

**Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006**

Item	Total three 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) .....	18,448	345	453	709	758	1,707	2,000	1,876	3,266	7,332
Consumer unit characteristics:										
Income before taxes .....	\$73,244	\$201	\$7,975	\$12,769	\$17,506	\$25,245	\$34,792	\$44,903	\$59,449	\$127,392
Income after taxes .....	70,467	350	8,289	13,308	18,110	25,478	34,613	44,121	57,607	121,279
Age of reference person .....	43.9	38.7	36.7	40.1	42.7	41.5	42.4	44.3	44.3	45.7
Average number in consumer unit:										
Persons .....	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 18 .....	.8	1.3	1.3	1.1	1.1	.9	.8	.8	.7	.6
Persons 65 and over .....	.2	1.1	1.1	1.1	.2	.2	.2	.2	.2	.1
Earners .....	1.8	.7	.7	1.0	1.0	1.4	1.5	1.7	1.9	2.1
Vehicles .....	2.3	.9	.9	1.2	1.2	1.6	1.9	2.2	2.6	2.9
Percent distribution:										
Sex of reference person:										
Male .....	44	21	20	27	24	37	36	41	47	54
Female .....	56	79	80	73	76	63	64	59	53	46
Housing tenure:										
Homeowner .....	70	34	30	31	37	44	54	68	74	90
With mortgage .....	53	22	10	15	19	25	35	49	56	75
Without mortgage .....	17	12	20	16	19	19	19	18	19	15
Renter .....	30	66	70	69	63	55	46	32	26	10
Race of reference person:										
Black or African-American .....	14	39	34	27	31	22	19	14	12	7
White, Asian, and all other races .....	86	61	66	73	69	78	81	86	88	93
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	14	20	23	28	25	24	19	14	11	8
Not Hispanic or Latino .....	86	80	77	72	75	76	81	86	89	92
Education of reference person:										
Elementary (1-8) .....	4	9	9	17	11	10	7	4	3	1
High school (9-12) .....	36	56	60	54	58	53	49	43	36	21
College .....	59	35	31	30	30	37	44	53	61	78
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	92	52	58	75	77	86	90	95	97	98
Average annual expenditures .....	\$55,748	\$26,150	\$19,091	\$21,889	\$23,700	\$30,905	\$38,673	\$43,612	\$50,598	\$81,629
Food .....										
Food at home .....	3,967	2,945	2,497	3,213	3,018	3,075	3,178	3,633	4,111	4,655
Cereals and bakery products .....	508	356	344	421	375	401	413	477	526	591
Cereals and cereal products .....	162	118	136	165	142	161	123	154	160	179
Bakery products .....	346	238	207	255	233	240	290	323	367	412
Meats, poultry, fish, and eggs .....	941	783	498	918	748	804	760	829	1,005	1,062
Beef .....	291	235	147	304	232	219	221	250	360	315
Pork .....	186	180	116	211	156	194	179	170	172	201
Other meats .....	120	107	61	97	98	98	96	111	128	136
Poultry .....	164	151	90	152	136	155	146	128	175	182
Fish and seafood .....	141	173	158	99	81	101	86	126	134	187
Eggs .....	39	37	27	55	45	36	33	44	35	41
Dairy products .....	439	311	241	295	312	330	380	410	454	520
Fresh milk and cream .....	174	152	125	151	147	158	167	168	177	188
Other dairy products .....	264	159	116	144	165	172	213	242	276	332
Fruits and vegetables .....	667	470	360	497	449	518	493	629	619	834
Fresh fruits .....	218	146	138	146	123	159	160	197	205	280
Fresh vegetables .....	218	158	98	174	144	161	149	206	198	279
Processed fruits .....	123	76	73	101	88	100	88	128	117	147
Processed vegetables .....	108	90	51	76	94	99	95	99	100	128

See footnotes at end of table.

**Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued**

Item	Total three 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 .....	\$1,412	\$1,024	\$1,054	\$1,083	\$1,134	\$1,022	\$1,131	\$1,288	\$1,507	\$1,648
Sugar and other sweets .....	135	107	75	90	80	92	109	124	146	162
Fats and oils .....	99	47	83	92	69	81	84	105	104	110
Miscellaneous foods .....	741	595	583	588	670	534	567	667	745	881
Nonalcoholic beverages .....	389	256	274	304	304	296	341	355	470	421
Food prepared by consumer unit on out-of-town trips .....	48	119	139	18	110	20	29	37	42	74
Food away from home .....	3,173	1,282	1,003	1,156	1,301	1,785	2,208	2,661	3,027	4,508
Alcoholic beverages .....	511	163	152	211	96	205	314	437	450	782
Housing .....	18,119	12,415	7,579	8,999	9,570	10,548	12,991	13,902	16,008	25,958
Shelter .....	10,397	7,623	3,944	4,911	5,212	6,070	7,452	7,631	9,010	15,130
Owned dwellings .....	7,376	3,403	1,033	1,388	1,485	2,266	3,650	4,672	6,224	12,555
Mortgage interest and charges .....	4,412	1,777	1457	715	714	1,261	2,039	2,933	3,962	7,482
Property taxes .....	1,728	932	400	435	416	626	889	1,075	1,402	2,905
Maintenance, repairs, insurance, other expenses .....	1,236	693	1176	238	355	380	723	664	861	2,168
Rented dwellings .....	2,403	4,065	2,869	3,494	3,698	3,684	3,659	2,754	2,435	1,312
Other lodging .....	618	1155	141	128	130	120	143	205	350	1,263
Utilities, fuels, and public services .....	3,858	2,956	2,600	2,620	2,789	2,940	3,355	3,604	3,828	4,636
Natural gas .....	537	430	281	345	422	401	470	441	522	669
Electricity .....	1,431	1,223	1,086	1,123	1,213	1,185	1,291	1,390	1,368	1,649
Fuel oil and other fuels .....	158	168	114	141	147	86	80	151	183	222
Telephone services .....	1,304	901	921	847	837	972	1,166	1,234	1,328	1,562
Water and other public services .....	428	335	299	264	271	297	348	389	427	535
Household operations .....	1,196	591	308	354	418	426	541	740	909	2,044
Personal services .....	659	1248	1100	214	272	234	284	389	491	1,140
Other household expenses .....	538	343	209	140	146	192	257	351	418	904
Housekeeping supplies .....	690	385	262	377	385	364	506	599	635	951
Laundry and cleaning supplies .....	173	88	85	174	125	110	153	154	177	207
Other household products .....	357	232	141	165	169	162	239	288	318	518
Postage and stationery .....	160	65	135	38	191	93	114	158	140	226
Household furnishings and equipment .....	1,978	859	465	738	766	747	1,135	1,327	1,626	3,196
Household textiles .....	175	141	152	78	35	99	207	123	123	261
Furniture .....	558	283	142	215	162	140	226	265	421	996
Floor coverings .....	51	152	17	13	14	25	13	13	54	88
Major appliances .....	262	1157	193	54	281	104	128	179	238	403
Small appliances, miscellaneous housewares .....	119	150	33	50	58	49	66	51	121	185
Miscellaneous household equipment .....	812	276	137	338	226	330	496	696	670	1,264
Apparel and services .....	2,380	1,059	942	1,337	1,069	1,815	2,241	1,840	2,196	3,141
Men and boys .....	564	216	152	222	206	419	535	465	545	748
Men, 16 and over .....	455	184	178	150	143	273	432	346	441	636
Boys, 2 to 15 .....	109	132	74	72	62	146	103	119	104	112
Women and girls .....	967	304	328	515	433	683	827	714	937	1,304
Women, 16 and over .....	810	1149	94	432	336	512	686	570	817	1,116
Girls, 2 to 15 .....	158	154	233	83	98	172	141	144	120	189
Children under 2 .....	153	1129	135	140	76	134	161	120	145	179
Footwear .....	398	1285	1211	324	1234	394	523	346	386	427
Other apparel products and services .....	298	125	116	135	120	185	196	195	184	483
Transportation .....	10,455	2,948	3,171	2,990	3,610	6,734	7,971	9,082	10,250	14,676
Vehicle purchases (net outlay) .....	4,531	1318	1900	1603	1967	3,286	3,722	3,774	4,418	6,458
Cars and trucks, new .....	2,200	(3)	(3)	(3)	(3)	1,062	1,128	964	1,796	3,933
Cars and trucks, used .....	2,232	1318	900	602	967	2,106	2,590	2,710	2,553	2,360
Other vehicles .....	100	(3)	(3)	11	(3)	1119	14	1100	169	165
Gasoline and motor oil .....	2,616	1,238	953	1,310	1,416	1,818	2,084	2,462	2,781	3,330

See footnotes at end of table.

**Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued**

Item	Total three 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 .....	\$2,804	\$1,116	\$1,050	\$1,022	\$1,075	\$1,451	\$1,963	\$2,622	\$2,782	\$3,944
Vehicle finance charges .....	400	<sup>1</sup> 107	<sup>1</sup> 36	104	111	187	311	470	421	541
Maintenance and repairs .....	786	366	492	380	382	337	545	687	713	1,134
Vehicle insurance .....	1,104	475	337	424	447	739	852	1,105	1,208	1,421
Vehicle rental, leases, licenses, and other charges .....	514	167	186	114	135	188	255	361	439	848
Public transportation .....	503	276	268	55	152	179	203	224	269	944
Healthcare .....	2,841	958	710	912	1,169	1,571	2,116	2,807	2,829	3,924
Health insurance .....	1,467	453	397	492	664	904	1,177	1,377	1,532	1,962
Medical services .....	714	296	89	99	218	265	389	778	614	1,103
Drugs .....	523	186	187	290	254	350	496	538	556	636
Medical supplies .....	138	<sup>1</sup> 22	<sup>1</sup> 36	<sup>1</sup> 30	<sup>1</sup> 32	51	55	114	127	223
Entertainment .....	2,598	1,377	1,039	897	997	1,138	1,636	2,038	2,337	3,933
Fees and admissions .....	615	318	131	62	136	144	216	304	377	1,165
Audio and visual equipment and services .....	1,052	638	635	613	604	618	805	948	1,030	1,389
Pets, toys, hobbies, and playground equipment .....	458	189	229	165	169	222	363	413	449	636
Other entertainment supplies, equipment, and services .....	473	<sup>1</sup> 232	43	57	87	154	253	372	481	743
Personal care products and services .....	664	297	195	312	348	311	456	620	588	954
Reading .....	117	<sup>1</sup> 21	29	27	30	45	56	84	101	195
Education .....	1,262	1,193	389	236	235	436	491	448	903	2,294
Tobacco products and smoking supplies .....	392	252	474	351	411	396	486	450	407	348
Miscellaneous .....	921	471	315	316	375	340	779	636	736	1,424
Cash contributions .....	1,688	268	200	198	436	609	916	1,016	1,238	2,955
Personal insurance and pensions .....	6,659	603	397	733	1,035	1,897	2,835	3,957	5,417	11,883
Life and other personal insurance .....	423	<sup>1</sup> 102	<sup>1</sup> 92	86	103	160	181	320	352	710
Pensions and Social Security .....	6,236	501	305	647	932	1,737	2,654	3,637	5,066	11,173
Sources of income and personal taxes:										
Money income before taxes .....	73,244	201	7,975	12,769	17,506	25,245	34,792	44,903	59,449	127,392
Wages and salaries .....	62,457	2,556	3,210	7,276	10,840	19,698	28,550	38,199	51,060	110,104
Self-employment income .....	4,389	<sup>1</sup> -4,402	<sup>1</sup> 190	<sup>1</sup> 455	<sup>1</sup> 323	842	1,103	1,250	2,405	9,273
Social Security, private and government retirement .....	3,645	<sup>1</sup> 328	1,287	2,107	3,618	2,805	3,619	4,147	4,226	3,914
Interest, dividends, rental income, other property income .....	1,346	<sup>1</sup> -153	<sup>1</sup> 10	<sup>1</sup> 19	<sup>1</sup> 37	( <sup>2</sup> )	153	151	339	3,157
Unemployment and workers' compensation, veterans' benefits .....	243	<sup>1</sup> 28	<sup>1</sup> 67	<sup>1</sup> 166	<sup>1</sup> 240	177	186	188	395	248
Public assistance, supplemental security income, food stamps .....	436	906	2,461	1,818	1,552	917	390	233	203	95
Regular contributions for support .....	536	<sup>1</sup> 222	426	691	706	591	707	677	674	369
Other income .....	191	<sup>1</sup> 717	<sup>1</sup> 325	<sup>1</sup> 236	<sup>1</sup> 190	215	<sup>1</sup> 83	<sup>1</sup> 58	147	232
Personal taxes .....	2,777	-148	-314	-540	-604	-233	178	781	1,843	6,114
Federal income taxes .....	1,912	-338	-398	-585	-649	-379	-67	374	1,162	4,469
State and local income taxes .....	674	<sup>1</sup> 75	<sup>1</sup> 4	<sup>1</sup> 30	<sup>1</sup> 17	<sup>1</sup> 107	<sup>1</sup> 155	<sup>1</sup> 272	<sup>1</sup> 446	<sup>1</sup> 351
Other taxes .....	191	<sup>1</sup> 114	<sup>1</sup> 70	<sup>1</sup> 16	<sup>1</sup> 28	<sup>1</sup> 39	<sup>1</sup> 90	<sup>1</sup> 136	<sup>1</sup> 235	<sup>1</sup> 293
Income after taxes .....	70,467	350	8,289	13,308	18,110	25,478	34,613	44,121	57,607	121,279

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Addenda:										
Net change in total assets and liabilities .....	- \$6,384	- \$2,286	\$3,999	- \$1,748	\$6,950	\$873	- \$6,901	- \$5,816	- \$10,737	- \$8,801
Net change in total assets .....	14,655	1,431	4,712	2,656	9,345	4,855	1,794	9,982	13,390	25,153
Net change in total liabilities .....	21,039	3,717	714	4,404	2,394	3,982	8,695	15,797	24,126	33,954
Other financial information:										
Other money receipts .....	531	1283	125	1126	14	186	194	405	309	972
Mortgage principal paid on owned property .....	-2,432	-1,193	1,478	-318	-369	-617	-844	-1,538	-2,122	-4,250
Estimated market value of owned home .....	187,593	98,751	37,519	42,237	46,458	65,789	86,885	115,854	157,273	317,402
Estimated monthly rental value of owned home .....	936	402	244	259	282	378	527	661	838	1,493
Gifts of goods and services .....	1,248	358	287	342	405	407	498	663	796	2,270
Food .....	114	111	13	26	52	24	45	54	69	214
Alcoholic beverages .....	10	(3)	15	14	12	112	110	122	5	12
Housing .....	250	116	166	133	66	91	148	152	129	441
Housekeeping supplies .....	27	110	14	(3)	116	111	17	36	16	41
Household textiles .....	11	11	(3)	137	13	111	113	110	14	13
Appliances and miscellaneous housewares .....	28	(3)	14	12	113	16	119	15	14	54
Major appliances .....	12	(3)	14	(2)	17	13	11	11	14	25
Small appliances and miscellaneous housewares .....	16	(3)	(2)	12	16	13	119	14	10	29
Miscellaneous household equipment .....	52	12	15	16	15	17	17	28	40	95
Other housing .....	132	103	154	88	130	46	82	73	54	238
Apparel and services .....	255	184	1167	136	174	205	158	223	215	349
Males, 2 and over .....	64	138	163	122	130	27	46	46	53	94
Females, 2 and over .....	86	12	165	135	181	94	40	84	70	115
Children under 2 .....	63	141	112	144	132	39	41	72	64	80
Other apparel products and services .....	42	13	128	135	131	145	130	121	28	60
Jewelry and watches .....	15	13	12	13	11	12	17	111	6	28
All other apparel products and services .....	27	(3)	125	132	130	143	124	110	122	32
Transportation .....	79	117	(3)	(3)	12	25	20	9	93	142
Health care .....	23	(2)	15	12	13	15	11	140	121	37
Entertainment .....	80	114	19	123	114	116	22	44	52	152
Toys, games, arts and crafts, and tricycles .....	21	114	11	114	13	18	7	23	19	32
Other entertainment .....	59	(3)	18	19	111	18	15	22	33	120
Personal care products and services .....	16	17	(3)	113	114	11	18	115	14	22
Reading .....	1	(3)	(3)	(3)	(2)	(2)	(2)	11	(2)	1
Education .....	341	104	15	11	169	110	135	157	145	756
All other gifts .....	79	14	127	13	18	18	43	47	54	144

<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.