

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

Item	Total three persons	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)	18,078	290	469	735	827	1,808	1,937	1,779	3,249	6,984
Consumer unit characteristics:										
Income before taxes	\$70,622	-\$2,947	\$7,824	\$12,781	\$17,410	\$25,187	\$34,884	\$44,817	\$59,337	\$123,774
Income after taxes	67,846	-2,440	8,153	13,296	18,130	25,606	34,634	44,018	57,573	117,391
Age of reference person	43.8	39.2	39.1	41.0	39.7	41.2	42.7	43.9	44.1	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 188	1.3	1.3	1.2	1.1	1.0	.8	.8	.7	.6
Persons 65 and over2	1.1	1.1	.1	.1	.2	.2	.2	.2	.1
Earners	1.8	.7	.7	.9	1.1	1.3	1.6	1.8	1.9	2.1
Vehicles	2.4	1.2	.9	1.2	1.3	1.6	2.0	2.3	2.6	2.9
Percent distribution:										
Sex of reference person:										
Male	46	20	20	25	27	36	39	45	51	57
Female	54	80	80	75	73	64	61	55	49	43
Housing tenure:										
Homeowner	70	35	30	33	36	45	58	71	76	90
With mortgage	53	26	7	19	20	26	40	52	57	75
Without mortgage	17	9	23	14	16	19	18	18	19	16
Renter	30	65	70	67	64	55	42	29	24	10
Race of reference person:										
Black or African-American	14	36	38	29	26	22	18	12	10	6
White, Asian, and all other races	86	64	62	71	74	78	82	88	90	94
Hispanic or Latino origin of reference person:										
Hispanic or Latino	13	22	26	25	29	21	16	13	10	7
Not Hispanic or Latino	87	78	74	75	71	79	84	87	90	93
Education of reference person:										
Elementary (1-8)	4	9	7	16	12	9	7	4	3	1
High school (9-12)	37	56	58	52	57	51	49	46	36	21
College	59	35	34	32	31	39	44	50	61	79
Never attended and other	(²)	(³)	1	(²)	(²)	(³)	(³)	(³)	(²)	(³)
At least one vehicle owned or leased	93	62	63	73	79	88	91	94	98	98
Average annual expenditures	\$53,429	\$29,299	\$18,276	\$22,372	\$23,917	\$29,747	\$37,671	\$41,117	\$49,175	\$78,907
Food										
Food at home	3,966	3,501	2,891	3,029	3,216	3,267	3,389	3,420	4,109	4,604
Cereals and bakery products	534	479	414	433	439	452	491	483	548	601
Cereals and cereal products	178	192	186	162	162	169	166	165	168	192
Bakery products	357	287	227	271	277	283	325	318	380	409
Meats, poultry, fish, and eggs	1,019	1,124	791	878	922	902	909	817	1,075	1,129
Beef	323	326	301	282	306	260	296	240	384	344
Pork	205	196	185	204	191	237	190	173	190	218
Other meats	120	166	65	102	112	94	106	95	122	138
Poultry	185	260	110	158	142	153	187	157	189	204
Fish and seafood	143	128	97	91	118	115	86	111	143	182
Eggs	44	48	33	41	52	42	45	41	45	44
Dairy products	445	362	283	276	328	355	409	400	466	519
Fresh milk and cream	180	177	131	142	149	159	185	176	182	193
Other dairy products	265	185	151	134	180	196	224	224	285	326
Fruits and vegetables	644	526	389	484	535	509	539	551	629	782
Fresh fruits	207	142	126	149	135	157	159	190	193	262
Fresh vegetables	213	193	116	152	210	160	175	157	210	264
Processed fruits	123	80	74	97	97	100	108	117	128	143
Processed vegetables	101	111	72	86	93	93	96	87	98	113

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, 2004-2005 — Continued

Item	Total three persons	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
Other food at home	\$1,324	\$1,011	\$1,015	\$957	\$991	\$1,049	\$1,042	\$1,169	\$1,391	\$1,574
Sugar and other sweets	140	107	88	90	91	101	117	128	155	166
Fats and oils	102	81	90	91	112	82	84	95	100	116
Miscellaneous foods	679	559	485	477	520	544	498	576	704	825
Nonalcoholic beverages	357	244	347	280	262	306	315	342	399	388
Food prepared by consumer unit on out-of-town trips	45	119	15	120	17	16	27	28	33	78
Food away from home	3,048	1,676	915	1,052	1,437	1,605	2,181	2,422	2,746	4,486
Alcoholic beverages	476	1,169	197	139	115	168	319	204	445	780
Housing	16,897	12,583	7,140	8,800	8,844	10,024	12,324	13,250	15,301	24,210
Shelter	9,599	7,301	3,750	4,902	4,942	5,642	6,977	7,283	8,472	13,997
Owned dwellings	6,743	3,651	848	1,532	1,194	1,975	3,500	4,717	5,898	11,515
Mortgage interest and charges	3,988	1,917	1,350	891	580	1,113	2,044	2,947	3,621	6,766
Property taxes	1,611	921	358	423	352	527	842	1,094	1,365	2,737
Maintenance, repairs, insurance, other expenses	1,145	813	1,140	218	261	335	615	675	912	2,013
Rented dwellings	2,279	3,451	2,855	3,299	3,726	3,585	3,331	2,384	2,270	1,260
Other lodging	577	1,199	147	171	122	83	146	183	304	1,222
Utilities, fuels, and public services	3,599	2,805	2,374	2,496	2,496	2,772	3,114	3,336	3,587	4,383
Natural gas	508	389	302	283	303	351	435	417	499	662
Electricity	1,307	1,209	987	1,113	1,043	1,126	1,183	1,245	1,241	1,512
Fuel oil and other fuels	144	182	147	157	82	73	83	161	143	202
Telephone services	1,243	850	786	830	827	965	1,090	1,133	1,291	1,503
Water and other public services	397	274	252	213	241	257	324	380	413	504
Household operations	1,025	704	211	353	331	456	546	668	865	1,692
Personal services	536	1,371	193	237	200	282	286	360	503	840
Other household expenses	489	334	118	116	131	174	261	308	362	853
Housekeeping supplies	697	553	389	330	390	377	508	691	703	914
Laundry and cleaning supplies	175	135	134	154	116	132	163	225	180	186
Other household products	353	353	186	142	222	166	236	274	363	487
Postage and stationery	169	64	169	35	53	79	109	191	160	241
Household furnishings and equipment	1,976	1,220	416	718	684	777	1,179	1,272	1,674	3,223
Household textiles	168	1,162	135	65	61	71	201	90	133	249
Furniture	520	310	154	277	140	188	202	297	305	954
Floor coverings	64	177	13	15	12	38	16	33	62	109
Major appliances	228	1,175	124	62	93	91	120	155	261	346
Small appliances, miscellaneous housewares	137	1,100	58	32	42	73	117	70	105	216
Miscellaneous household equipment	859	395	142	277	345	316	522	627	808	1,348
Apparel and services	2,354	1,539	1,146	1,414	1,538	1,714	2,096	1,682	2,104	3,156
Men and boys	535	275	201	318	262	287	466	444	497	738
Men, 16 and over	430	1,135	197	217	183	170	392	330	391	629
Boys, 2 to 15	105	140	104	100	80	118	74	114	106	108
Women and girls	960	472	407	539	533	725	772	664	934	1,290
Women, 16 and over	821	329	312	431	420	535	669	533	818	1,134
Girls, 2 to 15	139	144	95	108	113	190	103	131	116	156
Children under 2	148	1,184	162	130	164	134	152	99	122	172
Footwear	418	1,488	1,278	302	442	382	529	338	374	453
Other apparel products and services	293	120	97	126	136	186	178	137	176	503
Transportation	10,158	4,278	2,830	3,758	3,855	6,144	7,782	8,589	10,003	14,478
Vehicle purchases (net outlay)	4,504	1,430	1,864	1,154	1,273	2,863	3,524	3,729	4,473	6,518
Cars and trucks, new	2,248	1,978	1,298	1,170	(3)	1,748	1,023	880	2,163	4,032
Cars and trucks, used	2,175	1,453	566	982	1,249	2,002	2,501	2,779	2,183	2,386
Other vehicles	81	(3)	(3)	11	125	112	(3)	171	128	100
Gasoline and motor oil	2,263	1,198	912	1,338	1,271	1,618	1,900	2,138	2,408	2,845

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, 2004-2005 — Continued

Item	Total three persons	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
Other vehicle expenses	\$2,889	\$1,333	\$953	\$1,149	\$1,211	\$1,513	\$2,160	\$2,472	\$2,811	\$4,164
Vehicle finance charges	412	144	170	131	137	199	310	426	452	571
Maintenance and repairs	780	451	458	376	344	376	617	650	717	1,120
Vehicle insurance	1,170	474	336	531	589	766	954	1,094	1,217	1,553
Vehicle rental, leases, licenses, and other charges	527	264	89	111	141	172	279	302	425	920
Public transportation	502	317	101	117	99	150	198	249	311	952
Healthcare	2,852	942	770	934	1,055	1,840	2,204	2,743	2,904	3,927
Health insurance	1,463	410	392	459	462	977	1,147	1,475	1,567	1,964
Medical services	773	299	137	156	282	450	507	657	681	1,187
Drugs	501	203	206	299	275	367	493	469	541	603
Medical supplies	116	30	34	20	36	46	58	143	114	173
Entertainment	2,499	1,659	754	1,071	1,024	1,132	1,663	2,005	2,266	3,784
Fees and admissions	598	410	106	91	105	157	224	329	413	1,122
Audio and visual equipment and services	1,010	649	456	647	579	624	781	835	1,001	1,364
Pets, toys, hobbies, and playground equipment	462	204	121	189	245	220	410	387	443	652
Other entertainment supplies, equipment, and services	429	397	71	144	94	131	248	454	409	646
Personal care products and services	639	386	289	342	349	327	440	552	550	931
Reading	127	38	35	29	27	54	63	88	116	210
Education	1,143	541	307	238	192	336	413	375	733	2,228
Tobacco products and smoking supplies	382	256	329	385	412	394	423	413	443	336
Miscellaneous	811	717	355	234	314	312	594	582	737	1,244
Cash contributions	1,540	288	109	225	324	569	817	978	1,319	2,668
Personal insurance and pensions	6,538	726	309	723	1,217	1,862	2,966	3,815	5,398	11,865
Life and other personal insurance	466	156	163	117	130	140	196	287	355	838
Pensions and Social Security	6,073	570	245	606	1,087	1,721	2,769	3,528	5,044	11,027
Sources of income and personal taxes:										
Money income before taxes	70,622	-2,947	7,824	12,781	17,410	25,187	34,884	44,817	59,337	123,774
Wages and salaries	60,347	3,321	3,083	7,165	11,831	19,725	28,989	38,183	51,334	106,949
Self-employment income	4,162	-7,938	-97	202	670	665	1,129	1,214	2,521	9,041
Social Security, private and government retirement	3,677	380	1,398	2,213	2,364	2,927	3,416	4,305	3,847	4,304
Interest, dividends, rental income, other property income	1,065	-228	15	16	122	45	152	154	387	2,489
Unemployment and workers' compensation, veterans' benefits	272	61	187	185	589	198	274	262	330	259
Public assistance, supplemental security income, food stamps	404	675	2,512	2,004	1,106	860	301	171	173	76
Regular contributions for support	543	177	573	737	634	604	560	468	613	491
Other income	152	604	263	270	195	162	163	159	132	164
Personal taxes	2,776	-507	-329	-515	-719	-419	250	799	1,764	6,383
Federal income taxes	1,918	-558	-368	-548	-769	-548	34	343	1,126	4,682
State and local income taxes	680	-33	11	17	19	74	145	282	461	1,411
Other taxes	178	83	129	116	31	54	71	174	177	289
Income after taxes	67,846	-2,440	8,153	13,296	18,130	25,606	34,634	44,018	57,573	117,391

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, 2004-2005 — Continued

Item	Total three persons	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
Addenda:										
Net change in total assets and liabilities	- \$6,098	- \$11,820	\$848	- \$4,878	\$8,957	\$292	- \$6,959	- \$9,098	- \$5,631	- \$9,106
Net change in total assets	15,359	603	584	2,594	9,280	2,640	4,034	10,647	14,327	27,139
Net change in total liabilities	21,457	12,423	-264	7,472	323	2,348	10,992	19,745	19,958	36,245
Other financial information:										
Other money receipts	681	11	151	1102	133	240	204	110	394	1,414
Mortgage principal paid on owned property	-2,324	-920	1-245	-426	-323	-530	-936	-1,492	-2,149	-4,101
Estimated market value of owned home	166,317	87,814	33,353	35,391	42,502	58,337	78,872	110,468	138,156	286,467
Estimated monthly rental value of owned home	884	388	232	265	254	366	514	669	793	1,422
Gifts of goods and services	1,362	267	208	455	893	441	670	533	1,021	2,436
Food	131	17	13	19	139	19	48	44	78	265
Alcoholic beverages	15	(3)	14	12	116	113	18	14	6	25
Housing	298	111	160	118	111	124	171	125	228	514
Housekeeping supplies	54	110	15	116	119	26	24	31	47	88
Household textiles	18	12	(3)	(3)	118	17	118	18	23	25
Appliances and miscellaneous housewares	31	(3)	14	16	113	18	129	116	13	56
Major appliances	8	(3)	13	(3)	16	14	13	15	12	17
Small appliances and miscellaneous housewares	22	(3)	(2)	16	17	15	126	111	11	40
Miscellaneous household equipment	64	18	11	150	115	31	19	22	92	94
Other housing	131	191	150	146	45	52	81	48	54	249
Apparel and services	255	156	98	190	536	210	203	173	217	320
Males, 2 and over	64	16	154	56	169	29	65	43	58	86
Females, 2 and over	84	18	116	161	172	102	27	61	77	105
Children under 2	57	141	117	55	65	47	47	43	56	70
Other apparel products and services	49	11	110	118	1230	132	163	126	27	59
Jewelry and watches	13	11	110	12	111	12	12	15	5	26
All other apparel products and services	36	(3)	(3)	116	1219	130	161	121	122	32
Transportation	81	123	(3)	121	199	8	18	12	118	130
Health care	38	(2)	14	154	13	15	18	118	70	50
Entertainment	80	17	127	133	126	29	37	42	67	138
Toys, games, arts and crafts, and tricycles	27	15	16	113	111	110	12	22	23	44
Other entertainment	54	11	121	120	115	19	24	20	44	95
Personal care products and services	21	16	(3)	118	155	8	11	13	17	33
Reading	1	(3)	(3)	(3)	(3)	(2)	(2)	(2)	11	1
Education	364	154	15	11	14	17	197	130	151	832
All other gifts	78	12	16	110	13	18	58	82	68	128

¹ Data are likely to have large sampling errors.

² Value less than or equal to 0.5.

³ No data reported.

n.a. Not applicable.