

**Table 36. Consumer units of two or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006**

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) .....	83,319	1,536	2,062	3,106	3,825	8,845	9,259	8,535	14,317	31,833
Consumer unit characteristics:										
Income before taxes .....	\$71,607	-\$1,605	\$7,904	\$12,663	\$17,592	\$25,172	\$34,802	\$44,768	\$59,419	\$127,795
Income after taxes .....	68,810	-1,806	8,171	12,938	17,777	25,291	34,517	44,098	57,810	121,369
Age of reference person .....	47.0	45.6	44.7	47.4	50.7	49.2	47.8	46.9	46.1	46.3
Average number in consumer unit:										
Persons .....	3.1	2.8	2.8	2.9	2.8	2.9	3.0	3.0	3.1	3.3
Children under 18 .....	.9	1.0	1.0	1.0	.9	.9	.9	.9	.9	.9
Persons 65 and over .....	.3	.3	.3	.4	.5	.5	.4	.3	.3	.2
Earners .....	1.6	.6	.7	.8	.8	1.1	1.4	1.6	1.8	2.1
Vehicles .....	2.3	1.2	1.0	1.3	1.4	1.7	1.9	2.2	2.5	2.9
Percent distribution:										
Sex of reference person:										
Male .....	47	32	30	31	38	40	44	46	49	54
Female .....	53	68	70	69	62	60	56	54	51	46
Housing tenure:										
Homeowner .....	74	51	37	44	52	57	63	70	77	90
With mortgage .....	51	24	14	15	20	25	35	44	55	73
Without mortgage .....	23	26	24	29	32	32	29	26	22	17
Renter .....	26	49	63	56	48	43	37	30	23	10
Race of reference person:										
Black or African-American .....	12	27	33	25	20	17	16	12	10	6
White, Asian, and all other races .....	88	73	67	75	80	83	84	88	90	94
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	13	17	19	21	20	19	17	15	12	8
Not Hispanic or Latino .....	87	83	81	79	80	81	83	85	88	92
Education of reference person:										
Elementary (1-8) .....	5	11	14	16	12	9	7	5	3	1
High school (9-12) .....	36	45	54	53	55	51	48	44	37	21
College .....	59	44	32	31	33	39	45	51	60	78
Never attended and other .....	(1)	1	1	1	1	(1)	(1)	(1)	(1)	(1)
At least one vehicle owned or leased .....	93	65	64	76	81	88	92	95	97	98
Average annual expenditures .....	\$55,440	\$29,155	\$22,458	\$23,616	\$25,770	\$30,885	\$36,871	\$41,784	\$50,627	\$83,192
Food .....	7,186	4,170	4,402	4,432	4,327	4,850	5,281	5,863	6,934	9,602
Food at home .....	4,037	2,853	3,000	3,162	3,039	3,188	3,178	3,428	3,938	4,971
Cereals and bakery products .....	535	354	401	424	389	427	415	458	521	660
Cereals and cereal products .....	174	117	152	153	138	144	137	149	164	210
Bakery products .....	362	238	249	271	250	284	278	309	357	450
Meats, poultry, fish, and eggs .....	956	798	824	808	794	802	756	810	942	1,135
Beef .....	287	198	222	236	235	228	228	242	302	340
Pork .....	190	190	184	181	167	172	168	171	191	209
Other meats .....	127	99	90	99	90	108	93	113	127	154
Poultry .....	168	158	154	148	141	144	132	131	161	202
Fish and seafood .....	143	114	137	97	122	112	96	115	121	187
Eggs .....	41	39	36	47	40	38	38	38	41	44
Dairy products .....	448	291	295	337	332	350	375	394	450	542
Fresh milk and cream .....	172	140	140	149	148	151	155	160	172	193
Other dairy products .....	276	151	156	189	184	199	220	234	278	349
Fruits and vegetables .....	683	460	473	537	524	547	513	585	629	863
Fresh fruits .....	223	145	139	168	173	166	162	184	206	290
Fresh vegetables .....	221	165	153	172	164	181	155	182	199	283
Processed fruits .....	128	71	89	104	98	102	104	116	118	158
Processed vegetables .....	112	78	92	93	89	97	92	102	107	132

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, 2005-2006 — 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 .....	\$1,415	\$950	\$1,006	\$1,055	\$1,001	\$1,062	\$1,120	\$1,182	\$1,397	\$1,770
Sugar and other sweets .....	144	104	100	103	107	109	110	114	142	181
Fats and oils .....	102	63	82	95	87	90	82	90	101	119
Miscellaneous foods .....	740	498	506	555	509	544	580	617	722	935
Nonalcoholic beverages .....	379	274	291	293	281	299	314	322	390	453
Food prepared by consumer unit on out-of-town trips .....	51	211	27	9	17	20	33	39	42	83
Food away from home .....	3,149	1,317	1,402	1,270	1,288	1,662	2,102	2,435	2,996	4,632
Alcoholic beverages .....	496	135	189	175	166	219	327	368	456	762
Housing .....	17,995	11,923	8,890	8,865	9,612	10,688	12,342	14,025	16,199	26,265
Shelter .....	10,322	7,096	4,900	4,775	5,240	5,837	6,889	7,713	9,200	15,429
Owned dwellings .....	7,456	3,783	1,753	1,725	2,100	2,730	3,682	4,766	6,497	12,770
Mortgage interest and charges .....	4,333	2,010	773	750	866	1,213	1,889	2,686	3,863	7,673
Property taxes .....	1,863	1,132	595	593	683	863	1,019	1,267	1,596	3,050
Maintenance, repairs, insurance, other expenses .....	1,260	641	385	382	551	654	775	813	1,037	2,047
Rented dwellings .....	2,219	3,019	2,988	2,927	3,032	2,942	2,989	2,679	2,323	1,369
Other lodging .....	646	294	159	124	108	165	218	267	381	1,290
Utilities, fuels, and public services .....	3,793	2,875	2,550	2,629	2,797	3,023	3,226	3,470	3,773	4,624
Natural gas .....	556	417	348	372	399	439	442	483	549	700
Electricity .....	1,405	1,157	1,073	1,122	1,123	1,200	1,249	1,302	1,365	1,648
Fuel oil and other fuels .....	158	117	52	72	135	122	106	151	150	209
Telephone services .....	1,232	890	801	790	828	941	1,069	1,145	1,264	1,504
Water and other public services .....	442	295	276	273	312	320	360	390	445	563
Household operations .....	1,070	490	347	331	382	443	547	720	800	1,841
Personal services .....	489	160	133	171	162	186	232	336	352	860
Other household expenses .....	581	330	214	160	220	256	315	384	448	980
Housekeeping supplies .....	747	457	463	407	386	474	514	611	719	1,023
Laundry and cleaning supplies .....	174	109	178	135	122	133	147	159	186	201
Other household products .....	391	274	209	195	195	233	254	316	366	552
Postage and stationery .....	182	74	76	77	70	107	112	136	167	270
Household furnishings and equipment .....	2,064	1,004	630	724	806	911	1,166	1,511	1,707	3,347
Household textiles .....	172	74	63	59	86	114	131	131	173	239
Furniture .....	555	317	152	219	233	202	287	390	411	949
Floor coverings .....	62	51	10	23	13	17	22	29	46	116
Major appliances .....	282	179	107	92	155	142	142	199	255	445
Small appliances, miscellaneous housewares .....	124	47	59	40	48	62	80	88	111	191
Miscellaneous household equipment .....	868	337	239	291	272	374	504	674	711	1,407
Apparel and services .....	2,254	1,643	1,393	1,239	1,055	1,379	1,545	1,677	2,040	3,228
Men and boys .....	533	180	322	285	218	339	328	447	511	755
Men, 16 and over .....	409	84	193	210	155	234	227	351	386	601
Boys, 2 to 15 .....	124	95	130	75	64	106	102	96	126	155
Women and girls .....	907	767	527	455	423	502	608	653	829	1,314
Women, 16 and over .....	741	615	367	368	348	391	497	525	685	1,081
Girls, 2 to 15 .....	166	153	160	87	75	111	112	128	144	233
Children under 2 .....	118	129	103	90	112	93	108	101	109	141
Footwear .....	374	416	307	277	186	306	309	285	368	466
Other apparel products and services .....	321	151	134	132	116	139	191	191	223	552
Transportation .....	10,176	4,840	3,100	3,711	4,344	5,993	7,250	8,027	10,040	14,871
Vehicle purchases (net outlay) .....	4,319	1,808	877	1,109	1,412	2,468	3,024	3,083	4,227	6,588
Cars and trucks, new .....	2,329	21,000	243	2116	502	1,083	1,092	1,205	2,065	4,104
Cars and trucks, used .....	1,905	808	833	992	896	1,360	1,910	1,800	2,092	2,332
Other vehicles .....	84	(3)	(3)	21	214	225	223	78	71	152
Gasoline and motor oil .....	2,543	1,352	1,099	1,368	1,493	1,762	2,061	2,308	2,674	3,296

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, 2005-2006 — 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 .....	\$2,771	\$1,365	\$906	\$1,100	\$1,279	\$1,570	\$1,932	\$2,364	\$2,759	\$3,991
Vehicle finance charges .....	372	112	57	112	126	179	264	334	398	543
Maintenance and repairs .....	785	423	320	399	418	458	552	633	765	1,120
Vehicle insurance .....	1,061	487	366	456	522	709	831	1,017	1,128	1,404
Vehicle rental, leases, licenses, and other charges .....	554	343	163	134	214	224	285	380	468	925
Public transportation .....	544	315	218	133	160	193	233	272	380	996
Healthcare .....	3,102	1,716	1,269	1,516	2,038	2,503	2,752	2,997	3,039	3,890
Health insurance .....	1,619	894	668	814	1,136	1,390	1,469	1,605	1,675	1,937
Medical services .....	778	459	253	286	395	472	580	716	675	1,127
Drugs .....	576	306	313	371	449	547	603	567	567	644
Medical supplies .....	129	56	35	45	57	94	100	109	122	181
Entertainment .....	2,790	1,280	1,030	998	1,153	1,264	1,737	1,938	2,386	4,473
Fees and admissions .....	700	318	152	121	169	210	295	354	484	1,319
Audio and visual equipment and services .....	1,016	586	573	574	563	636	790	858	986	1,390
Pets, toys, hobbies, and playground equipment .....	491	190	193	213	199	252	359	385	461	726
Other entertainment supplies, equipment, and services .....	582	185	112	89	222	166	293	341	455	1,039
Personal care products and services .....	653	299	265	291	322	376	448	498	623	948
Reading .....	132	52	44	44	51	67	76	100	115	211
Education .....	1,091	735	301	398	217	288	392	473	729	2,085
Tobacco products and smoking supplies .....	363	329	361	313	378	388	443	400	405	309
Miscellaneous .....	916	529	383	503	395	442	619	655	897	1,363
Cash contributions .....	1,893	701	380	461	740	831	1,106	1,120	1,492	3,239
Personal insurance and pensions .....	6,392	802	451	670	972	1,599	2,553	3,645	5,270	11,947
Life and other personal insurance .....	436	178	97	100	162	189	222	289	351	744
Pensions and Social Security .....	5,956	624	353	570	810	1,410	2,332	3,356	4,919	11,202
Sources of income and personal taxes:										
Money income before taxes .....	71,607	-1,605	7,904	12,663	17,592	25,172	34,802	44,768	59,419	127,795
Wages and salaries .....	58,071	3,500	3,207	5,922	8,792	15,388	24,662	34,495	48,915	107,285
Self-employment income .....	4,589	-7,009	-233	233	201	629	1,069	1,610	2,340	10,347
Social Security, private and government retirement .....	6,145	641	2,191	3,913	6,475	7,354	7,436	7,077	6,336	5,799
Interest, dividends, rental income, other property income .....	1,578	116	190	121	88	296	463	576	784	3,367
Unemployment and workers' compensation, veterans' benefits .....	233	240	125	162	158	210	213	280	327	223
Public assistance, supplemental security income, food stamps .....	378	668	1,749	1,608	1,364	700	397	212	161	84
Regular contributions for support .....	418	142	415	491	358	423	431	430	400	432
Other income .....	195	297	260	212	156	172	131	89	156	260
Personal taxes .....	2,798	202	-267	-275	-185	-119	285	670	1,609	6,427
Federal income taxes .....	1,958	35	-332	-360	-302	-290	12	302	1,015	4,756
State and local income taxes .....	621	62	20	12	33	76	159	222	404	1,308
Other taxes .....	218	105	45	73	83	95	115	146	190	362
Income after taxes .....	68,810	-1,806	8,171	12,938	17,777	25,291	34,517	44,098	57,810	121,369

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, 2005-2006 — 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
Addenda:										
Net change in total assets and liabilities .....	- \$9,524	- \$53	- \$809	- \$1,648	- \$1,424	- \$779	- \$6,093	- \$3,703	- \$8,733	- \$17,633
Net change in total assets .....	13,167	9,437	2,548	2,968	3,413	3,612	3,692	10,014	13,520	22,301
Net change in total liabilities .....	22,692	9,491	3,357	4,616	4,837	4,390	9,785	13,717	22,252	39,934
Other financial information:										
Other money receipts .....	630	<sup>2</sup> 162	98	171	140	323	326	270	504	1,118
Mortgage principal paid on owned property .....	-2,536	-1,069	-485	-409	-575	-622	-1,007	-1,340	-2,022	-4,712
Estimated market value of owned home .....	203,698	128,732	66,868	64,167	71,763	90,901	108,707	137,782	171,960	336,567
Estimated monthly rental value of owned home .....	976	568	358	357	433	522	611	723	898	1,498
Gifts of goods and services .....	1,247	408	441	388	403	415	508	588	1,039	2,222
Food .....	138	26	54	66	86	34	51	60	75	262
Alcoholic beverages .....	15	( <sup>1</sup> )	<sup>2</sup> 3	<sup>2</sup> 1	<sup>2</sup> 2	6	6	9	11	26
Housing .....	278	109	135	93	91	108	142	133	363	419
Housekeeping supplies .....	33	<sup>2</sup> 8	<sup>2</sup> 13	6	24	22	19	23	29	49
Household textiles .....	15	<sup>2</sup> 8	<sup>2</sup> 12	<sup>2</sup> 10	<sup>2</sup> 9	12	9	14	18	18
Appliances and miscellaneous housewares .....	25	<sup>2</sup> 20	<sup>2</sup> 9	<sup>2</sup> 2	<sup>2</sup> 5	8	22	5	19	45
Major appliances .....	8	<sup>2</sup> 14	<sup>2</sup> 1	( <sup>1</sup> )	<sup>2</sup> 2	<sup>2</sup> 1	7	<sup>2</sup> 1	4	16
Small appliances and miscellaneous housewares .....	17	<sup>2</sup> 6	<sup>2</sup> 8	<sup>2</sup> 2	<sup>2</sup> 3	6	15	5	14	29
Miscellaneous household equipment .....	56	9	21	10	15	24	38	34	59	87
Other housing .....	149	63	80	65	38	44	54	56	239	219
Apparel and services .....	251	139	188	101	121	143	151	184	238	365
Males, 2 and over .....	61	<sup>2</sup> 23	60	24	38	31	33	44	69	84
Females, 2 and over .....	93	84	76	24	25	43	51	63	78	147
Children under 2 .....	55	25	36	27	33	41	40	57	50	74
Other apparel products and services .....	41	<sup>2</sup> 7	<sup>2</sup> 16	26	<sup>2</sup> 25	28	27	20	40	61
Jewelry and watches .....	15	<sup>2</sup> 3	<sup>2</sup> 6	<sup>2</sup> 2	<sup>2</sup> 2	9	8	12	10	26
All other apparel products and services .....	26	<sup>2</sup> 3	<sup>2</sup> 9	<sup>2</sup> 24	<sup>2</sup> 22	19	19	8	30	35
Transportation .....	65	11	19	38	13	14	31	19	44	124
Health care .....	25	<sup>2</sup> 1	<sup>2</sup> 3	<sup>2</sup> 3	<sup>2</sup> 11	7	<sup>2</sup> 6	17	20	45
Entertainment .....	82	<sup>2</sup> 21	<sup>2</sup> 14	16	22	28	37	52	71	143
Toys, games, arts and crafts, and tricycles .....	27	<sup>2</sup> 10	<sup>2</sup> 6	10	13	17	16	25	26	39
Other entertainment .....	55	<sup>2</sup> 11	<sup>2</sup> 8	6	<sup>2</sup> 8	12	21	27	45	103
Personal care products and services .....	20	<sup>2</sup> 3	<sup>2</sup> 3	<sup>2</sup> 3	12	6	8	11	21	32
Reading .....	1	( <sup>1</sup> )	( <sup>1</sup> )	<sup>2</sup> 1	<sup>2</sup> 1	1	1	1	1	1
Education .....	286	<sup>2</sup> 94	<sup>2</sup> 5	<sup>2</sup> 40	<sup>2</sup> 28	17	34	55	129	648
All other gifts .....	89	4	17	26	16	51	40	46	67	158

<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.