523	\$48,730	\$76,663
Food .....	6,712	5,763	4,412	4,599	4,499	4,833	5,938	5,953	6,553	8,750
Food at home .....	3,903	3,955	3,056	3,277	3,284	3,295	3,595	3,480	3,949	4,556
Cereals and bakery products .....	543	550	460	512	475	478	522	498	546	604
Cereals and cereal products .....	185	209	213	185	166	169	204	165	178	192
Bakery products .....	358	341	247	328	309	309	318	334	368	412
Meats, poultry, fish, and eggs .....	1,047	1,195	962	985	968	924	962	892	1,067	1,170
Beef .....	325	342	310	293	310	273	298	265	352	360
Pork .....	215	253	216	237	240	224	185	189	213	221
Other meats .....	121	158	84	123	120	104	111	96	118	141
Poultry .....	185	275	150	176	130	160	186	168	191	203
Fish and seafood .....	154	115	154	109	126	116	125	133	143	201
Eggs .....	46	51	48	47	42	47	56	41	49	43
Dairy products .....	423	408	282	280	328	369	441	381	437	487
Fresh milk and cream .....	165	174	126	116	139	158	183	156	169	177
Other dairy products .....	257	234	156	164	189	211	258	225	269	310
Fruits and vegetables .....	634	625	446	515	527	530	615	561	622	753
Fresh fruits .....	200	163	134	144	138	152	196	184	182	257
Fresh vegetables .....	208	246	144	179	185	178	201	163	207	246
Processed fruits .....	127	110	93	98	95	114	119	121	127	149
Processed vegetables .....	99	105	75	94	108	86	98	94	107	102

See footnotes at end of table.

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Other food at home .....	\$1,257	\$1,176	\$905	\$985	\$986	\$994	\$1,055	\$1,148	\$1,277	\$1,542
Sugar and other sweets .....	146	127	110	119	103	119	130	126	147	181
Fats and oils .....	102	101	92	97	115	86	91	97	98	114
Miscellaneous foods .....	626	527	368	440	510	468	506	576	633	798
Nonalcoholic beverages .....	345	395	332	308	247	309	310	330	368	377
Food prepared by consumer unit on out-of-town trips .....	38	227	23	220	211	13	18	19	30	72
Food away from home .....	2,809	1,809	1,356	1,322	1,216	1,538	2,343	2,473	2,604	4,193
Alcoholic beverages .....	453	278	2116	116	167	210	371	319	429	739
Housing .....	16,023	10,695	7,241	9,259	9,268	10,334	11,419	13,002	15,220	23,344
Shelter .....	9,030	5,903	3,858	5,253	5,209	5,784	6,417	7,170	8,377	13,328
Owned dwellings .....	6,250	2,654	1,032	1,685	1,484	2,200	3,271	4,636	5,935	10,931
Mortgage interest and charges .....	3,731	1,568	2423	914	802	1,283	1,987	2,876	3,641	6,483
Property taxes .....	1,488	763	433	421	335	515	796	1,014	1,386	2,617
Maintenance, repairs, insurance, other expenses .....	1,032	323	175	350	347	402	489	746	908	1,831
Rented dwellings .....	2,241	2,947	2,784	3,494	3,697	3,493	2,979	2,345	2,078	1,230
Other lodging .....	538	2302	242	274	228	91	167	188	363	1,166
Utilities, fuels, and public services .....	3,405	2,310	2,362	2,471	2,383	2,716	2,901	3,260	3,509	4,168
Natural gas .....	475	347	294	323	288	330	403	447	491	611
Electricity .....	1,233	1,017	1,037	1,056	938	1,084	1,081	1,213	1,220	1,431
Fuel oil and other fuels .....	129	274	249	248	84	83	123	135	127	172
Telephone services .....	1,193	666	749	838	844	960	991	1,109	1,265	1,473
Water and other public services .....	374	206	232	207	228	259	304	357	407	482
Household operations .....	1,016	598	158	373	443	469	604	648	901	1,735
Personal services .....	520	2345	295	224	321	298	345	371	519	796
Other household expenses .....	496	253	62	148	122	171	259	277	382	939
Housekeeping supplies .....	694	715	352	384	397	411	536	769	711	922
Laundry and cleaning supplies .....	178	196	155	131	137	128	175	217	174	200
Other household products .....	343	457	146	203	193	183	247	389	363	456
Postage and stationery .....	172	61	251	49	67	100	115	163	174	266
Household furnishings and equipment .....	1,879	1,169	511	779	836	954	959	1,155	1,722	3,192
Household textiles .....	144	2208	247	90	69	56	75	70	120	252
Furniture .....	484	60	199	280	136	260	187	279	377	878
Floor coverings .....	62	219	21	26	24	21	17	34	35	134
Major appliances .....	244	254	244	61	104	271	121	115	296	351
Small appliances, miscellaneous housewares .....	126	212	44	38	53	67	117	72	77	212
Miscellaneous household equipment .....	819	615	176	303	469	280	443	586	816	1,365
Apparel and services .....	2,171	1,975	1,484	1,615	1,549	1,481	1,788	1,414	1,938	3,091
Men and boys .....	477	248	194	342	276	234	489	298	439	713
Men, 16 and over .....	371	161	273	193	143	125	394	220	343	600
Boys, 2 to 15 .....	106	87	121	149	133	110	95	78	95	113
Women and girls .....	869	931	544	565	547	617	673	602	831	1,226
Women, 16 and over .....	738	731	460	448	420	489	561	497	722	1,067
Girls, 2 to 15 .....	131	200	85	117	128	128	112	105	109	159
Children under 2 .....	146	2182	125	105	149	132	107	108	124	189
Footwear .....	386	2491	520	492	432	351	398	203	361	420
Other apparel products and services .....	293	125	100	112	144	147	121	202	183	543
Transportation .....	9,829	4,914	2,048	3,780	4,182	5,793	6,744	8,671	10,084	14,715
Vehicle purchases (net outlay) .....	4,547	2,122	2,449	1,403	1,535	2,479	2,687	4,230	4,744	7,047
Cars and trucks, new .....	2,260	2,1012	2,274	(4)	(4)	2,350	723	1,394	2,237	4,425
Cars and trucks, used .....	2,215	2,953	2,175	1,403	1,512	2,128	1,951	2,757	2,392	2,515
Other vehicles .....	72	2,158	(4)	(4)	224	(4)	213	278	2,114	106
Gasoline and motor oil .....	1,828	948	769	1,079	1,211	1,333	1,577	1,696	1,973	2,339

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, 2003-2004 — Continued**

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Other vehicle expenses .....	\$2,981	\$1,452	\$691	\$1,123	\$1,327	\$1,767	\$2,246	\$2,481	\$3,064	\$4,430
Vehicle finance charges .....	472	181	<sup>2</sup> 88	112	156	279	341	442	565	670
Maintenance and repairs .....	775	582	189	295	369	462	660	621	789	1,126
Vehicle insurance .....	1,188	504	272	601	665	812	963	1,079	1,220	1,650
Vehicle rental, leases, licenses, other charges .....	546	185	141	114	138	213	282	339	490	984
Public transportation .....	474	<sup>2</sup> 391	139	174	109	215	235	265	304	900
Health care .....	2,743	1,092	944	1,107	1,250	1,831	2,269	2,656	2,931	3,760
Health insurance .....	1,421	428	483	464	582	955	1,279	1,443	1,554	1,905
Medical services .....	731	402	133	225	354	451	494	589	731	1,117
Drugs .....	475	209	304	354	261	365	406	504	531	569
Medical supplies .....	116	<sup>2</sup> 54	<sup>2</sup> 23	<sup>2</sup> 65	54	60	89	120	114	169
Entertainment .....	2,387	1,540	741	904	1,053	1,201	1,551	1,741	2,236	3,846
Fees and admissions .....	581	471	82	106	112	201	231	353	449	1,116
Television, radios, sound equipment .....	934	519	422	507	541	667	736	758	952	1,294
Pets, toys, hobbies, and playground equipment .....	463	272	160	155	213	232	435	374	438	698
Other entertainment supplies, equipment, and services .....	409	278	77	135	187	101	149	256	396	738
Personal care products and services .....	644	399	314	379	329	365	457	532	600	968
Reading .....	132	41	23	27	45	58	76	89	132	225
Education .....	980	<sup>2</sup> 150	181	186	394	294	398	395	689	1,982
Tobacco products and smoking supplies .....	366	210	267	398	474	385	403	420	403	310
Miscellaneous .....	737	672	470	220	241	351	415	665	872	1,072
Cash contributions .....	1,328	204	157	169	367	602	607	917	1,215	2,390
Personal insurance and pensions .....	6,073	708	263	664	1,224	1,884	2,925	3,748	5,431	11,471
Life and other personal insurance .....	495	<sup>2</sup> 271	<sup>2</sup> 43	108	97	191	262	313	369	933
Pensions and Social Security .....	5,578	437	220	556	1,127	1,692	2,663	3,435	5,062	10,538
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	65,202	-2,645	7,857	12,553	17,524	24,947	34,801	44,745	59,223	117,631
Wages and salaries .....	56,036	3,741	2,498	6,758	12,273	19,339	29,187	37,756	51,900	102,649
Self-employment income .....	3,172	<sup>2</sup> -7,797	<sup>2</sup> 77	<sup>2</sup> 86	<sup>2</sup> 555	726	801	1,022	1,861	7,499
Social Security, private and government retirement .....	3,658	<sup>2</sup> 364	1,740	2,585	2,482	3,269	3,564	4,466	3,613	4,228
Interest, dividends, rental income, other property income .....	916	<sup>2</sup> -233	<sup>2</sup> 9	<sup>2</sup> 14	33	40	177	268	539	2,166
Unemployment and workers' compensation, veterans' benefits .....	335	<sup>2</sup> 117	<sup>2</sup> 96	<sup>2</sup> 379	531	276	366	376	342	327
Public assistance, supplemental security income, food stamps .....	375	763	2,680	1,688	872	511	301	248	151	53
Regular contributions for support .....	547	<sup>2</sup> 152	575	697	541	660	358	516	616	540
Other income .....	163	<sup>2</sup> 249	<sup>2</sup> 183	<sup>2</sup> 347	<sup>2</sup> 237	126	<sup>2</sup> 48	<sup>2</sup> 94	202	169
Personal taxes .....	2,411	-373	-196	-493	-828	-546	258	777	1,665	6,034
Federal income taxes .....	1,662	-370	-234	-487	-869	-679	34	343	1,074	4,466
State and local income taxes .....	562	<sup>2</sup> 47	-8	-14	11	88	140	262	428	1,223
Other taxes .....	187	<sup>2</sup> 44	<sup>2</sup> 46	<sup>2</sup> 8	29	45	83	171	163	345
Income after taxes .....	62,791	-2,272	8,053	13,046	18,352	25,493	34,544	43,968	57,558	111,598

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**Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004 — Continued**

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Addenda:										
Net change in total assets and liabilities .....	-\$11,838	-\$12,376	-\$311	\$2,191	-\$5,269	-\$2,667	-\$6,227	-\$16,844	-\$8,518	-\$20,371
Net change in total assets .....	12,002	93	-582	2,763	2,621	2,932	6,005	5,867	9,239	24,005
Net change in total liabilities .....	23,840	12,470	-271	573	7,889	5,599	12,232	22,711	17,757	44,375
Other financial information:										
Other money receipts .....	870	220	263	255	2136	195	220	110	407	2,054
Mortgage principal paid on owned property ...	-2,073	-841	<sup>2</sup> -333	-421	-315	-522	-859	-1,330	-1,864	-3,917
Estimated market value of owned home .....	139,791	74,166	32,872	33,393	42,193	51,182	80,000	97,536	127,060	244,155
Estimated monthly rental value of owned home .....	838	406	248	279	258	354	530	656	798	1,381
Gifts of goods and services .....	1,362	218	252	495	799	373	695	701	1,119	2,547
Food .....	109	223	26	212	27	15	86	54	84	215
Alcoholic beverages .....	21	212	28	210	216	26	21	26	10	41
Housing .....	310	281	255	154	187	120	143	173	240	572
Housekeeping supplies .....	71	216	25	225	225	38	32	42	66	127
Household textiles .....	23	22	(4)	21	211	23	29	216	25	42
Appliances and miscellaneous housewares .....	28	25	(4)	25	211	25	24	219	18	53
Major appliances .....	5	(4)	(4)	(4)	24	21	24	25	23	9
Small appliances and miscellaneous housewares .....	23	25	(4)	25	27	24	20	214	15	44
Miscellaneous household equipment .....	77	29	21	263	284	23	18	46	101	120
Other housing .....	112	250	249	259	55	51	59	49	29	231
Apparel and services .....	258	266	71	144	388	140	238	174	249	354
Males, 2 and over .....	62	219	26	243	241	18	62	45	53	100
Females, 2 and over .....	81	211	211	242	131	50	49	53	107	103
Children under 2 .....	60	223	244	42	55	54	46	39	54	81
Other apparel products and services .....	55	214	210	217	2160	218	80	38	36	70
Jewelry and watches .....	16	21	210	21	216	21	25	27	10	33
All other apparel products and services .....	39	213	(4)	216	2145	217	275	231	226	36
Transportation .....	65	25	220	222	2121	11	6	14	88	108
Health care .....	50	220	258	253	211	24	223	230	84	67
Entertainment .....	82	27	228	230	226	37	40	28	73	151
Toys, games, arts and crafts, and tricycles ..	29	24	28	211	29	12	16	17	29	51
Other entertainment .....	52	22	220	219	216	26	25	12	45	100
Personal care products and services .....	31	(4)	(4)	25	237	11	13	45	33	46
Reading .....	1	(4)	(4)	(4)	(4)	(3)	(3)	(3)	20	1
Education .....	354	25	23	(3)	24	28	281	61	172	866
All other gifts .....	81	(3)	23	264	22	21	44	116	86	124

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only through 2003; (see glossary). Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.

<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.