

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006**

Item	Total five or more 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) .....	11,156	292	322	414	1,015	1,226	1,059	1,910	4,919
Consumer unit characteristics:									
Income before taxes .....	\$81,728	\$1,930	\$12,876	\$17,454	\$25,491	\$34,832	\$44,726	\$59,943	\$136,090
Income after taxes .....	79,486	2,085	13,434	18,257	26,205	35,380	44,597	59,600	130,768
Age of reference person .....	41.1	40.4	40.3	40.8	39.1	39.3	39.3	40.1	42.8
Average number in consumer unit:									
Persons .....	5.6	5.6	5.6	5.6	5.6	5.7	5.6	5.7	5.6
Children under 18 .....	2.7	3.2	3.5	3.1	3.1	3.0	2.9	2.7	2.5
Persons 65 and over .....	.1	1.1	1.1	1.1	.1	.1	.1	.1	.2
Earners .....	2.2	.8	.9	1.1	1.6	1.8	2.1	2.3	2.7
Vehicles .....	2.5	1.1	1.1	1.3	1.6	1.9	2.2	2.6	3.1
Percent distribution:									
Sex of reference person:									
Male .....	45	26	25	36	35	44	43	45	50
Female .....	55	74	75	64	65	56	57	55	50
Housing tenure:									
Homeowner .....	72	40	37	34	45	56	63	75	89
With mortgage .....	59	25	16	16	29	41	53	63	77
Without mortgage .....	13	15	21	18	16	15	9	12	12
Renter .....	28	60	63	66	55	44	37	25	11
Race of reference person:									
Black or African-American .....	15	29	39	27	23	19	16	13	8
White, Asian, and all other races .....	85	71	61	73	77	81	84	87	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	28	32	30	40	38	41	38	28	18
Not Hispanic or Latino .....	72	68	70	60	62	59	62	72	82
Education of reference person:									
Elementary (1-8) .....	9	15	18	16	17	18	12	8	4
High school (9-12) .....	39	47	53	57	54	48	47	43	27
College .....	51	36	26	26	29	33	40	49	69
Never attended and other .....	1	3	2	( <sup>2</sup> )	1	1	1	1	( <sup>2</sup> )
At least one vehicle owned or leased .....	92	66	73	78	84	89	94	96	97
Average annual expenditures .....	\$63,645	\$29,631	\$28,986	\$27,016	\$31,202	\$39,012	\$45,973	\$54,461	\$90,814
Food .....	9,213	5,076	6,586	4,786	5,448	6,517	7,401	8,309	11,962
Food at home .....	5,738	3,870	5,369	3,526	4,047	4,168	4,682	5,214	7,092
Cereals and bakery products .....	791	519	737	529	537	553	638	722	985
Cereals and cereal products .....	278	210	269	200	187	213	225	252	340
Bakery products .....	513	309	468	329	350	340	413	470	644
Meats, poultry, fish, and eggs .....	1,424	1,128	1,339	873	1,040	1,052	1,152	1,314	1,735
Beef .....	439	293	370	259	299	314	335	441	538
Pork .....	282	247	258	207	242	236	236	261	326
Other meats .....	191	153	168	120	128	125	153	172	240
Poultry .....	259	242	285	160	204	186	223	239	306
Fish and seafood .....	194	136	183	178	116	125	154	147	261
Eggs .....	59	56	74	49	51	67	49	55	63
Dairy products .....	641	369	571	436	422	520	514	631	772
Fresh milk and cream .....	269	181	235	228	203	249	230	281	299
Other dairy products .....	372	188	336	208	219	271	284	350	473
Fruits and vegetables .....	937	555	771	574	651	699	825	814	1,169
Fresh fruits .....	308	167	241	230	180	259	268	264	387
Fresh vegetables .....	288	154	214	178	226	205	249	238	363
Processed fruits .....	181	105	161	80	111	126	149	157	233
Processed vegetables .....	161	128	155	86	133	109	158	156	185

See footnotes at end of table.

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued**

Item	Total five or more 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
Other food at home .....	\$1,945	\$1,300	\$1,950	\$1,113	\$1,398	\$1,344	\$1,554	\$1,734	\$2,431
Sugar and other sweets .....	189	130	188	83	116	123	130	169	246
Fats and oils .....	143	96	180	116	110	105	113	135	169
Miscellaneous foods .....	1,065	697	1,105	574	767	724	847	955	1,332
Nonalcoholic beverages .....	493	351	471	333	390	348	417	438	600
Food prepared by consumer unit on out-of-town trips .....	55	126	17	18	114	45	47	36	83
Food away from home .....	3,475	1,206	1,218	1,260	1,401	2,348	2,719	3,094	4,870
Alcoholic beverages .....	372	138	181	1101	105	310	280	288	546
Housing .....	20,867	12,850	10,138	10,490	12,176	13,472	15,898	18,471	28,496
Shelter .....	12,048	7,657	5,521	5,874	6,595	7,674	9,023	11,242	16,435
Owned dwellings .....	8,799	3,303	1,895	1,530	2,505	3,895	5,683	7,083	14,046
Mortgage interest and charges .....	5,727	1,965	1,150	895	1,556	2,380	3,981	4,721	9,118
Property taxes .....	1,936	753	537	445	574	843	1,028	1,494	3,143
Maintenance, repairs, insurance, other expenses .....	1,136	585	1207	190	375	672	674	868	1,785
Rented dwellings .....	2,749	4,217	3,581	4,243	4,071	3,714	3,252	3,934	1,401
Other lodging .....	500	1137	145	1101	118	65	87	225	988
Utilities, fuels, and public services .....	4,456	3,599	3,096	3,123	3,634	3,662	3,911	4,223	5,284
Natural gas .....	677	549	397	437	624	511	540	623	826
Electricity .....	1,648	1,600	1,291	1,289	1,438	1,442	1,447	1,569	1,873
Fuel oil and other fuels .....	153	123	141	164	82	71	121	144	221
Telephone services .....	1,435	1,033	1,016	962	1,098	1,172	1,293	1,347	1,727
Water and other public services .....	543	395	351	370	391	467	510	540	638
Household operations .....	1,231	306	218	312	458	451	724	781	2,066
Personal services .....	739	1108	169	1186	270	258	427	480	1,252
Other household expenses .....	491	198	149	126	188	193	297	301	815
Housekeeping supplies .....	895	617	461	458	539	560	597	723	1,237
Laundry and cleaning supplies .....	225	181	199	170	185	187	199	240	248
Other household products .....	501	413	197	259	264	284	312	355	730
Postage and stationery .....	169	123	165	128	90	88	87	128	259
Household furnishings and equipment .....	2,236	670	843	724	950	1,125	1,643	1,504	3,473
Household textiles .....	163	192	121	123	98	147	136	104	226
Furniture .....	658	1192	377	226	263	328	509	408	1,032
Floor coverings .....	79	116	110	129	19	110	145	42	145
Major appliances .....	311	139	142	112	132	156	250	240	464
Small appliances, miscellaneous housewares .....	163	117	135	48	79	78	178	68	255
Miscellaneous household equipment .....	863	214	259	186	368	405	523	641	1,352
Apparel and services .....	2,955	2,562	1,944	1,758	1,668	2,072	2,289	2,503	3,905
Men and boys .....	733	234	328	356	473	395	564	739	966
Men, 16 and over .....	434	134	157	1165	218	204	357	441	601
Boys, 2 to 15 .....	299	200	271	191	255	192	207	298	366
Women and girls .....	1,102	1,189	444	643	506	672	803	876	1,537
Women, 16 and over .....	736	893	232	474	297	429	564	553	1,041
Girls, 2 to 15 .....	366	295	211	169	209	243	239	323	497
Children under 2 .....	228	1235	197	387	169	230	216	221	237
Footwear .....	536	1736	804	1230	391	582	467	493	585
Other apparel products and services .....	356	168	172	142	129	193	238	174	579
Transportation .....	11,595	3,669	5,620	4,954	5,418	7,674	8,605	10,766	16,227
Vehicle purchases (net outlay) .....	4,932	1984	12,882	12,024	1,625	3,131	3,267	4,735	7,110
Cars and trucks, new .....	2,518	(3)	(3)	(3)	1136	1696	1,509	2,493	4,216
Cars and trucks, used .....	2,328	984	2,882	2,024	1,488	2,424	1,756	2,091	2,761
Other vehicles .....	86	(3)	(3)	(3)	(3)	110	13	1152	134
Gasoline and motor oil .....	3,107	1,387	1,564	1,762	2,024	2,359	2,717	3,005	3,957

See footnotes at end of table.

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued**

Item	Total five or more 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
Other vehicle expenses .....	\$3,042	\$919	\$1,078	\$1,083	\$1,626	\$2,029	\$2,384	\$2,732	\$4,264
Vehicle finance charges .....	442	<sup>1</sup> 54	<sup>1</sup> 139	156	193	257	318	420	641
Maintenance and repairs .....	826	287	437	289	455	597	740	760	1,102
Vehicle insurance .....	1,184	504	426	521	666	894	966	1,135	1,575
Vehicle rental, leases, licenses, and other charges .....	591	74	76	117	312	281	361	416	946
Public transportation .....	514	<sup>1</sup> 379	<sup>1</sup> 96	<sup>1</sup> 85	143	156	236	294	896
Healthcare .....	2,617	653	759	1,037	1,201	1,891	2,521	2,485	3,529
Health insurance .....	1,273	<sup>1</sup> 319	394	515	593	791	1,028	1,283	1,760
Medical services .....	844	<sup>1</sup> 134	162	320	323	763	1,071	701	1,108
Drugs .....	395	<sup>1</sup> 173	174	185	240	262	345	410	505
Medical supplies .....	106	<sup>1</sup> 26	<sup>1</sup> 29	<sup>1</sup> 17	45	77	77	91	155
Entertainment .....	3,163	1,078	1,431	981	1,165	1,537	1,883	2,301	4,987
Fees and admissions .....	840	152	293	140	209	286	315	535	1,475
Audio and visual equipment and services .....	1,113	619	764	580	561	719	821	929	1,554
Pets, toys, hobbies, and playground equipment .....	503	149	285	220	216	281	508	401	707
Other entertainment supplies, equipment, and services .....	707	158	<sup>1</sup> 89	40	179	250	239	437	1,250
Personal care products and services .....	685	351	412	305	383	497	503	613	921
Reading .....	107	38	22	22	48	39	62	76	174
Education .....	1,581	813	<sup>1</sup> 153	325	335	488	525	738	2,904
Tobacco products and smoking supplies .....	376	499	326	376	463	356	391	442	331
Miscellaneous .....	919	<sup>1</sup> 852	453	477	390	376	738	892	1,276
Cash contributions .....	1,982	<sup>1</sup> 412	375	353	498	1,033	1,001	1,276	3,345
Personal insurance and pensions .....	7,213	742	685	1,052	1,904	2,750	3,876	5,301	12,212
Life and other personal insurance .....	526	<sup>1</sup> 322	<sup>1</sup> 101	<sup>1</sup> 122	127	169	225	301	923
Pensions and Social Security .....	6,688	419	585	929	1,777	2,581	3,651	5,000	11,289
Sources of income and personal taxes:									
Money income before taxes .....	81,728	1,930	12,876	17,454	25,491	34,832	44,726	59,943	136,090
Wages and salaries .....	70,479	3,157	7,200	10,283	19,496	30,975	40,493	54,191	116,823
Self-employment income .....	6,294	<sup>1</sup> -4,622	<sup>1</sup> -566	<sup>1</sup> 653	1,386	296	1,264	1,866	13,174
Social Security, private and government retirement .....	2,124	<sup>1</sup> 895	1,686	2,293	1,967	1,620	1,644	2,277	2,414
Interest, dividends, rental income, other property income .....	1,159	11	<sup>1</sup> 9	<sup>1</sup> 19	<sup>1</sup> 11	43	63	110	2,557
Unemployment and workers' compensation, veterans' benefits .....	228	<sup>1</sup> 126	<sup>1</sup> 176	<sup>1</sup> 124	326	<sup>1</sup> 157	<sup>1</sup> 243	323	203
Public assistance, supplemental security income, food stamps .....	825	1,906	3,672	3,536	1,701	1,214	551	519	246
Regular contributions for support .....	459	<sup>1</sup> 242	<sup>1</sup> 538	<sup>1</sup> 356	381	392	342	537	503
Other income .....	161	<sup>1</sup> 225	<sup>1</sup> 160	<sup>1</sup> 190	<sup>1</sup> 224	<sup>1</sup> 135	<sup>1</sup> 125	120	171
Personal taxes .....	2,242	-155	-558	-804	-714	-548	129	343	5,322
Federal income taxes .....	1,457	-222	-675	-812	-848	-719	-200	-42	3,843
State and local income taxes .....	600	<sup>1</sup> -27	6	-1	107	125	217	254	1,164
Other taxes .....	185	<sup>1</sup> 94	<sup>1</sup> 111	<sup>1</sup> 9	27	46	112	131	314
Income after taxes .....	79,486	2,085	13,434	18,257	26,205	35,380	44,597	59,600	130,768

See footnotes at end of table.

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued**

Item	Total five or more 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
Addenda:									
Net change in total assets and liabilities .....	-\$20,159	-\$302	-\$4,895	-\$8,549	-\$2,980	-\$11,725	-\$720	-\$10,291	-\$36,974
Net change in total assets .....	16,477	<sup>1</sup> 11,585	<sup>1</sup> 5,579	15	4,440	-173	24,684	20,799	22,055
Net change in total liabilities .....	36,636	11,887	10,474	8,564	7,420	11,552	25,404	31,090	59,029
Other financial information:									
Other money receipts .....	217	<sup>1</sup> 108	<sup>1</sup> 31	<sup>1</sup> 119	<sup>1</sup> 56	<sup>1</sup> 38	<sup>1</sup> 32	<sup>1</sup> 09	<sup>4</sup> 03
Mortgage principal paid on owned property .....	-2,947	-1,289	<sup>1</sup> -542	-499	-629	-916	-1,479	-2,097	-5,038
Estimated market value of owned home .....	210,687	71,973	46,503	40,540	57,543	83,620	111,392	161,442	347,738
Estimated monthly rental value of owned home .....	1,003	394	305	254	353	495	661	886	1,527
Gifts of goods and services .....	855	185	164	200	238	299	382	1,808	981
Food .....	61	<sup>1</sup> 53	<sup>1</sup> 14	<sup>4</sup> 1	<sup>1</sup> 6	<sup>2</sup> 1	<sup>7</sup> 0	<sup>6</sup> 5	<sup>8</sup> 2
Alcoholic beverages .....	17	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	<sup>1</sup> 2	( <sup>2</sup> )	<sup>1</sup> 16	<sup>1</sup> 3	<sup>2</sup> 8
Housing .....	351	<sup>1</sup> 66	<sup>1</sup> 81	<sup>1</sup> 15	<sup>5</sup> 9	<sup>7</sup> 8	<sup>8</sup> 9	<sup>1</sup> 469	<sup>1</sup> 61
Housekeeping supplies .....	19	<sup>1</sup> 5	<sup>1</sup> 4	<sup>1</sup> 1	<sup>1</sup> 3	<sup>1</sup> 10	<sup>1</sup> 12	<sup>1</sup> 5	<sup>3</sup> 0
Household textiles .....	9	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	<sup>1</sup> 1	<sup>1</sup> 4	<sup>1</sup> 10	<sup>1</sup> 10	<sup>1</sup> 3
Appliances and miscellaneous housewares .....	10	<sup>1</sup> 5	( <sup>3</sup> )	( <sup>3</sup> )	<sup>1</sup> 7	<sup>1</sup> 1	<sup>1</sup> 4	<sup>1</sup> 6	<sup>1</sup> 8
Major appliances .....	2	<sup>1</sup> 3	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	<sup>1</sup> 2	<sup>5</sup>
Small appliances and miscellaneous housewares .....	8	<sup>1</sup> 2	( <sup>3</sup> )	( <sup>3</sup> )	<sup>1</sup> 7	<sup>1</sup> 1	<sup>1</sup> 4	<sup>1</sup> 4	<sup>1</sup> 4
Miscellaneous household equipment .....	34	<sup>1</sup> 8	<sup>1</sup> 4	<sup>1</sup> 2	<sup>1</sup> 8	<sup>1</sup> 15	<sup>1</sup> 22	<sup>3</sup> 0	<sup>5</sup> 3
Other housing .....	278	<sup>1</sup> 48	<sup>1</sup> 74	<sup>1</sup> 12	<sup>4</sup> 0	<sup>1</sup> 48	<sup>1</sup> 41	<sup>1</sup> 408	<sup>4</sup> 7
Apparel and services .....	182	<sup>1</sup> 44	<sup>1</sup> 64	<sup>1</sup> 109	<sup>8</sup> 8	<sup>1</sup> 38	<sup>1</sup> 36	<sup>1</sup> 13	<sup>2</sup> 69
Males, 2 and over .....	37	<sup>1</sup> 9	<sup>1</sup> 4	<sup>1</sup> 22	<sup>1</sup> 19	<sup>1</sup> 23	<sup>1</sup> 45	<sup>2</sup> 4	<sup>5</sup> 2
Females, 2 and over .....	59	<sup>1</sup> 5	<sup>1</sup> 41	<sup>1</sup> 1	<sup>1</sup> 8	<sup>1</sup> 49	<sup>1</sup> 9	<sup>2</sup> 1	<sup>1</sup> 04
Children under 2 .....	61	<sup>1</sup> 28	<sup>1</sup> 16	<sup>1</sup> 60	<sup>4</sup> 7	<sup>6</sup> 0	<sup>6</sup> 7	<sup>5</sup> 4	<sup>7</sup> 0
Other apparel products and services .....	26	<sup>1</sup> 2	<sup>1</sup> 3	<sup>1</sup> 26	<sup>1</sup> 14	<sup>1</sup> 6	<sup>1</sup> 14	<sup>1</sup> 14	<sup>4</sup> 2
Jewelry and watches .....	8	<sup>1</sup> 2	<sup>1</sup> 3	( <sup>3</sup> )	<sup>1</sup> 4	<sup>1</sup> 2	( <sup>2</sup> )	<sup>1</sup> 5	<sup>1</sup> 4
All other apparel products and services .....	18	( <sup>3</sup> )	( <sup>2</sup> )	<sup>1</sup> 26	<sup>1</sup> 10	<sup>1</sup> 4	<sup>1</sup> 14	<sup>1</sup> 9	<sup>2</sup> 8
Transportation .....	52	<sup>1</sup> 11	<sup>1</sup> 4	( <sup>3</sup> )	<sup>2</sup> 5	<sup>9</sup>	<sup>9</sup>	<sup>1</sup> 0	<sup>1</sup> 05
Health care .....	13	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	<sup>1</sup> 1	<sup>1</sup> 1	<sup>1</sup> 3	<sup>1</sup> 4	<sup>1</sup> 26
Entertainment .....	51	<sup>1</sup> 8	( <sup>3</sup> )	<sup>1</sup> 4	<sup>1</sup> 16	<sup>1</sup> 10	<sup>1</sup> 24	<sup>2</sup> 8	<sup>9</sup> 2
Toys, games, arts and crafts, and tricycles .....	13	<sup>1</sup> 6	( <sup>3</sup> )	<sup>1</sup> 4	<sup>1</sup> 9	<sup>1</sup> 5	<sup>1</sup> 8	<sup>1</sup> 3	<sup>1</sup> 8
Other entertainment .....	39	<sup>1</sup> 2	( <sup>3</sup> )	( <sup>3</sup> )	<sup>1</sup> 7	<sup>1</sup> 5	<sup>1</sup> 16	<sup>1</sup> 5	<sup>7</sup> 4
Personal care products and services .....	11	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	<sup>1</sup> 14	<sup>1</sup> 2	<sup>1</sup> 6	<sup>1</sup> 5	<sup>1</sup> 4
Reading .....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	<sup>1</sup>
Education .....	73	<sup>1</sup> 3	( <sup>3</sup> )	<sup>1</sup> 29	<sup>1</sup> 9	( <sup>2</sup> )	<sup>1</sup> 16	<sup>5</sup> 4	<sup>1</sup> 36
All other gifts .....	43	<sup>1</sup> 1	<sup>1</sup> 1	<sup>1</sup> 2	<sup>1</sup> 8	<sup>4</sup> 0	<sup>1</sup> 4	<sup>3</sup> 7	<sup>6</sup> 8

<sup>1</sup> Data are likely to have large sampling errors.  
<sup>2</sup> Value less than or equal to 0.5.

<sup>3</sup> No data reported.  
n.a. Not applicable.