

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006

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)	18,448	345	453	709	758	1,707	2,000	1,876	3,266	7,332
Consumer unit characteristics:										
Income before taxes	\$73,244	\$201	\$7,975	\$12,769	\$17,506	\$25,245	\$34,792	\$44,903	\$59,449	\$127,392
Income after taxes	70,467	350	8,289	13,308	18,110	25,478	34,613	44,121	57,607	121,279
Age of reference person	43.9	38.7	36.7	40.1	42.7	41.5	42.4	44.3	44.3	45.7
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	1.1	1.1	.9	.8	.8	.7	.6
Persons 65 and over2	1.1	1.1	1.1	.2	.2	.2	.2	.2	.1
Earners	1.8	.7	.7	1.0	1.0	1.4	1.5	1.7	1.9	2.1
Vehicles	2.3	.9	.9	1.2	1.2	1.6	1.9	2.2	2.6	2.9
Percent distribution:										
Sex of reference person:										
Male	44	21	20	27	24	37	36	41	47	54
Female	56	79	80	73	76	63	64	59	53	46
Housing tenure:										
Homeowner	70	34	30	31	37	44	54	68	74	90
With mortgage	53	22	10	15	19	25	35	49	56	75
Without mortgage	17	12	20	16	19	19	19	18	19	15
Renter	30	66	70	69	63	55	46	32	26	10
Race of reference person:										
Black or African-American	14	39	34	27	31	22	19	14	12	7
White, Asian, and all other races	86	61	66	73	69	78	81	86	88	93
Hispanic or Latino origin of reference person:										
Hispanic or Latino	14	20	23	28	25	24	19	14	11	8
Not Hispanic or Latino	86	80	77	72	75	76	81	86	89	92
Education of reference person:										
Elementary (1-8)	4	9	9	17	11	10	7	4	3	1
High school (9-12)	36	56	60	54	58	53	49	43	36	21
College	59	35	31	30	30	37	44	53	61	78
Never attended and other	(²)	(³)	(²)	(³)	1	(²)	(²)	(³)	(³)	(³)
At least one vehicle owned or leased	92	52	58	75	77	86	90	95	97	98
Average annual expenditures	\$55,748	\$26,150	\$19,091	\$21,889	\$23,700	\$30,905	\$38,673	\$43,612	\$50,598	\$81,629
Food										
Food at home	3,967	2,945	2,497	3,213	3,018	3,075	3,178	3,633	4,111	4,655
Cereals and bakery products	508	356	344	421	375	401	413	477	526	591
Cereals and cereal products	162	118	136	165	142	161	123	154	160	179
Bakery products	346	238	207	255	233	240	290	323	367	412
Meats, poultry, fish, and eggs	941	783	498	918	748	804	760	829	1,005	1,062
Beef	291	235	147	304	232	219	221	250	360	315
Pork	186	180	116	211	156	194	179	170	172	201
Other meats	120	107	61	97	98	98	96	111	128	136
Poultry	164	151	90	152	136	155	146	128	175	182
Fish and seafood	141	173	158	99	81	101	86	126	134	187
Eggs	39	37	27	55	45	36	33	44	35	41
Dairy products	439	311	241	295	312	330	380	410	454	520
Fresh milk and cream	174	152	125	151	147	158	167	168	177	188
Other dairy products	264	159	116	144	165	172	213	242	276	332
Fruits and vegetables	667	470	360	497	449	518	493	629	619	834
Fresh fruits	218	146	138	146	123	159	160	197	205	280
Fresh vegetables	218	158	98	174	144	161	149	206	198	279
Processed fruits	123	76	73	101	88	100	88	128	117	147
Processed vegetables	108	90	51	76	94	99	95	99	100	128

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, 2005-2006 — 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	\$1,412	\$1,024	\$1,054	\$1,083	\$1,134	\$1,022	\$1,131	\$1,288	\$1,507	\$1,648
Sugar and other sweets	135	107	75	90	80	92	109	124	146	162
Fats and oils	99	47	83	92	69	81	84	105	104	110
Miscellaneous foods	741	595	583	588	670	534	567	667	745	881
Nonalcoholic beverages	389	256	274	304	304	296	341	355	470	421
Food prepared by consumer unit on out-of-town trips	48	119	139	18	110	20	29	37	42	74
Food away from home	3,173	1,282	1,003	1,156	1,301	1,785	2,208	2,661	3,027	4,508
Alcoholic beverages	511	163	152	211	96	205	314	437	450	782
Housing	18,119	12,415	7,579	8,999	9,570	10,548	12,991	13,902	16,008	25,958
Shelter	10,397	7,623	3,944	4,911	5,212	6,070	7,452	7,631	9,010	15,130
Owned dwellings	7,376	3,403	1,033	1,388	1,485	2,266	3,650	4,672	6,224	12,555
Mortgage interest and charges	4,412	1,777	1,457	715	714	1,261	2,039	2,933	3,962	7,482
Property taxes	1,728	932	400	435	416	626	889	1,075	1,402	2,905
Maintenance, repairs, insurance, other expenses	1,236	693	1176	238	355	380	723	664	861	2,168
Rented dwellings	2,403	4,065	2,869	3,494	3,698	3,684	3,659	2,754	2,435	1,312
Other lodging	618	1155	141	128	130	120	143	205	350	1,263
Utilities, fuels, and public services	3,858	2,956	2,600	2,620	2,789	2,940	3,355	3,604	3,828	4,636
Natural gas	537	430	281	345	422	401	470	441	522	669
Electricity	1,431	1,223	1,086	1,123	1,213	1,185	1,291	1,390	1,368	1,649
Fuel oil and other fuels	158	168	114	141	147	86	80	151	183	222
Telephone services	1,304	901	921	847	837	972	1,166	1,234	1,328	1,562
Water and other public services	428	335	299	264	271	297	348	389	427	535
Household operations	1,196	591	308	354	418	426	541	740	909	2,044
Personal services	659	1,248	1,100	214	272	234	284	389	491	1,140
Other household expenses	538	343	209	140	146	192	257	351	418	904
Housekeeping supplies	690	385	262	377	385	364	506	599	635	951
Laundry and cleaning supplies	173	88	85	174	125	110	153	154	177	207
Other household products	357	232	141	165	169	162	239	288	318	518
Postage and stationery	160	65	135	38	191	93	114	158	140	226
Household furnishings and equipment	1,978	859	465	738	766	747	1,135	1,327	1,626	3,196
Household textiles	175	141	152	78	35	99	207	123	123	261
Furniture	558	283	142	215	162	140	226	265	421	996
Floor coverings	51	152	17	13	14	25	13	13	54	88
Major appliances	262	1,157	193	54	281	104	128	179	238	403
Small appliances, miscellaneous housewares	119	150	33	50	58	49	66	51	121	185
Miscellaneous household equipment	812	276	137	338	226	330	496	696	670	1,264
Apparel and services	2,380	1,059	942	1,337	1,069	1,815	2,241	1,840	2,196	3,141
Men and boys	564	216	152	222	206	419	535	465	545	748
Men, 16 and over	455	184	178	150	143	273	432	346	441	636
Boys, 2 to 15	109	132	74	72	62	146	103	119	104	112
Women and girls	967	304	328	515	433	683	827	714	937	1,304
Women, 16 and over	810	1,149	94	432	336	512	686	570	817	1,116
Girls, 2 to 15	158	154	233	83	98	172	141	144	120	189
Children under 2	153	1,129	135	140	76	134	161	120	145	179
Footwear	398	1,285	1,211	324	1,234	394	523	346	386	427
Other apparel products and services	298	125	116	135	120	185	196	195	184	483
Transportation	10,455	2,948	3,171	2,990	3,610	6,734	7,971	9,082	10,250	14,676
Vehicle purchases (net outlay)	4,531	1,318	1,900	1,603	1,967	3,286	3,722	3,774	4,418	6,458
Cars and trucks, new	2,200	(3)	(3)	(3)	(3)	1,062	1,128	964	1,796	3,933
Cars and trucks, used	2,232	1,318	900	602	967	2,106	2,590	2,710	2,553	2,360
Other vehicles	100	(3)	(3)	11	(3)	119	14	100	169	165
Gasoline and motor oil	2,616	1,238	953	1,310	1,416	1,818	2,084	2,462	2,781	3,330

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, 2005-2006 — 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	\$2,804	\$1,116	\$1,050	\$1,022	\$1,075	\$1,451	\$1,963	\$2,622	\$2,782	\$3,944
Vehicle finance charges	400	¹ 107	¹ 36	104	111	187	311	470	421	541
Maintenance and repairs	786	366	492	380	382	337	545	687	713	1,134
Vehicle insurance	1,104	475	337	424	447	739	852	1,105	1,208	1,421
Vehicle rental, leases, licenses, and other charges	514	167	186	114	135	188	255	361	439	848
Public transportation	503	276	268	55	152	179	203	224	269	944
Healthcare	2,841	958	710	912	1,169	1,571	2,116	2,807	2,829	3,924
Health insurance	1,467	453	397	492	664	904	1,177	1,377	1,532	1,962
Medical services	714	296	89	99	218	265	389	778	614	1,103
Drugs	523	186	187	290	254	350	496	538	556	636
Medical supplies	138	¹ 22	¹ 36	¹ 30	¹ 32	51	55	114	127	223
Entertainment	2,598	1,377	1,039	897	997	1,138	1,636	2,038	2,337	3,933
Fees and admissions	615	318	131	62	136	144	216	304	377	1,165
Audio and visual equipment and services	1,052	638	635	613	604	618	805	948	1,030	1,389
Pets, toys, hobbies, and playground equipment	458	189	229	165	169	222	363	413	449	636
Other entertainment supplies, equipment, and services	473	¹ 232	43	57	87	154	253	372	481	743
Personal care products and services	664	297	195	312	348	311	456	620	588	954
Reading	117	¹ 21	29	27	30	45	56	84	101	195
Education	1,262	1,193	389	236	235	436	491	448	903	2,294
Tobacco products and smoking supplies	392	252	474	351	411	396	486	450	407	348
Miscellaneous	921	471	315	316	375	340	779	636	736	1,424
Cash contributions	1,688	268	200	198	436	609	916	1,016	1,238	2,955
Personal insurance and pensions	6,659	603	397	733	1,035	1,897	2,835	3,957	5,417	11,883
Life and other personal insurance	423	¹ 102	¹ 92	86	103	160	181	320	352	710
Pensions and Social Security	6,236	501	305	647	932	1,737	2,654	3,637	5,066	11,173
Sources of income and personal taxes:										
Money income before taxes	73,244	201	7,975	12,769	17,506	25,245	34,792	44,903	59,449	127,392
Wages and salaries	62,457	2,556	3,210	7,276	10,840	19,698	28,550	38,199	51,060	110,104
Self-employment income	4,389	¹ 4,402	¹ 190	¹ 455	¹ 323	842	1,103	1,250	2,405	9,273
Social Security, private and government retirement	3,645	¹ 328	1,287	2,107	3,618	2,805	3,619	4,147	4,226	3,914
Interest, dividends, rental income, other property income	1,346	¹ -153	¹ 10	¹ 19	¹ 37	(²)	153	151	339	3,157
Unemployment and workers' compensation, veterans' benefits	243	¹ 28	¹ 67	¹ 166	¹ 240	177	186	188	395	248
Public assistance, supplemental security income, food stamps	436	906	2,461	1,818	1,552	917	390	233	203	95
Regular contributions for support	536	¹ 222	426	691	706	591	707	677	674	369
Other income	191	¹ 717	¹ 325	¹ 236	¹ 190	215	¹ 83	¹ 58	147	232
Personal taxes	2,777	-148	-314	-540	-604	-233	178	781	1,843	6,114
Federal income taxes	1,912	-338	-398	-585	-649	-379	-67	374	1,162	4,469
State and local income taxes	674	¹ 75	14	30	17	107	155	272	446	1,351
Other taxes	191	¹ 114	¹ 70	¹ 16	28	39	90	136	235	293
Income after taxes	70,467	350	8,289	13,308	18,110	25,478	34,613	44,121	57,607	121,279

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, 2005-2006 — 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	- \$6,384	- \$2,286	\$3,999	- \$1,748	\$6,950	\$873	- \$6,901	- \$5,816	- \$10,737	- \$8,801
Net change in total assets	14,655	1,431	4,712	2,656	9,345	4,855	1,794	9,982	13,390	25,153
Net change in total liabilities	21,039	3,717	714	4,404	2,394	3,982	8,695	15,797	24,126	33,954
Other financial information:										
Other money receipts	531	1283	125	1126	14	186	194	405	309	972
Mortgage principal paid on owned property	-2,432	-1,193	1,478	-318	-369	-617	-844	-1,538	-2,122	-4,250
Estimated market value of owned home	187,593	98,751	37,519	42,237	46,458	65,789	86,885	115,854	157,273	317,402
Estimated monthly rental value of owned home	936	402	244	259	282	378	527	661	838	1,493
Gifts of goods and services	1,248	358	287	342	405	407	498	663	796	2,270
Food	114	111	13	26	52	24	45	54	69	214
Alcoholic beverages	10	(³)	15	14	12	112	110	122	5	12
Housing	250	116	166	133	66	91	148	152	129	441
Housekeeping supplies	27	110	14	(³)	116	111	17	36	16	41
Household textiles	11	11	(³)	137	13	111	113	110	14	13
Appliances and miscellaneous housewares	28	(³)	14	12	113	16	119	15	14	54
Major appliances	12	(³)	14	(²)	17	13	11	11	14	25
Small appliances and miscellaneous housewares	16	(³)	(²)	12	16	13	119	14	10	29
Miscellaneous household equipment	52	12	15	16	15	17	17	28	40	95
Other housing	132	103	154	88	130	46	82	73	54	238
Apparel and services	255	184	1167	136	174	205	158	223	215	349
Males, 2 and over	64	138	163	122	130	27	46	46	53	94
Females, 2 and over	86	12	165	135	181	94	40	84	70	115
Children under 2	63	141	112	144	132	39	41	72	64	80
Other apparel products and services	42	13	128	135	131	145	130	121	28	60
Jewelry and watches	15	13	12	13	11	12	17	111	6	28
All other apparel products and services	27	(³)	125	132	130	143	124	110	122	32
Transportation	79	117	(³)	(³)	12	25	20	9	93	142
Health care	23	(²)	15	12	13	15	11	140	121	37
Entertainment	80	114	19	123	114	116	22	44	52	152
Toys, games, arts and crafts, and tricycles	21	114	11	114	13	18	7	23	19	32
Other entertainment	59	(³)	18	19	111	18	15	22	33	120
Personal care products and services	16	17	(³)	113	114	11	18	115	14	22
Reading	1	(³)	(³)	(³)	(²)	(²)	(²)	11	(²)	1
Education	341	104	15	11	169	110	135	157	145	756
All other gifts	79	14	127	13	18	18	43	47	54	144

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.