

**Table 36. Consumer units of two or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005**

Item	Total two or more 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) .....	82,811	1,422	2,145	3,504	4,204	9,062	9,541	8,678	14,623	29,632
Consumer unit characteristics:										
Income before taxes .....	\$67,844	-\$1,340	\$7,838	\$12,702	\$17,577	\$25,059	\$34,825	\$44,762	\$59,369	\$123,816
Income after taxes .....	65,211	-1,313	8,042	13,025	17,804	24,915	34,546	44,077	57,607	117,577
Age of reference person .....	47.0	45.0	45.6	46.9	50.6	49.1	47.6	46.6	45.8	46.5
Average number in consumer unit:										
Persons .....	3.1	2.8	2.8	2.9	2.8	2.9	3.0	3.1	3.1	3.3
Children under 18 .....	.9	1.1	1.0	1.0	.9	.9	.9	.9	.9	.9
Persons 65 and over .....	.3	.3	.3	.4	.6	.5	.4	.3	.2	.2
Earners .....	1.6	.6	.6	.8	.9	1.1	1.4	1.6	1.8	2.1
Vehicles .....	2.3	1.2	1.1	1.3	1.5	1.7	2.0	2.3	2.5	2.9
Percent distribution:										
Sex of reference person:										
Male .....	49	29	31	31	41	42	46	47	52	56
Female .....	51	71	69	69	59	58	54	53	48	44
Housing tenure:										
Homeowner .....	74	45	40	45	53	58	65	72	78	91
With mortgage .....	50	22	14	17	19	24	37	46	56	73
Without mortgage .....	24	23	26	28	34	34	28	25	22	17
Renter .....	26	55	60	55	47	42	35	28	22	9
Race of reference person:										
Black or African-American .....	12	26	32	24	20	17	14	11	10	6
White, Asian, and all other races .....	88	74	68	76	80	83	86	89	90	94
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	12	19	18	18	19	18	16	14	11	7
Not Hispanic or Latino .....	88	81	82	82	81	82	84	86	89	93
Education of reference person:										
Elementary (1-8) .....	5	9	12	14	13	9	6	5	3	1
High school (9-12) .....	36	49	53	54	54	52	48	43	35	19
College .....	59	42	34	31	33	39	45	52	62	79
Never attended and other .....	(1)	(1)	1	1	1	(1)	(1)	(1)	(1)	(1)
At least one vehicle owned or leased .....	93	64	65	79	83	89	93	95	98	98
Average annual expenditures .....	\$52,613	\$26,936	\$20,388	\$22,949	\$24,956	\$29,942	\$36,037	\$41,186	\$49,503	\$80,411
Food .....	6,975	4,699	3,887	4,178	4,280	4,706	5,399	5,912	6,839	9,431
Food at home .....	3,992	3,182	2,762	2,954	3,042	3,114	3,342	3,582	3,974	4,910
Cereals and bakery products .....	544	454	393	410	415	422	467	494	548	658
Cereals and cereal products .....	180	171	146	149	152	143	160	163	178	211
Bakery products .....	364	283	247	261	263	279	307	331	370	447
Meats, poultry, fish, and eggs .....	1,003	878	807	781	808	821	867	928	1,009	1,181
Beef .....	304	236	248	222	262	232	274	273	315	358
Pork .....	204	181	175	190	165	194	184	203	209	221
Other meats .....	129	131	89	95	99	102	103	122	130	157
Poultry .....	176	176	131	141	147	137	157	150	176	210
Fish and seafood .....	146	109	127	91	93	115	104	137	138	189
Eggs .....	44	45	38	42	42	41	46	42	42	46
Dairy products .....	450	352	273	325	346	351	388	409	453	548
Fresh milk and cream .....	175	166	131	149	155	152	165	171	171	196
Other dairy products .....	275	186	142	176	191	199	223	238	283	352
Fruits and vegetables .....	662	524	411	513	519	510	546	597	627	832
Fresh fruits .....	218	169	125	161	166	161	171	198	199	283
Fresh vegetables .....	214	179	136	172	171	165	170	180	205	271
Processed fruits .....	127	78	79	95	97	98	113	119	120	158
Processed vegetables .....	103	98	71	84	86	85	92	99	102	120

See footnotes at end of table.

**Table 36. Consumer units of two or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued**

Item	Total two or more 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 .....	\$1,333	\$974	\$878	\$925	\$953	\$1,012	\$1,074	\$1,154	\$1,337	\$1,691
Sugar and other sweets .....	148	121	101	107	111	113	116	125	150	187
Fats and oils .....	104	89	77	89	91	92	89	102	101	118
Miscellaneous foods .....	680	483	412	457	464	505	532	574	674	883
Nonalcoholic beverages .....	352	267	268	257	270	283	299	318	365	421
Food prepared by consumer unit on out-of-town trips .....	50	<sup>2</sup> 14	20	15	16	18	38	34	47	82
Food away from home .....	2,983	1,517	1,124	1,224	1,238	1,591	2,057	2,330	2,865	4,521
Alcoholic beverages .....	483	187	141	167	173	223	310	388	448	763
Housing .....	16,654	10,798	7,819	8,415	9,087	10,040	11,857	13,279	15,220	24,824
Shelter .....	9,445	6,572	4,286	4,579	4,995	5,490	6,532	7,299	8,606	14,353
Owned dwellings .....	6,793	3,250	1,428	1,557	2,041	2,482	3,604	4,671	6,192	11,909
Mortgage interest and charges .....	3,902	1,665	637	708	833	1,125	1,891	2,636	3,676	7,036
Property taxes .....	1,710	939	531	510	659	782	965	1,226	1,521	2,882
Maintenance, repairs, insurance, other expenses .....	1,182	646	259	339	550	575	748	808	995	1,991
Rented dwellings .....	2,067	3,021	2,741	2,902	2,830	2,838	2,704	2,369	2,019	1,260
Other lodging .....	585	301	117	119	124	170	224	260	395	1,184
Utilities, fuels, and public services .....	3,521	2,520	2,278	2,472	2,568	2,783	3,032	3,279	3,516	4,376
Natural gas .....	512	357	324	308	375	396	422	471	499	660
Electricity .....	1,286	1,048	949	1,040	1,022	1,089	1,135	1,208	1,256	1,535
Fuel oil and other fuels .....	147	86	53	95	112	110	131	144	140	189
Telephone services .....	1,172	781	712	792	784	900	1,003	1,084	1,208	1,470
Water and other public services .....	404	247	239	238	276	288	341	373	413	521
Household operations .....	927	375	285	314	322	427	509	594	725	1,644
Personal services .....	405	159	105	157	138	188	214	277	320	713
Other household expenses .....	522	217	180	157	183	239	295	317	405	931
Housekeeping supplies .....	718	430	372	385	430	449	534	618	704	991
Laundry and cleaning supplies .....	170	126	130	131	118	139	150	173	175	198
Other household products .....	366	235	164	184	207	209	272	291	352	526
Postage and stationery .....	181	69	78	71	105	101	113	153	177	267
Household furnishings and equipment .....	2,042	901	599	666	772	892	1,251	1,489	1,668	3,461
Household textiles .....	173	70	43	54	83	95	144	140	150	263
Furniture .....	538	273	177	234	198	192	286	378	389	968
Floor coverings .....	66	40	14	13	15	19	19	47	62	120
Major appliances .....	262	101	92	81	155	112	162	229	244	415
Small appliances, miscellaneous housewares .....	123	63	52	37	52	72	93	91	92	198
Miscellaneous household equipment .....	880	355	221	247	270	402	546	604	731	1,496
Apparel and services .....	2,209	1,244	1,232	1,338	1,095	1,286	1,595	1,572	1,920	3,340
Men and boys .....	515	200	258	321	234	274	344	402	472	780
Men, 16 and over .....	394	114	135	239	162	175	238	308	350	626
Boys, 2 to 15 .....	121	87	123	82	72	99	107	94	121	153
Women and girls .....	886	479	494	473	409	497	604	589	798	1,357
Women, 16 and over .....	731	371	399	378	326	387	496	472	660	1,136
Girls, 2 to 15 .....	154	107	95	95	83	110	108	117	139	222
Children under 2 .....	107	94	98	78	102	96	97	83	90	135
Footwear .....	383	342	248	324	209	280	370	295	355	493
Other apparel products and services .....	318	129	134	141	141	140	180	203	205	574
Transportation .....	9,747	4,279	3,106	3,929	4,209	5,869	6,974	8,120	10,260	14,262
Vehicle purchases (net outlay) .....	4,274	1,621	1,117	1,482	1,428	2,522	2,900	3,447	4,785	6,332
Cars and trucks, new .....	2,273	<sup>2</sup> 974	<sup>2</sup> 283	<sup>2</sup> 460	434	1,090	1,311	1,398	2,394	3,821
Cars and trucks, used .....	1,913	647	834	1,021	989	1,405	1,582	1,958	2,260	2,367
Other vehicles .....	88	( <sup>3</sup> )	( <sup>3</sup> )	<sup>2</sup> 1	<sup>2</sup> 5	<sup>2</sup> 28	<sup>2</sup> 6	91	130	144
Gasoline and motor oil .....	2,170	1,181	960	1,233	1,278	1,526	1,805	2,033	2,316	2,826

See footnotes at end of table.

**Table 36. Consumer units of two or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued**

Item	Total two or more 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 .....	\$2,784	\$1,200	\$880	\$1,080	\$1,337	\$1,624	\$2,039	\$2,357	\$2,787	\$4,118
Vehicle finance charges .....	387	110	64	113	121	189	280	357	436	572
Maintenance and repairs .....	759	399	345	371	419	473	561	600	736	1,109
Vehicle insurance .....	1,112	502	358	475	610	748	905	1,046	1,180	1,505
Vehicle rental, leases, licenses, and other charges .....	526	189	113	122	187	215	293	354	435	932
Public transportation .....	519	278	149	135	166	197	231	283	372	985
Healthcare .....	2,995	1,498	1,297	1,481	2,076	2,361	2,678	2,963	3,006	3,794
Health insurance .....	1,545	825	695	771	1,115	1,280	1,378	1,591	1,620	1,877
Medical services .....	771	304	253	286	388	466	603	689	726	1,136
Drugs .....	554	301	294	385	500	539	597	572	528	608
Medical supplies .....	125	69	55	40	73	76	100	111	132	173
Entertainment .....	2,701	1,245	856	965	1,099	1,489	1,693	1,951	2,462	4,353
Fees and admissions .....	660	298	130	144	140	207	293	358	510	1,271
Audio and visual equipment and services .....	955	508	492	537	532	611	751	813	942	1,336
Pets, toys, hobbies, and playground equipment .....	477	227	148	186	207	259	361	388	442	724
Other entertainment supplies, equipment, and services .....	609	212	86	98	220	413	287	393	568	1,023
Personal care products and services .....	650	370	257	318	346	404	453	543	600	958
Reading .....	140	58	46	43	55	70	89	108	129	227
Education .....	1,070	533	333	360	234	312	322	490	718	2,165
Tobacco products and smoking supplies .....	348	305	316	344	373	364	409	387	381	296
Miscellaneous .....	836	564	389	377	391	469	612	676	830	1,228
Cash contributions .....	1,687	551	278	340	551	741	947	1,140	1,366	3,009
Personal insurance and pensions .....	6,120	606	432	694	986	1,608	2,697	3,656	5,325	11,761
Life and other personal insurance .....	482	190	108	151	186	202	280	327	408	836
Pensions and Social Security .....	5,638	416	324	543	800	1,406	2,417	3,329	4,917	10,925
Sources of income and personal taxes:										
Money income before taxes .....	67,844	-1,340	7,838	12,702	17,577	25,059	34,825	44,762	59,369	123,816
Wages and salaries .....	55,009	2,966	2,854	5,886	8,684	15,555	24,736	34,613	49,178	104,325
Self-employment income .....	4,208	-6,161	-71	315	360	633	1,103	1,435	2,475	9,781
Social Security, private and government retirement .....	6,062	624	2,410	4,007	6,590	7,188	7,335	7,149	5,927	5,750
Interest, dividends, rental income, other property income .....	1,366	63	138	82	113	305	476	559	762	2,993
Unemployment and workers' compensation, veterans' benefits .....	249	269	111	175	237	260	264	313	309	221
Public assistance, supplemental security income, food stamps .....	362	651	1,786	1,572	1,065	576	393	222	129	84
Regular contributions for support .....	422	182	400	446	408	410	427	364	449	438
Other income .....	166	267	209	218	121	133	90	108	140	224
Personal taxes .....	2,633	-27	-204	-323	-228	144	279	685	1,762	6,240
Federal income taxes .....	1,842	-110	-256	-361	-316	-36	-1	283	1,172	4,610
State and local income taxes .....	591	-6	1	-4	32	73	160	231	399	1,309
Other taxes .....	199	89	51	42	56	107	120	171	192	320
Income after taxes .....	65,211	-1,313	8,042	13,025	17,804	24,915	34,546	44,077	57,607	117,577

See footnotes at end of table.

**Table 36. Consumer units of two or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued**

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Addenda:										
Net change in total assets and liabilities .....	-\$10,036	\$224	-\$285	-\$902	\$954	-\$1,126	-\$4,226	-\$7,655	-\$9,191	-\$19,583
Net change in total assets .....	11,966	4,256	521	2,647	2,559	2,800	5,753	8,710	12,098	21,293
Net change in total liabilities .....	22,002	4,032	806	3,549	1,605	3,926	9,979	16,365	21,290	40,876
Other financial information:										
Other money receipts .....	600	295	458	126	138	242	268	237	553	1,101
Mortgage principal paid on owned property .....	-2,419	-858	-419	-435	-546	-635	-1,116	-1,426	-1,964	-4,618
Estimated market value of owned home .....	176,054	91,914	56,170	55,893	70,924	82,477	104,463	122,972	153,307	296,331
Estimated monthly rental value of owned home .....	925	470	347	351	435	505	597	709	868	1,450
Gifts of goods and services .....	1,292	500	346	483	442	463	644	628	954	2,416
Food .....	114	226	32	51	25	29	43	56	65	230
Alcoholic beverages .....	18	26	23	22	24	8	10	11	15	31
Housing .....	281	110	105	122	111	123	160	156	227	487
Housekeeping supplies .....	54	210	20	11	27	32	34	35	48	87
Household textiles .....	19	22	210	22	13	15	12	10	23	27
Appliances and miscellaneous housewares .....	31	25	23	25	27	13	22	24	16	59
Major appliances .....	10	24	23	21	22	23	4	12	3	20
Small appliances and miscellaneous housewares .....	21	21	21	23	26	10	17	12	12	38
Miscellaneous household equipment .....	70	16	13	16	23	29	44	39	77	113
Other housing .....	107	77	59	89	41	35	49	48	63	202
Apparel and services .....	270	147	141	159	174	162	200	188	242	399
Males, 2 and over .....	69	16	56	50	42	31	53	46	70	101
Females, 2 and over .....	100	39	33	45	46	70	58	71	87	156
Children under 2 .....	48	28	28	27	32	36	34	37	43	67
Other apparel products and services .....	53	264	224	37	54	26	56	34	42	75
Jewelry and watches .....	14	21	27	22	26	6	9	9	11	26
All other apparel products and services .....	39	263	217	35	248	20	46	25	31	49
Transportation .....	60	10	25	11	25	12	53	27	49	110
Health care .....	32	24	25	215	26	15	7	16	36	56
Entertainment .....	83	220	17	35	33	34	46	57	65	145
Toys, games, arts and crafts, and tricycles .....	29	212	26	14	17	18	21	24	27	43
Other entertainment .....	54	28	11	21	16	15	25	32	38	103
Personal care products and services .....	25	210	10	5	14	11	14	16	22	43
Reading .....	1	(3)	(1)	21	(1)	1	1	1	2	2
Education .....	313	2110	215	46	15	19	38	34	163	753
All other gifts .....	95	59	11	36	33	50	71	67	69	159

<sup>1</sup> Value less than or equal to 0.5.

<sup>2</sup> Data are likely to have large sampling errors.

<sup>3</sup> No data reported.

n.a. Not applicable.