

Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006

Item	Total two 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)	37,570	850	1,179	1,629	2,166	4,824	4,625	4,121	6,157	12,019
Consumer unit characteristics:										
Income before taxes	\$63,917	\$730	\$7,858	\$12,660	\$17,663	\$25,067	\$34,674	\$44,741	\$59,154	\$125,029
Income after taxes	60,909	287	7,980	12,702	17,472	24,784	33,951	43,804	57,078	117,452
Age of reference person	52.9	50.9	49.8	54.6	58.3	57.2	55.1	52.9	51.8	50.2
Average number in consumer unit:										
Persons	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Children under 181	.3	.3	.2	.1	.1	.1	.1	(1)	(1)
Persons 65 and over5	.5	.4	.6	.8	.8	.7	.5	.4	.3
Earners	1.3	.5	.6	.6	.6	.8	1.1	1.3	1.5	1.7
Vehicles	2.2	1.2	1.0	1.3	1.5	1.8	2.0	2.1	2.4	2.7
Percent distribution:										
Sex of reference person:										
Male	50	38	37	35	46	44	48	50	53	57
Female	50	62	63	65	54	56	52	50	47	43
Housing tenure:										
Homeowner	76	58	41	53	64	67	72	74	79	89
With mortgage	41	23	11	13	21	22	30	36	47	64
Without mortgage	34	36	30	40	43	45	42	38	32	25
Renter	24	42	59	47	36	33	28	26	21	11
Race of reference person:										
Black or African-American	10	24	33	21	15	12	14	10	8	5
White, Asian, and all other races	90	76	67	79	85	88	86	90	92	95
Hispanic or Latino origin of reference person:										
Hispanic or Latino	7	11	16	13	11	10	7	7	6	4
Not Hispanic or Latino	93	89	84	87	89	90	93	93	94	96
Education of reference person:										
Elementary (1-8)	4	11	15	16	11	7	4	3	1	1
High school (9-12)	36	42	49	50	52	50	46	43	35	18
College	60	46	35	34	36	43	50	55	64	82
Never attended and other	(2)	1	1	1	1	(2)	(2)	(2)	(2)	(3)
At least one vehicle owned or leased	93	70	61	79	82	90	94	95	98	98
Average annual expenditures	\$49,592	\$28,032	\$22,164	\$22,769	\$25,649	\$30,206	\$35,311	\$39,644	\$47,464	\$78,933
Food	6,028	3,601	4,122	3,812	4,069	4,358	4,617	5,179	5,881	8,340
Food at home	3,236	2,403	2,606	2,480	2,772	2,749	2,709	2,982	3,218	3,932
Cereals and bakery products	420	293	321	339	339	373	354	392	427	500
Cereals and cereal products	127	80	117	114	112	109	106	118	124	152
Bakery products	293	213	205	225	227	264	248	274	303	348
Meats, poultry, fish, and eggs	753	643	746	582	773	667	621	705	759	864
Beef	222	140	211	163	208	194	189	210	226	259
Pork	152	147	150	139	166	136	131	155	178	149
Other meats	100	62	96	71	75	97	79	93	104	119
Poultry	125	134	139	103	132	110	103	104	118	149
Fish and seafood	120	122	123	72	157	98	89	110	100	153
Eggs	33	37	28	35	35	32	31	32	33	35
Dairy products	354	272	270	284	297	308	321	339	355	413
Fresh milk and cream	125	130	120	114	118	124	123	130	117	130
Other dairy products	229	142	150	170	179	184	198	208	239	283
Fruits and vegetables	568	413	463	488	494	485	467	507	536	704
Fresh fruits	186	139	129	157	164	152	135	156	178	242
Fresh vegetables	186	146	166	154	155	157	147	155	176	237
Processed fruits	105	63	74	97	99	96	100	109	95	120
Processed vegetables	91	63	94	80	76	80	85	88	88	105

See footnotes at end of table.

Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

Item	Total two 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	\$1,140	\$782	\$805	\$788	\$869	\$916	\$946	\$1,039	\$1,140	\$1,449
Sugar and other sweets	123	101	98	85	112	109	102	108	120	151
Fats and oils	86	60	75	74	83	80	74	76	87	98
Miscellaneous foods	577	373	356	394	416	456	488	532	580	737
Nonalcoholic beverages	303	241	253	226	235	250	249	278	309	372
Food prepared by consumer unit on out-of-town trips	51	47	423	49	23	22	33	44	45	91
Food away from home	2,793	1,198	1,516	1,331	1,297	1,609	1,908	2,197	2,663	4,408
Alcoholic beverages	547	166	263	195	208	274	334	415	537	906
Housing	15,905	11,058	8,772	8,371	9,217	10,178	11,480	13,344	14,949	24,436
Shelter	9,151	6,371	4,894	4,466	4,908	5,410	6,223	7,177	8,404	14,853
Owned dwellings	6,407	3,628	1,768	1,856	2,500	2,907	3,620	4,527	5,989	11,715
Mortgage interest and charges	3,242	1,647	702	607	851	967	1,522	2,036	3,063	6,471
Property taxes	1,797	1,213	677	716	873	1,073	1,162	1,494	1,695	2,950
Maintenance, repairs, insurance, other expenses	1,369	768	389	533	775	867	935	997	1,231	2,294
Rented dwellings	2,012	2,333	2,908	2,439	2,262	2,265	2,269	2,246	1,927	1,562
Other lodging	732	411	218	171	146	238	334	403	488	1,576
Utilities, fuels, and public services	3,386	2,686	2,287	2,523	2,721	2,895	3,017	3,230	3,462	4,133
Natural gas	494	402	332	370	369	404	401	478	519	621
Electricity	1,266	1,074	926	1,067	1,063	1,139	1,159	1,196	1,256	1,497
Fuel oil and other fuels	164	⁴ 134	474	91	197	160	135	158	149	201
Telephone services	1,067	814	708	736	765	882	989	1,043	1,135	1,298
Water and other public services	394	263	248	258	326	309	332	355	402	515
Household operations	728	447	350	300	365	404	534	600	593	1,224
Personal services	100	⁴ 86	⁴ 120	132	⁴ 92	102	142	151	67	78
Other household expenses	628	361	230	167	273	302	393	449	526	1,146
Housekeeping supplies	690	378	524	385	375	493	479	631	720	946
Laundry and cleaning supplies	145	70	198	84	96	120	121	160	164	161
Other household products	349	212	220	200	200	243	236	325	376	476
Postage and stationery	196	96	106	101	78	130	122	146	180	309
Household furnishings and equipment	1,950	1,176	717	698	848	977	1,226	1,706	1,769	3,279
Household textiles	168	88	67	64	94	129	119	155	211	221
Furniture	507	363	188	183	276	210	309	459	376	913
Floor coverings	62	⁴ 66	⁴ 13	28	15	18	26	35	40	131
Major appliances	261	231	116	104	141	174	146	211	257	414
Small appliances, miscellaneous housewares	120	50	76	39	43	67	87	90	129	186
Miscellaneous household equipment	832	378	255	280	280	378	539	757	756	1,414
Apparel and services	1,768	1,372	1,360	994	789	1,045	1,074	1,299	1,695	2,787
Men and boys	405	78	317	320	187	255	214	355	398	612
Men, 16 and over	371	⁴ 54	271	284	169	221	178	320	362	578
Boys, 2 to 15	34	24	46	35	18	34	36	35	36	34
Women and girls	721	750	560	368	331	419	477	552	722	1,083
Women, 16 and over	672	664	456	326	308	381	438	501	685	1,023
Girls, 2 to 15	49	86	104	41	23	38	40	52	37	60
Children under 2	49	⁴ 34	38	27	26	48	27	40	42	74
Footwear	266	⁴ 349	309	161	145	201	162	155	296	367
Other apparel products and services	328	161	135	119	100	123	195	196	237	651
Transportation	8,965	5,181	2,772	3,400	4,203	5,694	7,011	7,301	9,229	13,943
Vehicle purchases (net outlay)	3,725	⁴ 2,171	⁴ 667	872	1,240	2,258	2,945	2,668	3,745	6,211
Cars and trucks, new	2,197	⁴ 1,378	476	⁴ 222	⁴ 644	1,227	1,447	1,409	1,959	4,081
Cars and trucks, used	1,456	793	591	648	572	1,026	1,459	1,148	1,737	1,988
Other vehicles	72	(³)	(³)	⁴ 2	⁴ 24	⁴ 5	⁴ 39	⁴ 112	⁴ 48	141
Gasoline and motor oil	2,153	1,304	1,051	1,253	1,386	1,628	1,892	2,039	2,355	2,828

See footnotes at end of table.

Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

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Other vehicle expenses	\$2,510	\$1,412	\$837	\$1,103	\$1,394	\$1,589	\$1,891	\$2,252	\$2,643	\$3,766
Vehicle finance charges	301	114	57	100	128	166	247	268	336	463
Maintenance and repairs	734	360	295	383	428	475	550	593	783	1,098
Vehicle insurance	941	439	351	473	547	714	796	944	1,050	1,259
Vehicle rental, leases, licenses, and other charges	535	499	134	146	291	234	299	447	475	946
Public transportation	576	294	217	172	183	220	283	342	487	1,138
Healthcare	3,500	2,211	1,657	2,121	2,737	3,422	3,567	3,505	3,423	4,130
Health insurance	1,854	1,162	858	1,136	1,544	1,935	1,933	2,015	1,876	2,024
Medical services	793	586	367	439	497	603	672	647	693	1,176
Drugs	712	395	390	490	618	753	823	712	708	748
Medical supplies	141	68	43	56	78	131	140	131	146	182
Entertainment	2,599	1,193	1,058	959	1,261	1,330	1,792	1,956	2,260	4,505
Fees and admissions	618	328	171	111	202	234	326	384	494	1,235
Audio and visual equipment and services	916	539	540	509	537	657	805	805	944	1,271
Pets, toys, hobbies, and playground equipment	478	191	213	229	199	278	341	354	442	784
Other entertainment supplies, equipment, and services	587	134	133	109	323	160	319	413	381	1,214
Personal care products and services	601	285	252	262	312	372	442	467	603	931
Reading	147	62	58	59	66	86	104	126	147	237
Education	699	553	191	510	144	226	329	382	531	1,409
Tobacco products and smoking supplies	349	276	290	261	390	358	437	369	399	294
Miscellaneous	917	464	418	671	399	504	594	679	969	1,456
Cash contributions	2,056	917	465	598	986	1,020	1,297	1,286	1,846	3,762
Personal insurance and pensions	5,510	692	484	556	869	1,339	2,233	3,334	4,993	11,797
Life and other personal insurance	397	135	98	106	204	233	257	321	361	681
Pensions and Social Security	5,114	557	387	450	665	1,106	1,976	3,013	4,632	11,116
Sources of income and personal taxes:										
Money income before taxes	63,917	730	7,858	12,660	17,663	25,067	34,674	44,741	59,154	125,029
Wages and salaries	46,031	2,258	3,088	4,558	6,890	11,421	19,471	29,846	43,266	97,091
Self-employment income	4,307	-3,351	4,504	271	-40	373	1,117	1,321	2,597	11,358
Social Security, private and government retirement	10,496	867	2,852	5,900	9,445	11,776	12,445	11,686	11,057	10,779
Interest, dividends, rental income, other property income	2,178	228	309	218	135	525	827	1,060	1,538	5,029
Unemployment and workers' compensation, veterans' benefits	216	448	4141	488	4125	188	203	302	265	231
Public assistance, supplemental security income, food stamps	235	498	1,462	1,101	793	291	171	101	37	29
Regular contributions for support	284	106	296	332	191	352	312	338	213	286
Other income	170	476	214	193	125	141	127	88	181	227
Personal taxes	3,007	442	-121	-42	191	282	723	937	2,076	7,577
Federal income taxes	2,197	252	-208	-148	12	73	402	570	1,453	5,765
State and local income taxes	565	72	50	(2)	51	71	169	199	405	1,378
Other taxes	245	118	37	106	127	138	152	168	218	433
Income after taxes	60,909	287	7,980	12,702	17,472	24,784	33,951	43,804	57,078	117,452

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Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

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Addenda:										
Net change in total assets and liabilities	- \$5,308	- \$4,092	- \$1,771	\$127	\$1,021	\$43	- \$2,912	- \$2,211	- \$6,439	- \$11,172
Net change in total assets	10,924	9,363	-398	2,353	3,482	3,053	4,834	6,644	11,824	21,158
Net change in total liabilities	16,233	13,455	1,372	2,226	2,461	3,009	7,745	8,855	18,263	32,330
Other financial information:										
Other money receipts	824	4143	4155	260	159	472	454	289	846	1,589
Mortgage principal paid on owned property	-2,160	-808	-318	-394	-701	-617	-1,048	-1,164	-1,864	-4,479
Estimated market value of owned home	202,479	136,474	81,771	84,209	91,539	113,873	132,396	161,570	184,333	340,866
Estimated monthly rental value of owned home	951	626	410	433	548	632	708	803	922	1,459
Gifts of goods and services	1,532	561	546	481	445	486	603	683	1,134	3,260
Food	187	441	478	101	119	48	66	63	87	421
Alcoholic beverages	16	(³)	4	(²)	43	6	48	5	15	31
Housing	309	142	153	67	122	135	175	160	258	593
Housekeeping supplies	40	411	419	45	37	33	23	24	37	62
Household textiles	21	416	420	42	415	16	11	19	28	27
Appliances and miscellaneous housewares	30	437	49	43	43	10	32	7	28	54
Major appliances	8	425	(²)	41	42	41	10	41	5	17
Small appliances and miscellaneous housewares	21	413	48	42	41	9	22	6	22	37
Miscellaneous household equipment	71	413	32	14	18	32	62	46	89	110
Other housing	148	66	73	42	49	44	47	64	77	339
Apparel and services	292	209	229	97	94	140	162	185	302	491
Males, 2 and over	76	424	474	27	44	42	38	51	96	113
Females, 2 and over	121	146	4112	21	18	37	61	72	103	224
Children under 2	46	428	26	17	24	36	24	39	42	73
Other apparel products and services	50	412	418	432	48	25	38	23	62	80
Jewelry and watches	20	44	410	42	43	15	12	15	17	35
All other apparel products and services	30	47	48	431	45	410	427	47	44	45
Transportation	68	3	432	472	9	8	30	21	43	154
Health care	31	41	43	45	418	410	412	415	25	67
Entertainment	102	431	420	20	30	39	57	76	101	189
Toys, games, arts and crafts, and tricycles	39	412	48	12	20	25	26	36	39	62
Other entertainment	64	419	412	8	49	15	31	40	62	127
Personal care products and services	21	41	43	41	18	6	6	11	20	41
Reading	2	(³)	(²)	42	41	1	1	1	2	2
Education	381	4126	48	475	49	20	44	81	187	1,020
All other gifts	122	46	17	42	23	74	43	67	93	251

¹ Value less than 0.05.

² Value less than or equal to 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.
n.a. Not applicable.