

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006

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)	16,145	480	445	487	1,299	1,408	1,479	2,984	7,563
Consumer unit characteristics:									
Income before taxes	\$80,640	-\$616	\$12,352	\$17,528	\$25,219	\$35,212	\$44,704	\$59,600	\$127,188
Income after taxes	77,922	-126	12,856	18,208	26,214	35,486	44,533	58,398	121,567
Age of reference person	40.8	38.8	37.7	37.5	37.3	39.0	38.8	40.2	42.8
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	2.0	1.9	1.8	1.7	1.6	1.5
Persons 65 and over1	1.1	(²)	1.1	1.1	.1	.1	.1	.1
Earners	2.0	.9	1.0	1.2	1.5	1.6	1.9	2.0	2.3
Vehicles	2.5	1.4	1.3	1.4	1.7	1.9	2.2	2.6	3.0
Percent distribution:									
Sex of reference person:									
Male	45	19	24	27	34	42	42	47	52
Female	55	81	76	73	66	58	58	53	48
Housing tenure:									
Homeowner	75	42	37	34	46	53	65	79	92
With mortgage	64	30	22	22	33	42	51	67	82
Without mortgage	11	12	15	12	13	11	13	12	10
Renter	25	58	63	66	54	47	35	21	8
Race of reference person:									
Black or African-American	12	27	25	23	22	20	12	11	7
White, Asian, and all other races	88	73	75	77	78	80	88	89	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino	16	23	35	34	31	25	22	15	9
Not Hispanic or Latino	84	77	65	66	69	75	78	85	91
Education of reference person:									
Elementary (1-8)	4	13	11	11	11	6	4	3	1
High school (9-12)	35	52	63	56	54	55	48	38	21
College	61	34	26	32	35	38	47	59	79
Never attended and other	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	95	74	72	82	86	93	96	97	99
Average annual expenditures	\$63,101	\$30,231	\$25,663	\$28,164	\$33,161	\$37,736	\$42,562	\$54,976	\$86,654
Food	8,583	5,803	5,305	4,887	6,212	6,278	6,242	8,209	10,601
Food at home	4,840	4,135	4,037	3,631	4,285	3,879	3,570	4,543	5,623
Cereals and bakery products	660	595	526	480	577	502	499	595	781
Cereals and cereal products	223	228	193	184	218	190	184	200	251
Bakery products	437	367	333	296	359	312	315	396	530
Meats, poultry, fish, and eggs	1,130	1,254	1,082	860	1,114	944	841	1,040	1,267
Beef	333	293	300	311	310	294	254	318	369
Pork	223	334	234	159	219	222	168	194	241
Other meats	154	111	157	110	147	108	150	146	173
Poultry	210	228	209	162	207	164	145	191	240
Fish and seafood	161	234	124	75	179	109	84	134	196
Eggs	49	55	59	43	51	46	40	57	48
Dairy products	547	358	439	404	475	429	451	541	629
Fresh milk and cream	216	175	209	197	200	173	186	221	235
Other dairy products	331	184	230	207	275	256	266	320	394
Fruits and vegetables	799	579	624	667	735	543	577	730	956
Fresh fruits	259	157	195	218	218	176	189	234	316
Fresh vegetables	258	201	208	207	261	152	185	227	312
Processed fruits	152	119	97	116	125	117	94	145	184
Processed vegetables	130	102	124	126	131	98	109	123	144

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, 2005-2006 — Continued

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Other food at home	\$1,704	\$1,349	\$1,365	\$1,221	\$1,385	\$1,461	\$1,201	\$1,637	\$1,991
Sugar and other sweets	172	112	133	132	129	123	109	171	208
Fats and oils	116	93	114	102	125	90	95	109	129
Miscellaneous foods	899	735	712	605	704	764	633	867	1,056
Nonalcoholic beverages	467	398	395	376	409	452	340	453	521
Food prepared by consumer unit on out-of-town trips	50	111	111	16	18	31	25	38	77
Food away from home	3,743	1,667	1,268	1,255	1,927	2,399	2,672	3,667	4,977
Alcoholic beverages	446	122	106	143	123	333	189	396	647
Housing	20,729	11,311	9,532	10,674	11,588	13,268	14,680	17,525	28,021
Shelter	11,767	6,609	5,154	6,223	6,527	7,590	8,371	9,746	15,979
Owned dwellings	9,063	3,447	1,657	1,763	2,855	3,746	4,896	7,468	13,825
Mortgage interest and charges	5,819	2,212	1,043	1,143	1,793	2,449	3,258	4,857	8,828
Property taxes	2,123	863	433	454	616	886	1,047	1,670	3,288
Maintenance, repairs, insurance, other expenses	1,121	371	182	167	446	410	591	940	1,709
Rented dwellings	2,124	3,033	3,336	4,392	3,602	3,770	3,381	1,984	1,099
Other lodging	580	130	160	168	70	75	95	294	1,056
Utilities, fuels, and public services	4,206	3,016	2,693	2,870	3,134	3,351	3,653	4,064	4,964
Natural gas	636	391	406	466	474	480	510	594	774
Electricity	1,531	1,259	1,197	1,109	1,263	1,319	1,380	1,456	1,739
Fuel oil and other fuels	149	107	171	153	61	77	151	117	203
Telephone services	1,390	967	730	976	1,001	1,102	1,210	1,408	1,631
Water and other public services	500	292	288	266	333	373	403	490	616
Household operations	1,609	508	492	458	596	680	1,016	1,120	2,475
Personal services	1,028	301	316	278	372	431	717	704	1,577
Other household expenses	581	207	176	180	224	250	299	415	898
Housekeeping supplies	842	552	497	381	483	591	572	809	1,080
Laundry and cleaning supplies	208	225	212	170	170	190	132	210	231
Other household products	452	275	222	168	261	304	327	405	597
Postage and stationery	182	52	64	43	53	97	113	193	252
Household furnishings and equipment	2,305	625	697	742	848	1,055	1,067	1,786	3,522
Household textiles	182	163	136	88	90	74	61	194	258
Furniture	593	107	241	157	204	266	274	476	909
Floor coverings	63	13	144	17	16	29	21	50	102
Major appliances	336	160	173	95	84	131	154	276	522
Small appliances, miscellaneous housewares	113	49	32	51	39	73	58	87	165
Miscellaneous household equipment	1,018	342	272	345	425	482	499	703	1,567
Apparel and services	2,781	2,135	1,477	1,518	1,845	1,791	2,185	2,339	3,611
Men and boys	666	526	238	262	448	389	628	575	862
Men, 16 and over	433	165	147	114	248	159	457	341	607
Boys, 2 to 15	232	361	92	147	201	231	171	234	255
Women and girls	1,146	792	670	596	583	707	767	919	1,564
Women, 16 and over	835	554	497	411	353	504	513	630	1,177
Girls, 2 to 15	312	239	173	185	230	202	254	289	387
Children under 2	165	276	161	266	143	202	176	142	154
Footwear	494	399	261	241	523	322	479	429	589
Other apparel products and services	310	141	146	153	147	170	135	273	443
Transportation	11,698	5,524	4,619	5,598	6,576	6,640	8,296	11,018	15,653
Vehicle purchases (net outlay)	5,034	2,398	1,505	2,350	2,830	2,202	3,232	4,689	6,975
Cars and trucks, new	2,654	1,762	(4)	1,082	1,312	1,220	1,727	2,303	4,231
Cars and trucks, used	2,286	1,636	1,505	1,268	1,518	1,976	2,496	2,319	2,574
Other vehicles	93	(4)	(4)	(4)	(4)	16	18	67	170
Gasoline and motor oil	2,977	1,527	1,740	1,858	1,984	2,323	2,567	3,005	3,576

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, 2005-2006 — Continued

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Other vehicle expenses	\$3,154	\$1,384	\$1,229	\$1,250	\$1,610	\$1,933	\$2,332	\$2,990	\$4,218
Vehicle finance charges	457	119	145	115	203	261	354	488	607
Maintenance and repairs	875	494	459	535	553	530	601	786	1,152
Vehicle insurance	1,205	528	463	524	686	859	1,144	1,195	1,506
Vehicle rental, leases, licenses, and other charges	617	243	162	77	167	284	233	521	953
Public transportation	534	215	144	140	152	181	165	333	884
Healthcare	2,806	1,205	812	1,130	1,331	1,725	2,149	2,824	3,707
Health insurance	1,483	671	453	585	629	951	1,166	1,669	1,889
Medical services	771	242	111	282	373	390	574	686	1,085
Drugs	444	251	211	227	282	329	344	384	576
Medical supplies	108	42	37	36	47	55	66	85	158
Entertainment	3,195	1,139	996	1,076	1,260	1,843	1,795	2,769	4,612
Fees and admissions	894	224	129	99	210	313	358	550	1,499
Audio and visual equipment and services	1,144	622	613	606	638	777	918	1,062	1,473
Pets, toys, hobbies, and playground equipment	550	141	183	227	225	466	346	555	726
Other entertainment supplies, equipment, and services	608	152	71	145	187	287	173	601	914
Personal care products and services	741	354	282	334	469	432	438	718	990
Reading	131	36	31	39	39	48	77	88	208
Education	1,471	472	422	419	288	376	719	945	2,424
Tobacco products and smoking supplies	354	472	434	275	428	474	427	393	283
Miscellaneous	905	351	233	359	389	683	544	915	1,210
Cash contributions	1,687	479	437	446	681	811	873	1,180	2,613
Personal insurance and pensions	7,573	830	976	1,266	1,933	3,034	3,947	5,659	12,074
Life and other personal insurance	480	155	102	199	114	211	202	360	762
Pensions and Social Security	7,093	675	874	1,167	1,819	2,823	3,745	5,299	11,312
Sources of income and personal taxes:									
Money income before taxes	80,640	-616	12,352	17,528	25,219	35,212	44,704	59,600	127,188
Wages and salaries	72,502	6,612	7,837	12,794	21,245	30,688	38,455	54,848	114,548
Self-employment income	4,292	-10,469	321	698	712	1,532	3,118	2,039	7,942
Social Security, private and government retirement	1,657	932	1,126	1,272	1,125	1,467	1,837	1,502	1,913
Interest, dividends, rental income, other property income	737	126	15	114	153	78	134	149	1,455
Unemployment and workers' compensation, veterans' benefits	266	171	421	207	248	331	364	385	198
Public assistance, supplemental security income, food stamps	336	1,048	1,637	1,765	1,148	440	251	141	56
Regular contributions for support	568	616	720	561	499	467	437	397	679
Other income	283	450	285	216	190	208	108	139	397
Personal taxes	2,718	-490	-504	-680	-994	-275	171	1,201	5,621
Federal income taxes	1,801	-497	-549	-723	-1,083	-524	-177	628	4,026
State and local income taxes	706	-19	30	9	28	162	223	451	1,250
Other taxes	211	127	114	135	60	87	125	122	346
Income after taxes	77,922	-126	12,856	18,208	26,214	35,486	44,533	58,398	121,567

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Addenda:									
Net change in total assets and liabilities	- \$15,576	\$6,006	- \$5,641	- \$19,298	- \$4,281	- \$10,490	- \$7,318	- \$10,275	- \$23,885
Net change in total assets	14,399	13,039	3,828	-3,251	3,405	6,006	8,942	12,500	21,512
Net change in total liabilities	29,975	7,034	9,469	16,048	7,687	16,496	16,260	22,775	45,397
Other financial information:									
Other money receipts	579	115	117	1287	1157	1342	216	264	979
Mortgage principal paid on owned property	-3,249	-1,201	-515	-397	-643	-1,186	-1,476	-2,190	-5,320
Estimated market value of owned home	220,106	106,709	38,510	49,759	64,672	83,753	118,199	169,240	341,048
Estimated monthly rental value of owned home	1,062	483	268	311	433	513	624	921	1,545
Gifts of goods and services	850	277	273	398	310	399	372	603	1,314
Food	103	111	137	138	22	35	51	64	168
Alcoholic beverages	15	(³)	(⁴)	(⁴)	(³)	¹ 4	¹ 2	6	28
Housing	183	¹ 24	125	¹ 66	69	81	62	119	285
Housekeeping supplies	33	¹ 5	¹ 18	¹ 4	¹ 8	¹ 7	¹ 14	¹ 33	¹ 47
Household textiles	9	¹ 2	(³)	(⁴)	¹ 4	¹ 3	¹ 5	¹ 15	¹ 11
Appliances and miscellaneous housewares	23	¹ 13	¹ 1	¹ 10	¹ 2	¹ 11	¹ 4	¹ 1	¹ 39
Major appliances	9	(⁴)	(⁴)	¹ 1	¹ 1	¹ 11	¹ 1	¹ 3	¹ 15
Small appliances and miscellaneous housewares	14	¹ 13	¹ 1	¹ 9	¹ 1	(⁴)	¹ 3	¹ 8	¹ 25
Miscellaneous household equipment	40	¹ 8	¹ 4	¹ 30	¹ 13	¹ 6	¹ 4	¹ 33	¹ 63
Other housing	79	¹ 95	¹ 103	¹ 22	¹ 41	¹ 45	¹ 25	¹ 27	¹ 123
Apparel and services	195	¹ 118	¹ 83	¹ 61	¹ 24	¹ 24	¹ 69	¹ 205	¹ 235
Males, 2 and over	38	¹ 19	¹ 27	¹ 37	¹ 7	¹ 15	¹ 21	¹ 58	¹ 45
Females, 2 and over	60	¹ 39	¹ 9	¹ 7	¹ 28	¹ 35	¹ 47	¹ 70	¹ 76
Children under 2	66	¹ 60	¹ 42	¹ 45	¹ 60	¹ 68	¹ 87	¹ 52	¹ 72
Other apparel products and services	31	(⁴)	¹ 5	¹ 72	¹ 29	¹ 5	¹ 14	¹ 25	¹ 42
Jewelry and watches	10	(⁴)	(⁴)	¹ 2	¹ 2	¹ 2	¹ 10	¹ 3	¹ 17
All other apparel products and services	21	(⁴)	¹ 5	¹ 70	¹ 27	¹ 3	¹ 4	¹ 23	¹ 25
Transportation	48	¹ 11	(⁴)	¹ 55	¹ 15	¹ 72	¹ 36	¹ 14	¹ 71
Health care	20	¹ 2	¹ 1	¹ 2	¹ 6	¹ 1	¹ 8	¹ 20	¹ 31
Entertainment	58	¹ 2	¹ 1	¹ 14	¹ 14	¹ 16	¹ 16	¹ 56	¹ 93
Toys, games, arts and crafts, and tricycles	17	¹ 1	¹ 1	¹ 3	¹ 6	¹ 6	¹ 10	¹ 16	¹ 25
Other entertainment	42	¹ 1	(⁴)	¹ 10	¹ 8	¹ 10	¹ 6	¹ 39	¹ 68
Personal care products and services	25	¹ 4	(⁴)	(⁴)	¹ 4	¹ 3	¹ 8	¹ 35	¹ 36
Reading	1	(³)	(³)	¹ 2	(⁴)	(⁴)	¹ 1	(³)	¹ 1
Education	147	(⁴)	¹ 1	¹ 52	¹ 21	¹ 32	¹ 8	¹ 39	¹ 285
All other gifts	54	¹ 6	¹ 24	¹ 8	¹ 35	¹ 31	¹ 10	¹ 44	¹ 81

¹ Data are likely to have large sampling errors.

² Value less than 0.05.

³ Value less than or equal to 0.5.

⁴ No data reported.

n.a. Not applicable.