

Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

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)	37,549	773	1,217	1,903	2,398	4,970	4,865	4,120	6,490	10,813
Consumer unit characteristics:										
Income before taxes	\$60,230	\$997	\$7,813	\$12,686	\$17,679	\$24,970	\$34,708	\$44,787	\$59,131	\$122,405
Income after taxes	57,366	796	7,895	12,760	17,569	24,169	34,015	43,695	56,658	115,058
Age of reference person	52.8	49.6	50.3	52.8	59.2	57.1	54.7	52.7	50.6	50.6
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	.4	.5	.6	.9	.8	.7	.5	.4	.3
Earners	1.3	.5	.5	.7	.6	.9	1.1	1.3	1.5	1.7
Vehicles	2.2	1.2	1.1	1.4	1.6	1.8	2.1	2.2	2.4	2.7
Percent distribution:										
Sex of reference person:										
Male	52	36	39	36	50	47	51	51	55	59
Female	48	64	61	64	50	53	49	49	45	41
Housing tenure:										
Homeowner	75	49	44	53	66	68	72	74	79	89
With mortgage	40	18	14	16	18	21	31	37	48	64
Without mortgage	35	31	31	37	48	47	41	37	31	25
Renter	25	51	56	47	34	32	28	26	21	11
Race of reference person:										
Black or African-American	10	24	29	20	15	13	11	9	7	4
White, Asian, and all other races	90	76	71	80	85	87	89	91	93	96
Hispanic or Latino origin of reference person:										
Hispanic or Latino	6	11	13	11	10	8	7	7	5	4
Not Hispanic or Latino	94	89	87	89	90	92	93	93	95	96
Education of reference person:										
Elementary (1-8)	4	7	14	14	12	7	4	3	1	1
High school (9-12)	36	46	51	50	51	51	47	40	31	16
College	60	47	35	36	36	42	49	58	68	83
Never attended and other	(2)	(2)	(2)	(2)	1	(2)	(2)	(3)	(2)	(3)
At least one vehicle owned or leased	93	66	64	80	85	90	94	96	98	98
Average annual expenditures	\$47,119	\$24,711	\$19,816	\$22,190	\$24,445	\$29,554	\$33,914	\$40,334	\$47,567	\$76,923
Food	5,826	4,099	3,384	3,578	3,654	4,152	4,624	5,366	5,838	8,301
Food at home	3,215	2,564	2,270	2,295	2,559	2,543	2,755	3,231	3,282	4,024
Cereals and bakery products	423	356	318	318	330	348	383	430	451	500
Cereals and cereal products	130	117	102	102	109	108	121	130	136	151
Bakery products	293	239	216	215	221	239	262	300	316	349
Meats, poultry, fish, and eggs	801	621	666	568	670	630	694	850	830	961
Beef	232	162	200	156	211	176	211	239	240	278
Pork	169	131	129	146	147	147	156	202	189	172
Other meats	105	85	95	72	87	80	84	111	106	131
Poultry	132	131	108	98	116	103	113	123	135	165
Fish and seafood	128	76	103	67	74	91	96	140	124	177
Eggs	36	36	31	30	36	33	35	36	35	39
Dairy products	354	309	235	267	291	295	307	358	364	429
Fresh milk and cream	127	139	108	113	121	120	123	136	122	135
Other dairy products	227	171	127	154	170	175	184	222	242	294
Fruits and vegetables	559	478	386	428	459	435	476	550	545	715
Fresh fruits	188	168	118	134	158	142	155	184	181	246
Fresh vegetables	186	164	136	154	142	137	149	161	181	251
Processed fruits	103	63	68	83	86	89	95	114	97	124
Processed vegetables	82	83	64	57	73	67	76	90	86	94

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, 2004-2005 — 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	\$1,078	\$800	\$665	\$714	\$809	\$836	\$896	\$1,044	\$1,092	\$1,419
Sugar and other sweets	127	114	91	90	106	105	103	120	127	161
Fats and oils	86	81	62	64	73	83	77	95	86	96
Miscellaneous foods	529	349	283	343	382	388	431	517	545	711
Nonalcoholic beverages	284	243	204	200	225	238	244	278	279	357
Food prepared by consumer unit on out-of-town trips	52	414	25	18	24	22	41	34	55	94
Food away from home	2,612	1,534	1,115	1,284	1,096	1,609	1,868	2,134	2,556	4,277
Alcoholic beverages	537	229	194	198	203	270	335	492	520	926
Housing	14,694	9,601	7,525	8,144	8,853	9,550	11,076	12,693	14,339	23,168
Shelter	8,327	5,948	4,205	4,455	4,690	5,094	5,965	6,874	8,176	13,643
Owned dwellings	5,723	2,750	1,543	1,788	2,497	2,679	3,494	4,384	5,673	10,758
Mortgage interest and charges	2,825	1,039	611	665	843	949	1,466	1,945	2,883	5,794
Property taxes	1,644	955	602	637	871	985	1,124	1,428	1,602	2,802
Maintenance, repairs, insurance, other expenses	1,255	756	329	486	783	746	904	1,011	1,188	2,162
Rented dwellings	1,949	2,779	2,503	2,517	2,011	2,159	2,148	2,110	1,956	1,463
Other lodging	654	419	159	150	182	255	322	380	547	1,422
Utilities, fuels, and public services	3,140	2,286	2,119	2,367	2,542	2,668	2,860	3,061	3,208	3,917
Natural gas	454	351	298	291	384	389	409	466	449	573
Electricity	1,150	921	861	979	978	1,016	1,049	1,101	1,155	1,390
Fuel oil and other fuels	151	484	60	115	149	142	163	145	148	174
Telephone services	1,026	727	671	750	747	840	923	1,005	1,080	1,305
Water and other public services	358	202	229	231	283	280	316	343	375	474
Household operations	634	240	267	272	306	391	449	467	535	1,157
Personal services	81	452	465	85	78	109	99	103	62	65
Other household expenses	553	188	202	187	228	282	350	364	473	1,092
Housekeeping supplies	667	295	344	361	477	460	508	638	697	942
Laundry and cleaning supplies	138	101	115	96	106	121	112	148	146	164
Other household products	342	130	132	182	221	215	271	314	365	499
Postage and stationery	187	65	97	83	151	125	125	176	187	279
Household furnishings and equipment	1,926	832	591	689	838	937	1,294	1,653	1,722	3,510
Household textiles	172	29	50	57	83	105	124	172	159	282
Furniture	497	283	186	232	234	186	296	464	404	955
Floor coverings	66	440	12	20	22	16	21	70	63	135
Major appliances	253	97	104	93	205	130	170	181	263	434
Small appliances, miscellaneous housewares	121	52	57	36	52	71	93	107	94	210
Miscellaneous household equipment	817	331	182	250	242	429	591	659	737	1,493
Apparel and services	1,705	963	1,091	1,073	727	910	1,048	1,345	1,509	2,963
Men and boys	381	102	196	307	186	191	201	337	336	659
Men, 16 and over	348	75	134	280	155	161	161	302	299	630
Boys, 2 to 15	33	27	61	27	31	30	40	35	37	28
Women and girls	703	398	498	372	282	388	467	526	633	1,203
Women, 16 and over	658	372	451	337	253	343	428	484	589	1,147
Girls, 2 to 15	46	26	47	35	30	44	39	42	44	56
Children under 2	43	456	56	19	29	34	22	29	37	68
Footwear	256	4298	193	226	114	181	177	203	275	362
Other apparel products and services	322	109	148	148	116	117	181	250	228	672
Transportation	8,637	3,875	2,835	3,709	4,236	5,877	6,192	7,993	10,041	13,238
Vehicle purchases (net outlay)	3,729	41,463	4919	1,387	1,376	2,566	2,333	3,520	4,751	5,770
Cars and trucks, new	2,174	41,094	4383	4519	4606	1,459	1,297	1,863	2,527	3,722
Cars and trucks, used	1,456	369	536	869	769	1,097	1,026	1,534	2,066	1,856
Other vehicles	99	(³)	(³)	(³)	(³)	⁴ 10	⁴ 10	⁴ 123	158	193
Gasoline and motor oil	1,838	1,067	919	1,094	1,207	1,414	1,634	1,795	2,103	2,413

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, 2004-2005 — 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 vehicle expenses	\$2,517	\$1,070	\$845	\$1,060	\$1,442	\$1,653	\$1,974	\$2,340	\$2,739	\$3,874
Vehicle finance charges	321	83	62	107	117	178	278	311	387	501
Maintenance and repairs	711	291	322	365	452	480	534	592	745	1,110
Vehicle insurance	986	510	339	453	632	754	856	997	1,148	1,328
Vehicle rental, leases, licenses, and other charges	499	187	121	135	241	241	306	440	459	936
Public transportation	553	275	152	168	211	245	252	339	449	1,179
Healthcare	3,292	1,930	1,724	2,011	2,814	3,079	3,369	3,398	3,263	3,931
Health insurance	1,694	1,090	913	1,069	1,580	1,679	1,731	1,892	1,708	1,869
Medical services	773	357	367	388	454	560	682	655	750	1,184
Drugs	688	401	367	499	678	744	820	734	640	701
Medical supplies	136	82	77	55	101	96	136	116	165	177
Entertainment	2,550	1,051	911	900	1,135	1,695	1,765	1,990	2,566	4,372
Fees and admissions	590	288	151	156	166	235	322	369	548	1,225
Audio and visual equipment and services	847	399	502	476	503	609	760	773	904	1,199
Pets, toys, hobbies, and playground equipment	462	275	163	178	188	266	358	358	422	806
Other entertainment supplies, equipment, and services	651	90	95	88	278	585	325	490	692	1,141
Personal care products and services	607	312	220	272	353	419	446	548	618	941
Reading	155	65	59	54	74	88	115	133	160	262
Education	780	597	326	468	200	304	274	466	647	1,672
Tobacco products and smoking supplies	323	326	290	291	359	335	389	345	339	272
Miscellaneous	859	584	422	432	323	558	709	734	948	1,316
Cash contributions	1,892	679	380	418	676	932	1,114	1,404	1,635	3,810
Personal insurance and pensions	5,261	400	454	644	840	1,387	2,458	3,426	5,145	11,753
Life and other personal insurance	447	153	140	178	231	263	339	388	462	745
Pensions and Social Security	4,814	248	313	466	608	1,124	2,119	3,039	4,684	11,008
Sources of income and personal taxes:										
Money income before taxes	60,230	997	7,813	12,686	17,679	24,970	34,708	44,787	59,131	122,405
Wages and salaries	43,372	1,824	2,579	4,753	6,298	11,756	19,777	29,699	44,347	95,726
Self-employment income	3,827	-2,819	4,149	295	193	533	1,030	1,318	2,582	10,652
Social Security, private and government retirement	10,205	953	3,247	5,804	9,985	11,342	12,187	11,972	10,038	10,486
Interest, dividends, rental income, other property income	1,889	155	213	141	183	524	822	1,022	1,358	4,643
Unemployment and workers' compensation, veterans' benefits	213	489	488	4132	142	177	212	324	293	191
Public assistance, supplemental security income, food stamps	219	498	1,406	1,022	513	225	216	81	435	420
Regular contributions for support	330	146	278	330	290	330	367	262	313	377
Other income	176	4150	150	209	76	84	96	108	166	308
Personal taxes	2,863	201	-82	-74	110	801	692	1,092	2,473	7,347
Federal income taxes	2,094	71	-152	-132	-6	557	355	653	1,825	5,547
State and local income taxes	543	11	4	-4	33	88	171	231	412	1,425
Other taxes	227	4120	66	62	83	156	166	209	235	376
Income after taxes	57,366	796	7,895	12,760	17,569	24,169	34,015	43,695	56,658	115,058

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, 2004-2005 — 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
Addenda:										
Net change in total assets and liabilities	- \$5,941	\$3,674	- \$526	\$647	- \$193	\$232	\$363	- \$4,179	- \$8,713	- \$14,356
Net change in total assets	9,364	5,587	-647	2,280	1,831	2,700	7,130	7,631	8,807	18,740
Net change in total liabilities	15,305	1,913	-121	1,633	2,024	2,467	6,768	11,810	17,520	33,096
Other financial information:										
Other money receipts	741	4174	769	108	145	331	350	372	811	1,486
Mortgage principal paid on owned property	-2,058	-588	-464	-435	-666	-674	-1,140	-1,342	-1,737	-4,452
Estimated market value of owned home	170,119	92,943	69,364	75,872	93,332	102,882	129,187	139,566	158,902	288,292
Estimated monthly rental value of owned home	890	488	392	432	556	615	689	776	877	1,396
Gifts of goods and services	1,540	660	433	519	375	518	662	782	1,124	3,510
Food	129	444	30	84	17	37	48	65	68	311
Alcoholic beverages	21	411	44	(2)	42	9	9	8	26	42
Housing	329	126	131	107	132	136	174	188	281	671
Housekeeping supplies	60	43	431	11	38	38	39	48	50	103
Household textiles	21	42	417	43	416	18	15	12	23	33
Appliances and miscellaneous housewares	33	48	41	46	46	16	21	17	22	73
Major appliances	11	47	(2)	42	(2)	44	8	2	4	26
Small appliances and miscellaneous housewares	23	41	41	43	46	12	13	14	18	47
Miscellaneous household equipment	87	427	19	8	27	31	60	55	95	164
Other housing	127	87	63	78	44	33	39	55	90	298
Apparel and services	291	238	182	128	116	144	177	229	257	515
Males, 2 and over	78	422	67	48	47	39	46	63	72	133
Females, 2 and over	113	455	44	28	26	57	65	91	94	214
Children under 2	39	431	34	11	24	24	21	28	35	68
Other apparel products and services	61	4131	438	441	418	24	45	48	56	101
Jewelry and watches	19	42	48	42	46	8	14	13	21	35
All other apparel products and services	42	4129	431	439	412	416	32	35	35	66
Transportation	62	5	410	6	3	11	58	36	40	145
Health care	39	46	47	46	48	22	10	22	29	92
Entertainment	97	428	419	41	42	46	60	78	79	190
Toys, games, arts and crafts, and tricycles	39	418	47	20	22	27	29	34	39	63
Other entertainment	59	411	411	21	20	19	31	44	40	127
Personal care products and services	21	45	48	42	8	14	8	19	24	36
Reading	2	(3)	(2)	41	(2)	1	2	1	3	3
Education	415	4180	425	484	415	21	26	42	238	1,226
All other gifts	133	16	17	61	32	76	90	95	78	278

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.