

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

Item	Total four persons	Less than \$10,000	\$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)	16,136	467	502	541	1,349	1,508	1,625	2,903	7,240
Consumer unit characteristics:									
Income before taxes	\$76,485	\$2,177	\$12,550	\$17,367	\$25,074	\$35,149	\$44,664	\$59,712	\$122,191
Income after taxes	73,902	2,539	13,290	18,034	25,937	35,440	44,478	58,679	116,543
Age of reference person	41.0	39.6	37.5	37.7	38.1	38.5	39.0	40.8	43.2
Average number in consumer unit:									
Persons	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18	1.6	2.1	1.9	1.9	1.8	1.7	1.7	1.6	1.5
Persons 65 and over1	1.1	1.1	1.1	.1	.1	.1	.1	.1
Earners	1.9	.8	1.1	1.2	1.5	1.7	1.9	2.0	2.2
Vehicles	2.5	1.2	1.5	1.4	1.6	2.0	2.3	2.7	3.0
Percent distribution:									
Sex of reference person:									
Male	47	20	27	30	37	44	44	51	54
Female	53	80	73	70	63	56	56	49	46
Housing tenure:									
Homeowner	76	42	39	31	46	56	70	81	93
With mortgage	65	27	20	21	33	45	58	69	83
Without mortgage	11	15	19	11	13	12	12	12	10
Renter	24	58	61	69	54	44	30	19	7
Race of reference person:									
Black or African-American	13	25	23	27	24	18	11	13	8
White, Asian, and all other races	87	75	77	73	76	82	89	87	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino	16	26	30	31	29	28	21	14	8
Not Hispanic or Latino	84	74	70	69	71	72	79	86	92
Education of reference person:									
Elementary (1-8)	4	12	13	10	14	7	4	3	1
High school (9-12)	34	51	62	58	51	52	48	37	19
College	61	36	22	32	35	40	48	61	80
Never attended and other	(²)	1	2	(²)	1	1	(²)	(²)	(²)
At least one vehicle owned or leased	95	69	83	80	88	94	95	97	99
Average annual expenditures	\$60,050	\$27,852	\$24,281	\$27,266	\$31,153	\$38,423	\$41,356	\$52,742	\$83,900
Food	8,399	5,541	4,959	5,369	5,840	6,477	6,184	8,150	10,444
Food at home	4,828	3,969	3,679	3,854	4,188	4,109	3,860	4,603	5,574
Cereals and bakery products	669	580	500	583	563	549	545	638	774
Cereals and cereal products	224	197	200	247	197	199	199	214	244
Bakery products	446	383	300	337	366	350	346	424	530
Meats, poultry, fish, and eggs	1,195	1,133	1,041	931	1,185	1,069	1,007	1,123	1,321
Beef	368	275	278	312	337	342	315	346	415
Pork	240	294	252	166	246	234	191	233	252
Other meats	158	111	109	102	162	130	151	160	174
Poultry	209	192	207	208	198	191	163	200	229
Fish and seafood	170	205	130	98	189	120	144	136	201
Eggs	50	56	64	45	53	52	43	47	51
Dairy products	552	351	442	449	464	475	479	552	627
Fresh milk and cream	217	153	226	212	200	183	211	217	233
Other dairy products	335	199	216	237	264	292	268	335	394
Fruits and vegetables	763	547	596	651	665	586	610	680	916
Fresh fruits	249	164	193	202	207	168	197	210	312
Fresh vegetables	238	163	194	211	222	172	200	225	278
Processed fruits	155	118	102	120	128	136	110	137	187
Processed vegetables	122	102	107	119	107	111	103	108	138

See footnotes at end of table.

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total four persons	Less than \$10,000	\$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	\$1,648	\$1,358	\$1,099	\$1,240	\$1,311	\$1,429	\$1,220	\$1,610	\$1,936
Sugar and other sweets	174	148	121	147	131	130	115	174	209
Fats and oils	122	98	124	106	118	110	120	112	133
Miscellaneous foods	859	722	522	587	685	755	598	801	1,035
Nonalcoholic beverages	443	382	328	394	367	399	344	476	488
Food prepared by consumer unit on out-of-town trips	50	17	16	16	11	35	42	46	72
Food away from home	3,572	1,571	1,280	1,514	1,652	2,368	2,324	3,547	4,870
Alcoholic beverages	444	1101	1112	164	187	297	264	377	649
Housing	19,264	10,432	8,100	9,750	11,088	12,904	13,711	16,442	26,517
Shelter	10,905	6,051	4,352	5,742	6,407	7,299	7,651	9,160	15,077
Owned dwellings	8,399	2,962	1,147	1,469	2,589	3,937	4,865	7,184	13,063
Mortgage interest and charges	5,359	1,953	709	898	1,644	2,604	3,298	4,780	8,195
Property taxes	1,929	742	317	390	529	758	1,038	1,586	3,075
Maintenance, repairs, insurance, other expenses	1,111	267	121	181	415	574	529	818	1,794
Rented dwellings	1,988	2,985	3,065	4,226	3,744	3,248	2,647	1,712	1,054
Other lodging	518	1104	1140	147	74	115	139	264	959
Utilities, fuels, and public services	3,907	2,642	2,458	2,532	2,873	3,127	3,540	3,801	4,672
Natural gas	579	366	262	400	408	445	508	554	714
Electricity	1,427	1,131	1,041	1,028	1,178	1,190	1,344	1,376	1,639
Fuel oil and other fuels	143	192	1130	127	53	103	137	131	188
Telephone services	1,307	807	773	825	935	1,033	1,184	1,310	1,565
Water and other public services	450	246	252	252	299	357	367	431	567
Household operations	1,393	456	367	405	541	633	842	1,034	2,183
Personal services	858	1293	1264	271	344	387	583	647	1,320
Other household expenses	535	163	104	134	197	245	259	387	864
Housekeeping supplies	823	481	417	345	477	617	540	748	1,097
Laundry and cleaning supplies	206	182	186	170	189	203	167	199	226
Other household products	430	245	167	148	232	315	281	349	601
Postage and stationery	187	54	64	27	56	99	92	200	271
Household furnishings and equipment	2,237	803	506	726	790	1,227	1,137	1,699	3,488
Household textiles	181	29	38	113	79	86	121	198	250
Furniture	579	201	169	130	203	306	259	423	927
Floor coverings	61	13	15	14	115	19	23	81	91
Major appliances	278	1101	167	87	73	163	187	193	435
Small appliances, miscellaneous housewares	114	35	27	78	50	67	51	84	173
Miscellaneous household equipment	1,024	433	201	313	370	586	495	721	1,612
Apparel and services	2,728	1,714	1,636	1,729	1,696	2,057	1,623	2,274	3,671
Men and boys	647	489	325	381	421	464	374	566	864
Men, 16 and over	417	207	170	228	229	236	212	351	601
Boys, 2 to 15	230	282	155	154	192	228	162	215	263
Women and girls	1,110	635	652	606	541	731	550	975	1,555
Women, 16 and over	815	405	508	446	361	535	329	715	1,163
Girls, 2 to 15	295	230	144	160	180	197	221	260	391
Children under 2	159	137	151	234	172	181	122	129	167
Footwear	512	298	376	286	399	496	427	420	627
Other apparel products and services	301	155	132	223	164	185	150	183	458
Transportation	11,307	5,602	4,903	4,767	5,875	7,597	8,359	10,789	15,259
Vehicle purchases (net outlay)	5,123	12,863	2,114	1,776	2,365	3,278	3,508	5,053	7,016
Cars and trucks, new	2,665	1546	1745	1688	1696	1,380	1,404	2,384	4,112
Cars and trucks, used	2,358	2,317	1,366	1,088	1,668	1,894	2,010	2,549	2,750
Other vehicles	100	(3)	13	(3)	(3)	14	194	1120	154
Gasoline and motor oil	2,523	1,343	1,553	1,564	1,686	2,019	2,289	2,502	3,061

See footnotes at end of table.

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total four persons	Less than \$10,000	\$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	\$3,157	\$1,206	\$1,150	\$1,276	\$1,699	\$2,046	\$2,364	\$2,926	\$4,335
Vehicle finance charges	469	¹ 114	114	110	220	275	423	524	619
Maintenance and repairs	825	465	368	487	560	525	560	755	1,102
Vehicle insurance	1,283	495	560	576	754	975	1,125	1,216	1,663
Vehicle rental, leases, licenses, and other charges	580	132	107	103	164	272	257	431	951
Public transportation	503	190	86	152	126	254	198	309	846
Healthcare	2,721	944	881	1,158	1,290	1,770	2,377	2,943	3,532
Health insurance	1,450	595	494	526	708	983	1,311	1,686	1,812
Medical services	735	151	139	285	282	392	573	767	1,027
Drugs	419	142	226	305	244	319	406	384	529
Medical supplies	117	¹ 55	¹ 22	¹ 43	57	76	86	106	164
Entertainment	3,031	1,006	968	1,111	1,238	1,742	1,864	2,526	4,505
Fees and admissions	841	165	116	91	190	326	393	560	1,434
Audio and visual equipment and services	1,065	571	586	595	633	741	880	969	1,394
Pets, toys, hobbies, and playground equipment	519	150	218	184	251	398	387	504	696
Other entertainment supplies, equipment, and services	605	120	49	241	164	277	204	493	981
Personal care products and services	735	408	335	369	496	453	490	630	1,008
Reading	137	31	36	39	45	75	85	101	214
Education	1,454	263	258	440	301	365	563	813	2,588
Tobacco products and smoking supplies	353	330	478	360	340	487	455	357	296
Miscellaneous	817	521	494	389	361	509	574	687	1,145
Cash contributions	1,403	234	244	325	487	662	828	999	2,257
Personal insurance and pensions	7,254	725	877	1,295	1,908	3,028	3,979	5,654	11,815
Life and other personal insurance	506	¹ 80	125	152	122	236	268	409	807
Pensions and Social Security	6,747	646	752	1,143	1,787	2,792	3,711	5,246	11,008
Sources of income and personal taxes:									
Money income before taxes	76,485	2,177	12,550	17,367	25,074	35,149	44,664	59,712	122,191
Wages and salaries	68,332	4,747	8,267	12,665	20,678	30,440	39,456	54,679	109,489
Self-employment income	4,468	¹ -5,619	¹ 530	¹ 657	790	1,552	2,038	2,165	8,438
Social Security, private and government retirement	1,792	¹ 672	1,419	1,364	1,475	1,587	1,791	1,662	2,077
Interest, dividends, rental income, other property income	650	¹ 206	¹ 28	¹ 17	44	105	159	232	1,274
Unemployment and workers' compensation, veterans' benefits	288	¹ 55	¹ 277	¹ 154	495	464	331	279	233
Public assistance, supplemental security income, food stamps	335	1,338	1,443	1,808	848	407	239	140	72
Regular contributions for support	456	467	403	556	527	509	546	456	407
Other income	164	¹ 311	¹ 183	¹ 146	217	¹ 84	¹ 103	98	201
Personal taxes	2,583	-362	-740	-667	-863	-292	186	1,033	5,648
Federal income taxes	1,716	-395	-742	-720	-947	-570	-156	523	4,075
State and local income taxes	682	7	-18	36	33	185	221	370	1,275
Other taxes	186	¹ 27	¹ 20	¹ 18	52	93	121	141	297
Income after taxes	73,902	2,539	13,290	18,034	25,937	35,440	44,478	58,679	116,543

See footnotes at end of table.

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total four persons	Less than \$10,000	\$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	-\$18,152	-\$177	-\$2,761	-\$2,721	-\$6,804	-\$9,087	-\$12,069	-\$10,851	-\$29,828
Net change in total assets	11,806	5,840	-143	-2,446	-180	5,475	7,491	10,561	19,106
Net change in total liabilities	29,958	6,017	2,618	275	6,623	14,562	19,560	21,412	48,933
Other financial information:									
Other money receipts	418	141	1319	128	177	1274	98	273	702
Mortgage principal paid on owned property	-3,142	-719	-464	-396	-681	-1,353	-1,587	-2,221	-5,238
Estimated market value of owned home	192,466	78,276	30,496	37,078	56,190	77,109	105,248	158,383	305,345
Estimated monthly rental value of owned home	1,023	435	271	283	387	492	626	920	1,529
Gifts of goods and services	1,033	398	383	392	360	597	442	817	1,590
Food	105	154	18	110	26	36	51	63	179
Alcoholic beverages	17	(3)	111	12	11	17	115	7	30
Housing	234	183	185	76	95	134	124	190	345
Housekeeping supplies	53	15	13	16	19	38	15	53	79
Household textiles	18	12	(3)	11	120	(2)	16	32	23
Appliances and miscellaneous housewares	34	(3)	11	19	18	17	154	9	57
Major appliances	16	(3)	(3)	(3)	(3)	(3)	149	13	26
Small appliances and miscellaneous housewares	17	(3)	11	19	18	17	14	16	31
Miscellaneous household equipment	56	18	15	128	31	41	21	64	76
Other housing	73	168	1176	132	116	48	28	33	111
Apparel and services	271	77	133	96	178	181	120	283	366
Males, 2 and over	65	125	131	117	115	61	22	85	84
Females, 2 and over	105	136	146	111	58	46	31	111	152
Children under 2	52	116	135	136	64	43	42	49	60
Other apparel products and services	49	(3)	121	131	140	131	124	38	70
Jewelry and watches	13	(3)	(2)	(3)	17	111	19	13	21
All other apparel products and services	36	(3)	121	131	133	120	115	36	49
Transportation	57	(2)	(3)	123	113	1108	37	15	85
Health care	18	12	11	12	16	13	19	121	28
Entertainment	68	15	132	123	110	42	34	51	108
Toys, games, arts and crafts, and tricycles	19	11	15	114	18	120	111	17	26
Other entertainment	49	13	128	19	12	22	123	33	82
Personal care products and services	41	125	(3)	(3)	11	14	14	32	67
Reading	(2)	(3)	(3)	(3)	(2)	(3)	11	(2)	(2)
Education	161	12	11	147	19	131	120	83	309
All other gifts	61	1152	110	1112	111	41	18	73	73

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.