

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007

Item	Total four 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)	16,490	406	374	410	1,319	1,302	1,461	3,090	8,128
Consumer unit characteristics:									
Income before taxes	\$84,950	-\$1,063	\$12,599	\$17,530	\$24,998	\$35,032	\$44,816	\$59,672	\$130,524
Income after taxes	82,502	-1,155	13,348	18,094	25,979	35,287	44,634	58,555	125,757
Age of reference person	40.9	37.8	37.5	37.4	37.9	38.7	39.9	40.7	42.5
Average number in consumer unit:									
Persons	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18	1.6	2.1	2.1	2.0	1.8	1.7	1.7	1.6	1.5
Persons 65 and over1	1.1	(²)	1.1	.1	.1	.1	.1	.1
Earners	2.0	.9	1.0	1.2	1.5	1.6	1.8	2.1	2.3
Vehicles	2.5	1.4	1.1	1.2	1.7	1.8	2.2	2.5	3.0
Percent distribution:									
Sex of reference person:									
Male	45	20	23	24	32	41	45	46	51
Female	55	80	77	76	68	59	55	54	49
Housing tenure:									
Homeowner	76	34	40	37	44	52	64	79	92
With mortgage	65	26	21	24	29	39	47	68	83
Without mortgage	11	8	19	14	15	13	17	12	9
Renter	24	66	60	63	56	48	36	21	8
Race of reference person:									
Black or African-American	12	30	29	25	22	17	14	10	7
White, Asian, and all other races	88	70	71	75	78	83	86	90	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino	17	28	38	36	30	29	22	17	9
Not Hispanic or Latino	83	72	62	64	70	71	78	83	91
Education of reference person:									
Elementary (1-8)	4	12	8	10	11	8	4	3	1
High school (9-12)	34	57	57	61	53	52	40	39	21
College	63	30	35	29	36	40	55	58	79
Never attended and other	(³)	1	(³)	(⁴)	1	(⁴)	(³)	(³)	(³)
At least one vehicle owned or leased	95	71	69	78	87	92	95	97	99
Average annual expenditures	\$65,465	\$27,198	\$27,296	\$27,529	\$33,451	\$38,757	\$44,161	\$54,506	\$88,828
Food	8,607	5,072	5,587	4,555	6,176	6,238	6,831	7,768	10,673
Food at home	4,900	3,739	4,166	3,424	4,098	4,077	3,996	4,574	5,663
Cereals and bakery products	654	551	541	452	519	503	525	599	773
Cereals and cereal products	217	226	188	191	201	183	176	200	242
Bakery products	437	325	352	261	318	319	348	399	531
Meats, poultry, fish, and eggs	1,133	1,025	1,126	890	1,076	1,070	968	1,072	1,228
Beef	323	247	349	260	311	337	276	313	341
Pork	220	252	213	162	209	216	202	224	226
Other meats	158	119	141	110	151	141	146	135	180
Poultry	220	168	220	188	209	192	207	207	240
Fish and seafood	155	189	139	115	139	127	87	126	188
Eggs	56	49	66	54	58	56	50	67	53
Dairy products	549	375	444	328	409	441	498	538	635
Fresh milk and cream	226	195	230	162	193	208	208	224	243
Other dairy products	324	180	214	165	217	233	291	313	392
Fruits and vegetables	825	667	694	597	729	658	630	750	966
Fresh fruits	266	195	208	205	231	209	211	235	314
Fresh vegetables	265	235	242	186	249	185	200	225	317
Processed fruits	160	130	128	87	129	128	104	158	189
Processed vegetables	135	108	117	119	119	136	115	132	145

See footnotes at end of table.

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007 — Continued

Item	Total four 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	\$1,739	\$1,120	\$1,361	\$1,158	\$1,365	\$1,405	\$1,375	\$1,617	\$2,060
Sugar and other sweets	172	118	136	126	126	122	135	169	205
Fats and oils	117	76	111	76	118	96	108	117	127
Miscellaneous foods	917	551	706	583	653	714	730	861	1,103
Nonalcoholic beverages	478	354	393	367	449	442	377	439	542
Food prepared by consumer unit on out-of-town trips	54	121	115	17	20	131	24	31	84
Food away from home	3,707	1,333	1,421	1,131	2,078	2,162	2,835	3,194	5,011
Alcoholic beverages	456	1181	1126	1158	170	342	236	389	638
Housing	21,984	11,323	10,317	11,363	12,112	13,927	15,630	17,947	29,207
Shelter	12,636	7,053	5,389	6,949	6,739	8,238	9,080	9,962	16,852
Owned dwellings	9,755	2,871	2,014	2,289	2,738	3,748	5,312	7,499	14,588
Mortgage interest and charges	6,345	1,816	1,129	1,551	1,721	2,427	3,436	4,963	9,480
Property taxes	2,284	738	633	540	574	903	1,143	1,657	3,466
Maintenance, repairs, insurance, other expenses	1,126	1317	1251	198	442	417	733	879	1,642
Rented dwellings	2,219	4,066	3,331	4,587	3,921	4,428	3,496	2,135	1,129
Other lodging	662	1116	144	173	80	62	273	328	1,134
Utilities, fuels, and public services	4,414	2,906	2,973	2,924	3,280	3,551	3,778	4,207	5,146
Natural gas	630	302	406	280	472	466	448	567	782
Electricity	1,628	1,236	1,386	1,216	1,338	1,445	1,440	1,543	1,822
Fuel oil and other fuels	151	192	136	161	149	80	141	123	204
Telephone services	1,449	997	759	1,049	1,044	1,160	1,265	1,449	1,668
Water and other public services	557	279	386	319	377	399	484	526	670
Household operations	1,788	300	637	469	584	758	960	1,211	2,712
Personal services	1,124	1114	1312	1303	364	501	597	788	1,699
Other household expenses	665	186	325	166	220	258	363	423	1,013
Housekeeping supplies	809	435	506	433	476	497	577	731	1,050
Laundry and cleaning supplies	210	173	206	154	143	167	188	201	240
Other household products	418	208	239	157	259	235	291	378	553
Postage and stationery	181	153	60	123	74	96	98	153	256
Household furnishings and equipment	2,337	630	812	588	1,034	884	1,234	1,835	3,448
Household textiles	191	187	172	132	92	78	139	133	281
Furniture	615	227	233	186	190	213	327	421	933
Floor coverings	70	16	140	16	17	118	21	43	116
Major appliances	310	190	1130	85	180	116	166	301	422
Small appliances, miscellaneous housewares	120	35	36	23	61	108	75	87	167
Miscellaneous household equipment	1,031	184	302	255	503	351	507	851	1,528
Apparel and services	2,800	2,055	1,510	1,316	1,940	2,128	1,885	2,151	3,679
Men and boys	659	408	352	210	455	356	534	512	885
Men, 16 and over	437	1141	1148	146	273	188	356	314	629
Boys, 2 to 15	222	267	204	164	183	168	178	198	256
Women and girls	1,112	655	516	494	696	989	661	763	1,515
Women, 16 and over	794	448	226	330	468	678	433	529	1,116
Girls, 2 to 15	318	207	290	164	228	311	229	234	399
Children under 2	178	1398	218	166	144	183	185	163	173
Footwear	495	1300	284	255	520	443	357	437	590
Other apparel products and services	356	295	140	191	123	158	148	276	516
Transportation	11,812	3,465	4,790	4,957	5,922	7,316	7,843	10,615	15,766
Vehicle purchases (net outlay)	4,681	1785	11134	12126	2068	2739	2351	4114	6537
Cars and trucks, new	2,252	1272	(4)	1376	1641	1368	1388	1562	3,710
Cars and trucks, used	2,321	1513	11134	1750	1427	2330	1866	2390	2,694
Other vehicles	107	(4)	(4)	(4)	(4)	141	197	161	132
Gasoline and motor oil	3,255	1,456	1,687	1,759	2,021	2,407	2,868	3,259	3,896

See footnotes at end of table.

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007 — Continued

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Other vehicle expenses	\$3,305	\$998	\$1,816	\$842	\$1,618	\$1,985	\$2,440	\$2,918	\$4,424
Vehicle finance charges	462	193	212	¹ 105	190	250	333	489	595
Maintenance and repairs	915	321	449	381	516	488	678	835	1,202
Vehicle insurance	1,248	¹ 218	¹ 991	¹ 268	¹ 676	¹ 979	¹ 1,047	1,080	1,619
Vehicle rental, leases, licenses, and other charges	680	265	164	88	235	268	383	513	1,009
Public transportation	572	226	¹ 153	¹ 230	216	185	183	323	910
Healthcare	2,986	1,104	833	914	1,347	1,621	2,421	2,828	3,933
Health insurance	1,598	538	¹ 441	578	676	882	1,356	1,643	2,047
Medical services	853	294	165	204	349	414	677	696	1,188
Drugs	427	257	186	118	274	304	304	390	550
Medical supplies	108	¹ 15	¹ 40	¹ 14	48	51	83	99	148
Entertainment	3,695	1,359	1,251	1,007	1,400	1,697	2,441	2,898	5,318
Fees and admissions	1,007	182	156	88	218	238	521	611	1,630
Audio and visual equipment and services	1,243	679	695	566	726	749	987	1,053	1,617
Pets, toys, hobbies, and playground equipment	813	227	284	239	312	489	478	513	1,218
Other entertainment supplies, equipment, and services	633	¹ 272	¹ 115	114	144	220	456	721	853
Personal care products and services	753	257	276	300	348	447	418	697	1,027
Reading	129	40	41	32	¹ 33	30	78	91	198
Education	1,468	414	322	392	379	333	728	931	2,325
Tobacco products and smoking supplies	341	433	406	237	461	440	340	425	272
Miscellaneous	928	232	¹ 143	561	472	604	522	961	1,201
Cash contributions	1,772	472	415	531	803	714	910	1,295	2,624
Personal insurance and pensions	7,735	790	1,280	1,205	1,889	2,922	3,880	5,510	11,966
Life and other personal insurance	439	¹ 167	¹ 180	¹ 179	115	136	196	318	678
Pensions and Social Security	7,296	623	1,200	1,126	1,774	2,785	3,684	5,192	11,288
Sources of income and personal taxes:									
Money income before taxes	84,950	-1,063	12,599	17,530	24,998	35,032	44,816	59,672	130,524
Wages and salaries	76,163	5,854	7,883	12,686	20,661	30,644	38,540	55,055	117,103
Self-employment income	4,773	¹ -10,466	¹ 246	¹ 820	256	1,367	2,709	1,309	8,910
Social Security, private and government retirement	1,571	¹ 1,012	¹ 909	¹ 1,259	1,787	1,505	1,963	1,890	1,430
Interest, dividends, rental income, other property income	908	¹ 113	¹ 6	¹ 2	¹ 43	76	144	150	1,734
Unemployment and workers' compensation, veterans' benefits	229	¹ 73	¹ 476	¹ 248	¹ 159	263	338	392	150
Public assistance, supplemental security income, food stamps	347	1,191	1,736	1,605	1,385	463	290	191	59
Regular contributions for support	677	483	¹ 990	¹ 690	548	484	687	487	793
Other income	282	¹ 678	¹ 352	¹ 220	¹ 160	¹ 231	¹ 147	198	346
Personal taxes	2,447	92	-749	-564	-981	-255	182	1,117	4,766
Federal income taxes	1,610	129	-792	-683	-1,077	-447	-144	554	3,391
State and local income taxes	615	-57	14	-2	40	111	206	437	1,023
Other taxes	223	¹ 20	¹ 28	¹ 120	55	81	121	126	352
Income after taxes	82,502	-1,155	13,348	18,094	25,979	35,287	44,634	58,555	125,757

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Addenda:									
Net change in total assets and liabilities	- \$9,857	\$16,107	- \$5,754	- \$16,918	\$5,636	- \$5,836	- \$5,651	- \$11,612	- \$14,235
Net change in total assets	14,926	22,312	¹ 4,944	-1,615	11,518	5,115	13,685	9,040	20,436
Net change in total liabilities	24,784	6,205	10,698	15,303	5,882	10,951	19,336	20,652	34,671
Other financial information:									
Other money receipts	632	¹ 333	¹ 86	¹ 585	¹ 176	¹ 132	173	166	1,088
Mortgage principal paid on owned property	-3,347	-1,236	¹ -506	-381	-576	-980	-1,831	-2,003	-5,345
Estimated market value of owned home	229,661	89,010	52,530	51,452	59,474	82,517	134,927	163,868	347,046
Estimated monthly rental value of owned home	1,112	383	329	325	399	521	689	905	1,588
Gifts of goods and services	863	373	440	276	325	319	389	588	1,308
Food	77	¹ 22	¹ 34	¹ 31	17	28	29	60	117
Alcoholic beverages	14	(³)	(⁴)	(⁴)	¹ 3	¹ 2	¹ 1	¹ 6	26
Housing	197	¹ 41	104	¹ 20	44	91	65	87	323
Housekeeping supplies	26	¹ 14	¹ 18	¹ 2	¹ 2	¹ 10	¹ 15	22	38
Household textiles	9	(⁴)	(³)	¹ 6	(³)	¹ 4	¹ 5	¹ 5	14
Appliances and miscellaneous housewares	26	142	(⁴)	¹ 1	¹ 2	133	¹ 9	¹ 15	37
Major appliances	9	122	(⁴)	¹ 1	¹ 1	113	¹ 2	¹ 4	13
Small appliances and miscellaneous housewares	17	¹ 19	(⁴)	(³)	¹ 1	120	¹ 7	¹ 10	24
Miscellaneous household equipment	58	(⁴)	¹ 16	(⁴)	¹ 8	¹ 2	¹ 8	23	107
Other housing	79	¹ 85	¹ 70	¹ 11	131	141	128	122	127
Apparel and services	211	¹ 50	162	¹ 52	133	128	164	235	247
Males, 2 and over	46	¹ 10	¹ 76	¹ 28	¹ 12	¹ 31	¹ 21	64	52
Females, 2 and over	62	¹ 56	¹ 20	¹ 8	¹ 28	¹ 38	49	66	80
Children under 2	74	¹ 75	¹ 54	¹ 41	48	58	82	66	84
Other apparel products and services	29	¹ 9	¹ 12	¹ 75	¹ 45	¹ 1	¹ 11	39	30
Jewelry and watches	8	¹ 9	(⁴)	¹ 2	¹ 2	¹ 1	¹ 3	¹ 6	12
All other apparel products and services	22	(⁴)	¹ 12	¹ 72	¹ 43	(⁴)	¹ 8	¹ 33	18
Transportation	32	12	(⁴)	¹ 41	19	14	10	10	50
Health care	12	(⁴)	(⁴)	(⁴)	¹ 7	¹ 4	¹ 3	¹ 5	21
Entertainment	107	¹ 19	¹ 110	¹ 14	18	130	134	68	173
Toys, games, arts and crafts, and tricycles	44	¹ 12	¹ 90	(³)	¹ 2	¹ 2	¹ 21	28	70
Other entertainment	63	¹ 7	¹ 20	¹ 14	¹ 7	¹ 28	¹ 13	40	103
Personal care products and services	15	¹ 18	(⁴)	¹ 1	¹ 1	(⁴)	¹ 2	22	21
Reading	1	¹ 2	(⁴)	¹ 3	(⁴)	(⁴)	¹ 1	(³)	1
Education	137	¹ 2	(⁴)	(³)	¹ 44	¹ 6	140	56	241
All other gifts	60	¹ 6	¹ 30	¹ 14	49	17	41	39	87

¹ Data are likely to have large sampling errors.

² Value is less than or equal to 0.05.

³ Value is less than or equal to 0.5.

⁴ No data reported.

n.a. Not applicable.