

Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

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)	11,048	350	364	438	934	1,231	1,155	1,982	4,595
Consumer unit characteristics:									
Income before taxes	\$76,557	\$2,268	\$12,835	\$17,591	\$25,266	\$34,802	\$44,729	\$59,699	\$129,765
Income after taxes	74,871	2,444	13,494	18,197	26,070	35,412	44,966	59,200	125,416
Age of reference person	41.0	40.1	40.6	40.0	38.0	38.3	40.0	40.7	43.0
Average number in consumer unit:									
Persons	5.6	5.5	5.6	5.5	5.6	5.6	5.8	5.6	5.6
Children under 18	2.8	3.2	3.4	3.1	3.1	3.0	2.9	2.7	2.5
Persons 65 and over1	1.1	1.1	1.1	.1	.1	.1	.1	.2
Earners	2.2	.7	.9	1.2	1.6	1.9	2.1	2.3	2.7
Vehicles	2.5	1.1	1.2	1.4	1.7	2.0	2.3	2.6	3.1
Percent distribution:									
Sex of reference person:									
Male	44	24	22	31	36	41	44	48	50
Female	56	76	78	69	64	59	56	52	50
Housing tenure:									
Homeowner	73	41	31	41	48	59	67	77	91
With mortgage	59	22	13	21	28	45	54	63	78
Without mortgage	15	18	18	20	19	14	13	14	14
Renter	27	59	69	59	52	41	33	23	9
Race of reference person:									
Black or African-American	15	32	39	30	19	17	15	13	10
White, Asian, and all other races	85	68	61	70	81	83	85	87	90
Hispanic or Latino origin of reference person:									
Hispanic or Latino	27	30	26	40	46	37	34	28	17
Not Hispanic or Latino	73	70	74	60	54	63	66	72	83
Education of reference person:									
Elementary (1-8)	10	17	18	19	16	13	15	9	4
High school (9-12)	39	54	63	59	57	49	44	41	25
College	51	27	18	21	26	37	39	49	70
Never attended and other	1	2	1	1	1	1	1	1	(²)
At least one vehicle owned or leased	93	63	75	80	88	91	95	97	97
Average annual expenditures	\$59,173	\$23,890	\$27,045	\$27,112	\$30,539	\$38,383	\$44,099	\$51,625	\$85,705
Food	8,792	4,743	6,985	5,887	5,623	6,471	7,732	8,161	11,242
Food at home	5,498	3,919	5,801	4,521	4,232	4,312	4,805	5,099	6,596
Cereals and bakery products	792	604	801	651	543	619	696	733	965
Cereals and cereal products	290	308	333	261	196	236	247	278	340
Bakery products	502	296	468	390	347	383	449	455	625
Meats, poultry, fish, and eggs	1,399	1,197	1,487	1,285	1,132	1,147	1,288	1,324	1,602
Beef	432	354	410	432	320	374	400	400	499
Pork	274	232	336	224	282	208	267	265	300
Other meats	188	174	203	152	144	134	166	181	224
Poultry	264	199	272	257	189	224	232	251	308
Fish and seafood	179	168	178	165	132	133	155	175	213
Eggs	62	71	89	55	64	74	68	51	59
Dairy products	638	463	615	564	467	525	531	580	775
Fresh milk and cream	271	292	269	289	232	258	245	245	299
Other dairy products	366	171	346	275	235	267	285	334	476
Fruits and vegetables	898	535	982	670	675	747	823	814	1,076
Fresh fruits	295	172	309	210	203	249	266	255	363
Fresh vegetables	277	190	300	220	242	229	255	248	323
Processed fruits	177	83	157	134	104	149	155	160	222
Processed vegetables	151	90	217	106	125	120	147	151	167

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, 2004-2005 — 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	\$1,771	\$1,119	\$1,915	\$1,351	\$1,416	\$1,274	\$1,467	\$1,648	\$2,178
Sugar and other sweets	198	138	231	126	157	137	148	177	252
Fats and oils	139	129	195	147	121	110	120	136	154
Miscellaneous foods	937	542	1,034	690	775	637	759	863	1,167
Nonalcoholic beverages	446	280	448	380	350	340	406	425	528
Food prepared by consumer unit on out-of-town trips	52	131	17	18	113	48	34	47	77
Food away from home	3,294	824	1,185	1,367	1,391	2,158	2,927	3,062	4,646
Alcoholic beverages	361	144	1125	1103	135	228	398	319	507
Housing	19,103	10,292	9,542	9,988	11,169	12,921	14,739	16,174	26,995
Shelter	10,863	6,044	4,887	5,846	5,981	7,135	8,342	9,423	15,428
Owned dwellings	8,166	2,393	968	1,858	2,257	3,794	5,350	6,919	13,395
Mortgage interest and charges	5,293	1,581	1,567	1,173	1,332	2,457	3,692	4,749	8,545
Property taxes	1,778	631	291	406	568	784	976	1,412	2,985
Maintenance, repairs, insurance, other expenses	1,095	1181	1111	278	357	552	683	758	1,864
Rented dwellings	2,237	3,559	3,887	3,895	3,696	3,248	2,876	2,263	1,108
Other lodging	460	192	131	194	128	94	116	241	925
Utilities, fuels, and public services	4,127	2,744	2,990	2,888	3,291	3,463	3,605	3,992	4,977
Natural gas	620	413	507	429	500	426	517	585	779
Electricity	1,506	1,210	1,208	1,213	1,274	1,331	1,339	1,435	1,748
Fuel oil and other fuels	145	125	114	166	98	113	122	120	206
Telephone services	1,355	763	957	852	1,045	1,147	1,146	1,341	1,657
Water and other public services	501	333	304	328	374	446	481	512	588
Household operations	1,083	335	378	291	396	534	587	666	1,863
Personal services	632	1122	1222	1191	199	342	342	387	1,088
Other household expenses	452	213	156	100	197	192	245	278	775
Housekeeping supplies	771	469	614	333	488	551	527	662	1,064
Laundry and cleaning supplies	222	133	206	117	173	192	203	229	257
Other household products	377	278	322	186	227	266	236	296	536
Postage and stationery	172	158	185	130	88	93	88	137	271
Household furnishings and equipment	2,259	700	674	631	1,014	1,239	1,678	1,432	3,663
Household textiles	173	149	136	183	109	211	114	79	255
Furniture	647	190	251	194	217	352	364	425	1,088
Floor coverings	74	143	16	110	15	15	18	31	149
Major appliances	325	83	173	161	111	192	571	228	442
Small appliances, miscellaneous housewares	124	40	172	33	101	94	104	75	178
Miscellaneous household equipment	917	294	236	251	471	374	507	594	1,549
Apparel and services	2,955	1,374	2,330	1,634	1,831	2,246	2,184	2,443	4,052
Men and boys	751	260	401	257	469	542	600	737	1,008
Men, 16 and over	461	198	1140	180	181	296	413	454	654
Boys, 2 to 15	290	162	261	178	288	245	188	283	354
Women and girls	1,063	543	660	666	562	700	745	852	1,529
Women, 16 and over	718	329	323	437	364	443	508	545	1,068
Girls, 2 to 15	344	214	338	230	197	258	237	307	461
Children under 2	190	154	214	240	236	178	215	151	197
Footwear	579	1358	907	1286	422	654	430	494	679
Other apparel products and services	372	159	148	184	143	172	195	209	639
Transportation	10,569	3,175	4,073	4,038	5,282	8,016	7,506	10,622	14,770
Vehicle purchases (net outlay)	4,512	1831	1,767	1,582	1,860	3,694	2,664	5,016	6,293
Cars and trucks, new	2,075	(3)	1348	(3)	1354	1,735	1529	2,356	3,276
Cars and trucks, used	2,390	831	1,419	1,582	1,505	1,954	2,129	2,600	2,935
Other vehicles	46	(3)	(3)	(3)	(3)	15	16	161	82
Gasoline and motor oil	2,632	1,118	1,308	1,324	1,715	2,066	2,360	2,593	3,399

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, 2004-2005 — 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	\$2,970	\$964	\$933	\$1,068	\$1,576	\$2,091	\$2,230	\$2,701	\$4,282
Vehicle finance charges	446	¹ 72	¹ 101	130	182	243	327	444	670
Maintenance and repairs	795	373	380	286	495	619	605	708	1,098
Vehicle insurance	1,193	421	357	568	667	935	1,036	1,171	1,603
Vehicle rental, leases, licenses, and other charges	536	99	94	83	232	294	262	378	912
Public transportation	456	¹ 262	65	64	132	166	252	312	795
Healthcare	2,618	687	646	1,077	1,103	1,827	2,552	2,428	3,682
Health insurance	1,308	368	221	532	569	836	1,087	1,320	1,868
Medical services	814	88	217	355	260	698	1,021	663	1,117
Drugs	381	207	187	166	216	238	365	352	517
Medical supplies	114	¹ 25	¹ 21	¹ 24	59	56	79	93	180
Entertainment	3,061	1,035	1,097	971	1,443	1,398	1,851	2,346	4,945
Fees and admissions	736	149	222	118	178	250	310	468	1,346
Audio and visual equipment and services	1,069	559	573	529	564	690	825	928	1,526
Pets, toys, hobbies, and playground equipment	486	141	170	270	306	271	494	415	674
Other entertainment supplies, equipment, and services	770	187	132	54	395	187	222	535	1,399
Personal care products and services	692	360	535	275	343	490	585	580	966
Reading	117	47	23	29	44	47	82	89	193
Education	1,377	516	198	252	326	313	657	788	2,575
Tobacco products and smoking supplies	366	349	354	388	495	373	403	452	291
Miscellaneous	822	¹ 183	196	926	455	393	744	809	1,123
Cash contributions	1,642	424	301	571	427	842	890	1,098	2,828
Personal insurance and pensions	6,697	660	640	973	1,862	2,817	3,774	5,315	11,536
Life and other personal insurance	590	¹ 286	¹ 110	¹ 86	115	233	254	322	1,092
Pensions and Social Security	6,107	374	530	887	1,747	2,584	3,520	4,993	10,444
Sources of income and personal taxes:									
Money income before taxes	76,557	2,268	12,835	17,591	25,266	34,802	44,729	59,699	129,765
Wages and salaries	66,369	3,323	5,940	10,879	20,299	30,660	39,830	53,409	112,437
Self-employment income	5,196	¹ -4,503	¹ 357	¹ 322	874	801	1,340	2,499	10,971
Social Security, private and government retirement	2,122	¹ 819	1,807	2,440	1,581	1,363	1,866	2,122	2,593
Interest, dividends, rental income, other property income	1,129	¹ -76	¹ 3	¹ 20	¹ 23	74	90	202	2,583
Unemployment and workers' compensation, veterans' benefits	276	¹ 216	¹ 241	¹ 193	480	208	324	374	215
Public assistance, supplemental security income, food stamps	822	1,885	3,754	3,093	1,500	1,220	779	349	263
Regular contributions for support	484	¹ 362	528	¹ 444	294	356	311	617	552
Other income	160	¹ 242	¹ 206	¹ 199	¹ 216	120	¹ 189	127	152
Personal taxes	1,686	-175	-658	-606	-804	-609	-237	499	4,349
Federal income taxes	1,049	-163	-653	-658	-888	-765	-507	57	3,139
State and local income taxes	476	¹ -52	-27	45	54	111	171	294	936
Other taxes	161	140	122	17	29	45	99	148	274
Income after taxes	74,871	2,444	13,494	18,197	26,070	35,412	44,966	59,200	125,416

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, 2004-2005 — 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	-\$18,542	\$1,774	\$1,602	-\$3,338	-\$2,897	-\$12,107	-\$11,621	-\$14,164	-\$31,666
Net change in total assets	15,495	¹ 1,307	8,531	34	7,947	3,356	11,293	21,477	21,864
Net change in total liabilities	34,037	-467	6,929	3,372	10,844	15,462	22,914	35,641	53,530
Other financial information:									
Other money receipts	250	15	(³)	1438	115	132	1144	381	346
Mortgage principal paid on owned property	-2,743	-1,093	¹ -413	-498	-565	-1,009	-1,396	-2,026	-4,823
Estimated market value of owned home	188,189	49,055	27,884	43,755	58,598	80,510	107,977	152,388	316,038
Estimated monthly rental value of owned home	966	374	212	302	363	493	651	886	1,497
Gifts of goods and services	708	210	523	173	360	576	443	483	1,071
Food	45	¹ 15	¹ 25	72	¹ 10	30	36	32	64
Alcoholic beverages	11	(³)	(²)	(²)	(²)	19	¹ 24	17	14
Housing	156	¹ 87	¹ 25	¹ 44	96	125	126	101	223
Housekeeping supplies	37	¹ 36	¹ 6	¹ 3	¹ 30	21	¹ 10	35	56
Household textiles	13	(³)	(³)	(²)	¹ 2	¹ 10	¹ 9	¹ 9	22
Appliances and miscellaneous housewares	22	¹ 15	(³)	(³)	¹ 11	¹ 33	¹ 32	18	29
Major appliances	4	¹ 13	(³)	(³)	(³)	(³)	¹ 19	¹ 2	¹ 2
Small appliances and miscellaneous housewares	19	¹ 2	(³)	(³)	¹ 11	¹ 33	¹ 13	¹ 6	27
Miscellaneous household equipment	38	¹ 7	¹ 19	¹ 13	¹ 10	23	23	12	69
Other housing	45	¹ 28	¹ 110	¹ 28	¹ 44	¹ 38	¹ 52	36	47
Apparel and services	224	¹ 60	323	¹ 36	142	299	140	169	283
Males, 2 and over	52	¹ 26	¹ 79	¹ 4	¹ 18	49	18	57	69
Females, 2 and over	77	¹ 14	¹ 114	¹ 5	88	88	56	46	96
Children under 2	56	¹ 19	¹ 47	¹ 20	32	50	60	41	73
Other apparel products and services	40	¹ 11	¹ 84	¹ 8	¹ 3	¹ 113	¹ 6	¹ 25	44
Jewelry and watches	6	¹ 11	¹ 2	¹ 8	(³)	¹ 1	¹ 2	¹ 3	10
All other apparel products and services	34	(³)	¹ 82	(³)	¹ 3	¹ 111	¹ 4	¹ 22	33
Transportation	23	¹ 19	¹ 38	¹ 7	21	10	5	13	36
Health care	16	¹ 4	(³)	¹ 1	¹ 6	¹ 2	¹ 3	¹ 26	25
Entertainment	60	¹ 8	¹ 8	¹ 9	¹ 10	¹ 12	¹ 35	39	111
Toys, games, arts and crafts, and tricycles	12	¹ 4	¹ 1	¹ 8	¹ 5	¹ 6	¹ 13	8	20
Other entertainment	48	¹ 4	¹ 7	¹ 1	¹ 6	¹ 6	22	31	91
Personal care products and services	24	¹ 25	¹ 2	¹ 3	¹ 3	¹ 39	¹ 27	9	34
Reading	(²)	(³)	(³)	(³)	(³)	(³)	(²)	(²)	(²)
Education	108	¹ 2	¹ 13	¹ 11	¹ 39	¹ 2	¹ 29	54	219
All other gifts	42	¹ 1	(³)	(²)	34	48	17	34	61

¹ Data are likely to have large sampling errors.

² Value less than or equal to 0.5.

³ No data reported.

n.a. Not applicable.