

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005

Item	All consumer units	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)	117,356	4,482	6,421	8,473	7,514	14,712	13,925	11,451	16,956	33,422
Consumer unit characteristics:										
Income before taxes	\$58,712	\$796	\$7,818	\$12,574	\$17,423	\$24,920	\$34,625	\$44,659	\$59,110	\$126,761
Income after taxes	56,304	759	7,898	12,591	17,301	24,609	33,980	43,518	57,027	120,173
Age of reference person	48.6	43.6	51.3	56.1	55.2	51.0	47.9	46.8	46.1	46.5
Average number in consumer unit:										
Persons	2.5	1.6	1.6	1.7	2.0	2.1	2.4	2.6	2.8	3.1
Children under 186	.4	.3	.4	.5	.5	.6	.7	.7	.8
Persons 65 and over3	.2	.3	.5	.5	.4	.3	.3	.2	.2
Earners	1.3	.5	.4	.5	.7	.9	1.2	1.4	1.7	2.0
Vehicles	2.0	.8	.8	1.0	1.3	1.5	1.8	2.1	2.4	2.8
Percent distribution:										
Sex of reference person:										
Male	47	39	36	33	37	43	46	48	52	56
Female	53	61	64	67	63	57	54	52	48	44
Housing tenure:										
Homeowner	67	36	33	48	53	56	61	68	76	89
With mortgage	43	14	8	12	17	24	35	45	54	72
Without mortgage	25	23	25	36	36	33	27	23	22	17
Renter	33	64	67	52	47	44	39	32	24	11
Race of reference person:										
Black or African-American	12	19	23	17	16	14	15	11	9	6
White, Asian, and all other races	88	81	77	83	84	86	85	89	91	94
Hispanic or Latino origin of reference person:										
Hispanic or Latino	11	10	12	11	12	13	12	12	11	8
Not Hispanic or Latino	89	90	88	89	88	87	88	88	89	92
Education of reference person:										
Elementary (1-8)	5	7	16	13	9	7	5	4	3	1
High school (9-12)	36	37	46	53	49	47	43	39	31	19
College	59	55	38	34	41	45	52	57	66	79
Never attended and other	(1)	1	1	(1)	1	(1)	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	88	56	56	70	78	86	92	94	97	98
Average annual expenditures	\$46,409	\$19,684	\$16,111	\$19,335	\$22,988	\$28,361	\$34,223	\$40,265	\$49,029	\$81,115
Food	5,931	3,078	2,753	3,206	3,228	3,949	4,540	5,238	6,563	9,251
Food at home	3,297	1,822	1,840	2,135	2,122	2,531	2,630	2,964	3,652	4,706
Cereals and bakery products	445	248	253	311	290	332	361	399	489	632
Cereals and cereal products	143	77	87	102	95	107	120	125	155	202
Bakery products	302	171	166	209	195	225	242	274	333	430
Meats, poultry, fish, and eggs	764	437	475	497	489	611	604	669	882	1,060
Beef	228	113	124	148	147	170	178	193	284	317
Pork	153	93	104	105	105	141	127	137	181	195
Other meats	103	69	57	70	60	81	81	97	115	144
Poultry	134	84	92	91	88	107	106	117	151	185
Fish and seafood	113	56	73	56	62	84	81	94	118	178
Eggs	33	22	23	27	27	29	30	31	33	40
Dairy products	378	208	198	248	254	290	306	348	421	534
Fresh milk and cream	146	95	91	109	104	121	126	144	154	192
Other dairy products	232	113	108	139	150	168	179	204	267	342
Fruits and vegetables	552	299	293	362	375	434	419	495	573	808
Fresh fruits	182	106	90	114	123	136	134	156	188	274
Fresh vegetables	175	100	93	112	113	138	125	148	182	262
Processed fruits	106	49	60	74	79	82	86	101	106	152
Processed vegetables	89	44	50	62	61	77	74	90	97	119

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005 — Continued

Item	All consumer units	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	\$1,158	\$630	\$621	\$718	\$714	\$863	\$940	\$1,052	\$1,286	\$1,672
Sugar and other sweets	119	64	64	83	78	90	90	98	140	169
Fats and oils	85	38	56	65	72	72	68	80	90	113
Miscellaneous foods	609	333	315	365	352	458	487	554	668	894
Nonalcoholic beverages	303	187	174	197	202	227	257	287	346	415
Food prepared by consumer unit on out-of-town trips	41	8	13	9	11	17	37	33	41	82
Food away from home	2,634	1,256	913	1,071	1,106	1,418	1,910	2,274	2,912	4,544
Alcoholic beverages	426	198	161	144	204	229	333	366	454	733
Housing	15,167	7,776	6,442	7,554	8,923	9,966	11,922	13,532	15,443	25,138
Shelter	8,805	4,844	3,878	4,415	5,062	5,698	6,787	7,771	8,956	14,723
Owned dwellings	5,958	2,126	1,020	1,638	2,060	2,533	3,607	4,702	6,320	12,126
Mortgage interest and charges	3,317	1,049	363	505	733	1,062	1,864	2,680	3,677	7,115
Property taxes	1,541	688	421	625	738	810	965	1,279	1,556	2,926
Maintenance, repairs, insurance, other expenses	1,101	389	236	508	588	660	777	742	1,087	2,086
Rented dwellings	2,345	2,453	2,761	2,677	2,893	2,984	2,971	2,800	2,272	1,382
Other lodging	502	264	97	100	109	180	209	269	363	1,215
Utilities, fuels, and public services	3,183	1,707	1,694	2,024	2,357	2,633	2,874	3,163	3,423	4,404
Natural gas	473	250	233	306	372	394	401	447	499	676
Electricity	1,155	673	673	798	894	1,000	1,062	1,154	1,216	1,538
Fuel oil and other fuels	142	58	70	86	125	130	105	155	142	200
Telephone services	1,048	555	549	621	694	832	976	1,059	1,169	1,457
Water and other public services	366	171	168	213	272	277	330	348	397	534
Household operations	801	252	193	265	350	420	502	605	751	1,611
Personal services	322	270	58	93	91	157	168	259	295	688
Other household expenses	479	182	135	171	259	263	335	346	456	924
Housekeeping supplies	611	266	251	309	389	393	460	546	667	963
Laundry and cleaning supplies	134	66	81	79	93	104	110	141	156	179
Other household products	320	136	113	150	223	181	234	268	345	526
Postage and stationery	157	64	58	80	74	107	115	137	166	258
Household furnishings and equipment	1,767	707	427	542	765	822	1,300	1,447	1,646	3,436
Household textiles	132	27	27	41	77	87	117	122	152	214
Furniture	467	171	109	146	237	183	320	379	383	969
Floor coverings	56	21	12	7	28	26	17	40	48	127
Major appliances	223	60	46	98	82	122	130	175	232	436
Small appliances, miscellaneous housewares ..	105	27	34	46	76	57	70	70	102	195
Miscellaneous household equipment	782	402	199	204	265	347	647	660	728	1,495
Apparel and services	1,886	1,006	766	918	819	1,112	1,473	1,440	1,978	3,233
Men and boys	440	263	161	207	168	227	312	395	506	740
Men, 16 and over	349	224	113	175	130	165	227	321	387	602
Boys, 2 to 15	91	39	48	31	38	62	85	74	119	138
Women and girls	754	353	311	359	326	440	570	532	815	1,299
Women, 16 and over	633	312	274	316	283	360	486	429	695	1,081
Girls, 2 to 15	121	40	37	43	43	80	84	104	120	218
Children under 2	82	37	30	33	54	72	85	66	79	126
Footwear	320	228	167	217	163	228	325	269	352	450
Other apparel products and services	290	125	96	102	109	143	181	177	227	618
Transportation	8,344	2,801	2,274	2,488	3,657	5,644	6,185	7,820	9,840	14,296
Vehicle purchases (net outlay)	3,544	988	781	580	1,192	2,460	2,289	3,221	4,423	6,362
Cars and trucks, new	1,931	2,445	2,213	296	2,382	1,213	937	1,339	2,317	4,012
Cars and trucks, used	1,531	523	566	484	805	1,207	1,337	1,810	1,988	2,174
Other vehicles	82	220	21	(¹)	25	239	216	273	118	176
Gasoline and motor oil	2,013	872	701	925	1,122	1,454	1,793	2,059	2,390	3,026

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005 — Continued

Item	All consumer units	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	\$2,339	\$767	\$649	\$878	\$1,178	\$1,517	\$1,863	\$2,228	\$2,646	\$3,943
Vehicle finance charges	297	67	35	70	98	154	244	316	365	523
Maintenance and repairs	671	267	241	292	384	466	537	581	734	1,110
Vehicle insurance	913	293	269	404	515	681	772	949	1,092	1,398
Vehicle rental, leases, licenses, and other charges	458	139	104	113	181	216	309	383	455	912
Public transportation	448	174	143	105	165	213	240	311	381	964
Healthcare	2,664	1,121	1,089	1,678	2,101	2,251	2,354	2,784	2,738	3,775
Health insurance	1,361	587	562	899	1,119	1,203	1,229	1,433	1,476	1,830
Medical services	677	263	213	314	386	460	517	708	638	1,151
Drugs	521	217	272	422	529	508	528	550	512	625
Medical supplies	105	54	42	44	67	79	80	92	113	169
Entertainment	2,388	857	801	855	1,085	1,203	1,676	1,950	2,399	4,515
Fees and admissions	588	199	119	132	165	219	324	360	497	1,338
Audio and visual equipment and services	888	412	417	465	545	590	763	820	955	1,397
Pets, toys, hobbies, and playground equipment ..	420	140	138	165	193	241	309	414	453	723
Other entertainment supplies, equipment, and services	492	105	127	93	182	154	279	357	494	1,058
Personal care products and services	541	234	213	270	295	346	402	497	562	898
Reading	126	48	37	59	78	79	94	111	127	221
Education	940	1,189	465	381	215	301	366	494	644	2,123
Tobacco products and smoking supplies	319	239	260	258	299	326	391	364	372	286
Miscellaneous	808	310	183	373	412	412	693	688	985	1,357
Cash contributions	1,663	482	373	626	795	1,002	1,124	1,235	1,502	3,272
Personal insurance and pensions	5,204	346	295	523	876	1,542	2,671	3,745	5,420	12,016
Life and other personal insurance	381	96	73	129	152	168	208	274	340	817
Pensions and Social Security	4,823	250	222	394	723	1,374	2,463	3,471	5,080	11,199
Sources of income and personal taxes:										
Money income before taxes	58,712	796	7,818	12,574	17,423	24,920	34,625	44,659	59,110	126,761
Wages and salaries	46,291	1,760	2,329	4,084	7,732	14,934	24,794	34,836	48,744	105,520
Self-employment income	3,772	-2,536	15	193	105	586	1,118	1,477	2,669	10,926
Social Security, private and government retirement	6,147	655	3,469	6,445	7,802	7,708	6,911	6,706	5,869	5,896
Interest, dividends, rental income, other property income	1,379	97	143	177	327	522	652	721	785	3,536
Unemployment and workers' compensation, veterans' benefits	203	242	94	121	141	255	237	260	289	182
Public assistance, supplemental security income, food stamps	343	359	1,270	914	769	432	284	157	128	81
Regular contributions for support	382	197	269	357	376	321	468	387	466	381
Other income	194	220	227	284	171	162	162	115	160	239
Personal taxes	2,408	37	-80	-17	123	311	645	1,140	2,083	6,588
Federal income taxes	1,696	-37	-128	-91	-36	85	316	684	1,397	4,904
State and local income taxes	534	1	5	17	43	119	232	295	487	1,364
Other taxes	177	73	43	57	116	107	97	161	199	319
Income after taxes	56,304	759	7,898	12,591	17,301	24,609	33,980	43,518	57,027	120,173

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005 — Continued

Item	All consumer units	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	- \$9,495	\$2,631	- \$597	-\$4,330	-\$551	-\$2,190	-\$7,159	-\$7,498	-11,536	-\$19,990
Net change in total assets	10,661	2,768	124	28	2,761	3,707	4,412	10,730	14,436	21,943
Net change in total liabilities	20,157	137	721	4,358	3,312	5,897	11,571	18,227	25,972	41,934
Other financial information:										
Other money receipts	530	255	101	254	493	426	233	127	553	1,023
Mortgage principal paid on owned property	-2,092	-541	-357	-296	-511	-633	-1,067	-1,460	-2,133	-4,709
Estimated market value of owned home	164,800	70,237	47,165	66,072	78,439	84,654	103,522	127,929	163,781	318,492
Estimated monthly rental value of owned home ..	833	350	282	395	456	504	583	706	885	1,464
Gifts of goods and services	1,091	371	216	448	380	517	736	631	892	2,318
Food	111	15	21	56	30	39	55	68	86	252
Alcoholic beverages	14	23	23	23	28	8	12	9	13	25
Housing	233	107	76	109	104	122	284	140	197	416
Housekeeping supplies	31	25	10	12	34	29	22	20	35	48
Household textiles	13	22	22	27	22	18	12	14	15	18
Appliances and miscellaneous housewares	24	24	22	18	214	10	20	9	20	47
Major appliances	7	23	21	24	24	26	4	23	5	14
Small appliances and miscellaneous housewares	17	21	21	214	211	4	16	6	15	32
Miscellaneous household equipment	66	29	15	18	23	26	176	52	73	79
Other housing	98	67	47	54	32	39	53	44	54	225
Apparel and services	205	103	68	83	75	137	166	155	217	351
Males, 2 and over	48	222	31	21	12	25	52	34	55	78
Females, 2 and over	77	33	9	29	30	47	55	60	84	136
Children under 2	37	25	13	13	12	33	29	33	38	60
Other apparel products and services	42	23	216	20	21	31	29	28	40	77
Jewelry and watches	22	210	28	25	7	17	12	14	18	44
All other apparel products and services	21	214	28	215	214	14	17	13	22	33
Transportation	58	5	(1)	5	30	13	38	50	51	129
Health care	44	210	26	294	255	62	12	28	29	58
Entertainment	74	26	13	28	30	37	45	63	64	150
Toys, games, arts and crafts, and tricycles	25	8	5	9	17	20	15	28	31	40
Other entertainment	49	19	9	19	14	17	30	35	33	109
Personal care products and services	16	21	6	5	5	4	6	18	20	31
Reading	1	(1)	(1)	1	(1)	1	1	1	2	1
Education	247	250	214	241	25	28	48	35	151	723
All other gifts	88	51	9	25	15	66	68	64	63	181

¹ Value less than or equal to 0.5.

² Data are likely to have large sampling errors.