

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006

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)	118,843	4,572	6,247	7,585	7,671	14,232	13,304	11,446	17,674	36,112
Consumer unit characteristics:										
Income before taxes	\$60,533	\$439	\$8,006	\$12,551	\$17,462	\$24,905	\$34,685	\$44,620	\$59,253	\$125,688
Income after taxes	58,101	316	8,019	12,630	17,411	24,743	33,916	43,573	57,358	119,298
Age of reference person	48.7	43.2	50.7	56.9	56.1	51.1	48.2	47.5	46.6	46.4
Average number in consumer unit:										
Persons	2.5	1.6	1.6	1.7	1.9	2.2	2.3	2.5	2.8	3.0
Children under 186	.3	.3	.4	.4	.6	.6	.6	.7	.8
Persons 65 and over3	.2	.3	.5	.5	.5	.3	.3	.2	.2
Earners	1.3	.5	.5	.5	.6	.9	1.2	1.4	1.6	2.0
Vehicles	1.9	.8	.7	1.0	1.2	1.5	1.7	1.9	2.3	2.8
Percent distribution:										
Sex of reference person:										
Male	46	41	34	34	38	40	45	48	49	53
Female	54	59	66	66	62	60	55	52	51	47
Housing tenure:										
Homeowner	67	36	32	47	53	55	60	68	75	88
With mortgage	43	14	8	11	17	22	34	42	54	71
Without mortgage	24	22	24	35	37	33	27	26	21	17
Renter	33	64	68	53	47	45	40	32	25	12
Race of reference person:										
Black or African-American	12	19	21	17	15	14	15	13	11	6
White, Asian, and all other races	88	81	79	83	85	86	85	87	89	94
Hispanic or Latino origin of reference person:										
Hispanic or Latino	11	12	13	13	13	15	14	12	11	8
Not Hispanic or Latino	89	88	87	87	87	85	86	88	89	92
Education of reference person:										
Elementary (1-8)	5	10	15	13	10	7	5	3	2	1
High school (9-12)	36	41	46	49	51	48	42	39	34	20
College	59	48	38	37	39	45	52	58	63	79
Never attended and other	(1)	1	1	1	(1)	(1)	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	88	55	54	68	79	85	91	93	96	98
Average annual expenditures	\$48,398	\$20,709	\$16,751	\$20,612	\$24,422	\$29,042	\$35,108	\$39,573	\$50,086	\$82,294
Food	6,111	3,049	2,860	3,099	3,631	4,136	4,689	5,330	6,496	9,300
Food at home	3,417	1,802	1,894	2,159	2,476	2,605	2,719	3,061	3,603	4,798
Cereals and bakery products	446	239	248	277	319	357	346	406	463	627
Cereals and cereal products	143	78	88	97	108	115	113	132	141	198
Bakery products	304	161	160	180	211	242	232	274	322	429
Meats, poultry, fish, and eggs	797	485	466	525	613	623	634	723	814	1,103
Beef	236	129	128	144	159	187	189	215	247	332
Pork	157	115	102	119	131	120	138	148	166	201
Other meats	105	50	52	60	76	83	77	100	112	149
Poultry	141	99	93	100	106	112	109	116	139	196
Fish and seafood	122	68	69	68	111	89	89	108	109	182
Eggs	37	25	21	34	29	31	32	36	41	43
Dairy products	368	188	203	233	259	275	318	333	406	503
Fresh milk and cream	140	86	91	103	108	113	125	127	159	176
Other dairy products	228	102	112	129	150	162	193	206	248	327
Fruits and vegetables	592	293	328	378	428	471	462	537	597	841
Fresh fruits	195	94	97	120	142	154	154	174	198	281
Fresh vegetables	193	106	105	126	132	151	142	177	193	279
Processed fruits	109	48	61	71	81	89	91	99	111	152
Processed vegetables	95	45	65	61	73	77	75	87	95	130

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006 — 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	\$1,212	\$597	\$649	\$747	\$857	\$878	\$959	\$1,061	\$1,322	\$1,724
Sugar and other sweets	125	63	76	80	93	89	103	101	125	181
Fats and oils	86	41	56	62	65	70	70	78	93	113
Miscellaneous foods	627	295	320	374	454	444	487	558	687	895
Nonalcoholic beverages	332	182	183	220	225	255	273	288	376	454
Food prepared by consumer unit on out-of-town trips	43	16	13	11	20	20	26	37	42	80
Food away from home	2,694	1,246	966	940	1,155	1,531	1,970	2,269	2,892	4,502
Alcoholic beverages	497	220	192	202	227	254	384	427	505	833
Housing	16,366	8,037	7,047	8,176	9,408	10,755	12,289	13,970	16,635	26,495
Shelter	9,673	5,037	4,221	4,699	5,399	6,297	7,311	8,057	9,706	15,853
Owned dwellings	6,516	2,024	1,212	1,596	2,232	2,929	3,837	4,752	6,525	12,902
Mortgage interest and charges	3,753	1,075	407	563	774	1,219	1,998	2,660	3,850	7,917
Property taxes	1,649	632	489	619	769	943	1,037	1,217	1,579	3,056
Maintenance, repairs, insurance, other expenses	1,115	317	316	414	688	767	802	875	1,097	1,929
Rented dwellings	2,590	2,742	2,906	2,998	3,020	3,227	3,255	2,999	2,761	1,629
Other lodging	567	272	103	106	147	140	220	306	420	1,322
Utilities, fuels, and public services	3,397	1,827	1,811	2,201	2,531	2,763	2,972	3,275	3,747	4,579
Natural gas	509	261	256	345	365	430	431	475	555	696
Electricity	1,266	715	749	888	1,002	1,077	1,150	1,228	1,348	1,649
Fuel oil and other fuels	138	98	47	94	127	109	99	122	143	199
Telephone services	1,087	574	572	633	756	842	967	1,081	1,247	1,471
Water and other public services	397	179	187	242	280	305	327	369	453	563
Household operations	948	307	217	361	394	405	513	696	797	1,923
Personal services	393	274	269	96	125	109	171	263	303	886
Other household expenses	555	232	148	265	269	296	342	433	494	1,037
Housekeeping supplies	640	297	379	288	356	409	472	531	667	1,003
Laundry and cleaning supplies	151	79	111	84	100	103	130	133	178	205
Other household products	330	168	170	142	169	208	230	277	334	533
Postage and stationery	159	49	97	62	87	98	112	121	155	264
Household furnishings and equipment	1,708	570	419	627	729	881	1,021	1,410	1,717	3,137
Household textiles	154	56	40	42	85	98	98	121	195	250
Furniture	463	140	87	162	169	220	262	363	439	909
Floor coverings	48	21	6	34	15	15	30	29	36	98
Major appliances	241	94	69	73	131	155	130	203	242	432
Small appliances, miscellaneous housewares ..	109	26	37	50	41	63	72	93	112	188
Miscellaneous household equipment	693	233	180	265	287	331	429	602	694	1,260
Apparel and services	1,874	1,255	883	670	860	1,133	1,297	1,573	1,981	3,078
Men and boys	444	114	172	142	161	274	309	377	496	743
Men, 16 and over	353	75	129	109	126	198	247	303	402	595
Boys, 2 to 15	91	39	42	33	35	76	63	74	94	148
Women and girls	751	620	384	238	347	444	542	637	743	1,239
Women, 16 and over	629	534	305	199	301	381	460	547	621	1,024
Girls, 2 to 15	122	85	79	38	46	63	82	91	123	215
Children under 2	96	84	56	52	68	57	69	90	112	136
Footwear	304	319	172	132	153	227	199	265	343	446
Other apparel products and services	280	118	100	106	132	131	178	203	287	514
Transportation	8,508	3,206	2,107	3,299	3,572	5,067	6,770	6,844	9,423	14,500
Vehicle purchases (net outlay)	3,421	1,161	485	1,261	961	1,866	2,781	2,229	3,597	6,331
Cars and trucks, new	1,798	2,798	272	526	2,339	701	984	927	1,761	3,827
Cars and trucks, used	1,568	362	413	728	609	1,162	1,773	1,251	1,780	2,383
Other vehicles	54	(³)	(³)	28	214	23	224	251	56	121
Gasoline and motor oil	2,227	966	794	980	1,278	1,580	1,897	2,147	2,599	3,319

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006 — 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	\$2,355	\$882	\$667	\$890	\$1,107	\$1,427	\$1,811	\$2,193	\$2,728	\$3,837
Vehicle finance charges	298	73	36	60	91	154	221	298	374	513
Maintenance and repairs	688	297	201	311	374	409	567	615	789	1,095
Vehicle insurance	886	282	288	395	478	638	755	911	1,043	1,318
Vehicle rental, leases, licenses, and other charges	482	230	142	124	165	225	268	369	522	912
Public transportation	505	197	162	167	225	193	280	275	499	1,013
Healthcare	2,766	1,041	948	1,738	2,221	2,411	2,498	2,616	3,006	3,791
Health insurance	1,465	526	488	1,000	1,264	1,335	1,346	1,465	1,629	1,908
Medical services	670	270	197	302	408	476	560	580	676	1,079
Drugs	514	198	232	372	471	508	502	461	588	622
Medical supplies	117	47	31	64	78	92	90	110	114	182
Entertainment	2,376	856	765	833	1,103	1,158	1,579	1,864	2,344	4,371
Fees and admissions	606	186	115	120	239	216	294	361	536	1,304
Audio and visual equipment and services	906	444	418	482	556	616	745	869	974	1,363
Pets, toys, hobbies, and playground equipment ..	412	147	143	186	173	209	348	330	442	696
Other entertainment supplies, equipment, and services	451	79	89	45	135	116	192	304	392	1,008
Personal care products and services	585	230	201	256	346	355	450	481	629	949
Reading	117	48	41	55	65	71	80	99	116	201
Education	888	1,046	441	462	240	285	398	412	681	1,838
Tobacco products and smoking supplies	327	239	265	243	302	331	383	364	382	311
Miscellaneous	846	544	330	515	412	559	572	584	871	1,412
Cash contributions	1,869	482	359	547	1,222	961	1,181	1,280	1,743	3,580
Personal insurance and pensions	5,270	456	311	517	813	1,564	2,537	3,729	5,275	11,635
Life and other personal insurance	322	75	79	108	129	168	171	235	314	629
Pensions and Social Security	4,948	381	232	409	684	1,396	2,365	3,494	4,961	11,005
Sources of income and personal taxes:										
Money income before taxes	60,533	439	8,006	12,551	17,462	24,905	34,685	44,620	59,253	125,688
Wages and salaries	48,119	2,327	2,368	4,117	7,461	14,825	25,142	34,720	49,104	105,061
Self-employment income	3,607	-3,443	-110	139	108	650	979	1,744	1,997	10,127
Social Security, private and government retirement	6,139	587	3,280	6,490	8,164	7,674	6,921	6,411	6,208	5,820
Interest, dividends, rental income, other property income	1,486	90	125	192	275	425	648	786	1,019	3,605
Unemployment and workers' compensation, veterans' benefits	207	217	116	117	166	180	178	236	307	237
Public assistance, supplemental security income, food stamps	340	448	1,431	771	731	477	280	186	147	76
Regular contributions for support	409	184	385	408	342	462	374	463	295	487
Other income	225	229	411	316	215	212	163	73	176	274
Personal taxes	2,432	124	-13	-79	51	163	769	1,047	1,895	6,390
Federal income taxes	1,711	43	-77	-176	-92	-32	417	651	1,264	4,730
State and local income taxes	519	31	17	7	40	104	210	264	451	1,268
Other taxes	202	50	47	90	104	90	142	132	180	392
Income after taxes	58,101	316	8,019	12,630	17,411	24,743	33,916	43,573	57,358	119,298

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006 — 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	- \$7,053	- \$3,242	- \$1,269	- \$1,823	- \$4,575	\$694	- \$6,010	- \$820	- \$6,560	- \$15,816
Net change in total assets	11,120	5,924	1,911	73	370	3,993	4,765	10,352	13,664	22,122
Net change in total liabilities	18,173	9,165	3,180	1,895	4,945	3,299	10,775	11,172	20,224	37,939
Other financial information:										
Other money receipts	613	222	112	663	152	440	358	514	427	1,121
Mortgage principal paid on owned property	-2,080	-537	-289	-307	-510	-571	-961	-1,753	-1,843	-4,517
Estimated market value of owned home	183,212	78,098	52,625	76,130	84,928	96,841	111,174	138,458	173,987	341,752
Estimated monthly rental value of owned home ..	873	377	279	419	507	525	609	715	897	1,484
Gifts of goods and services	1,154	336	436	514	571	458	496	677	1,362	2,183
Food	117	13	34	27	91	46	44	52	83	257
Alcoholic beverages	17	(¹)	² 20	² 2	² 2	4	4	12	14	38
Housing	264	⁸⁹	⁹⁸	⁹³	¹¹³	¹¹¹	¹¹⁸	¹³⁸	⁴⁷⁹	⁴²⁶
Housekeeping supplies	28	²⁸	²³⁹	⁵	¹⁹	¹³	¹⁸	²⁸	²³	⁴⁶
Household textiles	11	²⁶	²⁸	²⁹	²⁹	⁴	⁵	⁹	¹⁵	¹⁸
Appliances and miscellaneous housewares	25	²¹³	²⁶	²⁸	²³	¹⁹	²³	⁶	¹⁹	⁵⁰
Major appliances	10	²⁸	(³)	²²	(¹)	⁵	⁸	²¹	⁴	²³
Small appliances and miscellaneous housewares	16	²⁴	²⁶	²⁶	²³	¹⁴	¹⁵	⁶	¹⁵	²⁸
Miscellaneous household equipment	49	⁹	¹⁰	¹⁷	²⁰	²⁴	¹⁹	³²	⁵²	⁹⁶
Other housing	150	⁵⁴	³⁵	⁵⁵	⁶¹	⁵²	⁵⁴	⁶³	³⁷⁰	²¹⁶
Apparel and services	247	¹³⁸	²⁰⁹	⁷⁸	¹²⁵	¹⁴³	¹⁴⁷	²⁰⁵	³⁰¹	³⁸⁶
Males, 2 and over	60	²⁷	³⁷	¹¹	⁴¹	³⁶	³¹	⁵⁰	⁷⁷	⁹³
Females, 2 and over	83	⁶⁰	⁹⁹	¹⁴	²⁹	³⁴	⁵⁰	⁶²	⁸²	¹⁴⁷
Children under 2	52	²¹	²⁹	²²	³²	³⁴	³⁴	⁵⁹	⁵⁷	⁷⁸
Other apparel products and services	52	²³⁰	⁴³	³²	²³	³⁹	³²	³⁴	⁸⁵	⁶⁷
Jewelry and watches	26	²²⁰	²⁷	²¹⁸	⁵	²⁴	¹³	²⁶	⁴³	³³
All other apparel products and services	26	²¹⁰	²³⁷	²¹⁴	²¹⁸	²¹⁵	²¹⁹	²⁷	⁴³	³⁴
Transportation	70	³	¹³	¹⁵³	³²	¹⁷	¹⁹	¹⁸	⁸⁹	¹²⁷
Health care	41	²¹	²²⁴	²²³	²³⁶	²²⁶	³⁹	²⁴	⁴⁹	⁶¹
Entertainment	76	¹⁷	¹⁷	²²	⁸⁷	²⁹	⁴⁰	⁶⁷	⁸⁴	¹³²
Toys, games, arts and crafts, and tricycles	24	²⁹	⁷	¹⁴	¹³	¹⁶	¹⁹	²⁴	²⁷	³⁷
Other entertainment	52	²⁸	²¹¹	⁹	⁷⁴	¹⁴	²¹	⁴⁴	⁵⁷	⁹⁵
Personal care products and services	16	²¹	²²	⁶	¹⁴	⁵	⁸	¹²	²⁰	²⁹
Reading	1	(¹)	(¹)	(¹)	¹	¹	¹	¹	¹	²
Education	210	²³⁷	²⁶	²⁵⁶	²⁴³	²⁵	³⁷	¹¹⁰	¹⁰⁸	⁵⁵²
All other gifts	94	³⁷	¹³	⁵⁴	²⁷	⁵¹	³⁹	³⁷	¹³⁵	¹⁷⁴

¹ Value less than or equal to 0.5.

² Data are likely to have large sampling errors.

³ No data reported.