

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007

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)	18,310	330	435	701	753	1,691	1,834	1,820	3,381	7,365
Consumer unit characteristics:										
Income before taxes	\$73,605	\$511	\$8,132	\$12,722	\$17,452	\$25,161	\$34,759	\$44,920	\$59,761	\$126,527
Income after taxes	71,162	642	8,455	13,244	18,062	25,452	34,880	44,498	58,283	121,001
Age of reference person	44.2	37.6	37.4	39.1	42.8	42.8	42.7	44.8	44.7	45.9
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 188	1.3	1.3	1.2	1.0	.9	.9	.7	.7	.6
Persons 65 and over2	1.1	1.1	1.1	.3	.2	.2	.2	.2	.1
Earners	1.8	.6	.7	1.0	1.0	1.4	1.5	1.7	1.9	2.1
Vehicles	2.3	.8	.9	1.1	1.2	1.6	1.8	2.2	2.5	2.9
Percent distribution:										
Sex of reference person:										
Male	44	30	21	28	26	32	35	40	49	53
Female	56	70	79	72	74	68	65	60	51	47
Housing tenure:										
Homeowner	70	34	32	27	35	45	55	68	73	89
With mortgage	53	16	15	12	16	28	36	46	55	75
Without mortgage	17	18	17	15	18	18	19	22	18	14
Renter	30	66	68	73	65	55	45	32	27	11
Race of reference person:										
Black or African-American	15	36	38	26	30	24	21	14	13	7
White, Asian, and all other races	85	64	62	74	70	76	79	86	87	93
Hispanic or Latino origin of reference person:										
Hispanic or Latino	14	18	19	28	23	24	19	16	12	7
Not Hispanic or Latino	86	82	81	72	77	76	81	84	88	93
Education of reference person:										
Elementary (1-8)	4	9	9	14	8	9	7	6	4	1
High school (9-12)	36	56	61	58	58	53	46	41	36	22
College	59	35	31	28	33	37	47	53	60	77
Never attended and other	(²)	(³)	(³)	(³)	1	1	(³)	(²)	(³)	(³)
At least one vehicle owned or leased	92	48	56	73	77	84	91	95	96	98
Average annual expenditures	\$57,178	\$29,905	\$19,753	\$22,761	\$25,856	\$31,600	\$38,898	\$43,984	\$50,839	\$83,142
Food	7,223	4,944	3,430	4,238	4,213	5,229	5,694	6,487	6,887	9,100
Food at home	4,119	3,545	2,430	2,995	3,194	3,443	3,598	3,887	3,979	4,768
Cereals and bakery products	534	438	324	373	380	464	461	506	514	619
Cereals and cereal products	166	142	123	143	133	192	149	159	154	179
Bakery products	367	296	202	230	248	272	312	347	360	439
Meats, poultry, fish, and eggs	941	898	540	825	809	877	813	939	938	1,025
Beef	275	227	137	266	231	230	228	290	289	298
Pork	191	279	121	185	182	175	201	212	182	192
Other meats	125	112	76	92	110	106	109	116	124	141
Poultry	158	127	92	123	138	172	141	135	175	167
Fish and seafood	148	181	73	93	106	149	89	140	129	183
Eggs	45	72	41	66	43	44	45	46	39	44
Dairy products	439	400	215	275	311	366	433	396	415	515
Fresh milk and cream	173	219	106	136	150	159	181	155	162	190
Other dairy products	267	181	108	139	161	207	253	241	253	325
Fruits and vegetables	698	568	389	494	475	568	601	687	640	830
Fresh fruits	234	119	149	151	141	180	213	220	201	290
Fresh vegetables	228	167	92	196	150	181	178	218	228	270
Processed fruits	124	132	84	82	90	112	93	131	114	144
Processed vegetables	112	150	65	65	95	96	116	117	99	126

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, 2006-2007 — 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	\$1,507	\$1,241	\$963	\$1,028	\$1,218	\$1,168	\$1,290	\$1,359	\$1,472	\$1,779
Sugar and other sweets	143	111	96	98	84	100	119	122	136	178
Fats and oils	103	73	73	88	79	83	94	105	108	112
Miscellaneous foods	806	703	536	513	742	635	682	733	726	965
Nonalcoholic beverages	409	335	216	321	301	326	372	358	464	454
Food prepared by consumer unit on out-of-town trips	46	120	142	18	113	24	23	40	39	69
Food away from home	3,104	1,400	999	1,243	1,019	1,786	2,096	2,600	2,907	4,332
Alcoholic beverages	492	196	188	230	83	214	261	450	417	737
Housing	18,952	11,476	8,143	9,974	10,056	11,089	13,256	14,086	16,781	27,028
Shelter	10,940	6,862	4,259	5,465	5,653	6,454	7,430	7,662	9,576	15,920
Owned dwellings	7,761	2,627	1,177	1,381	1,593	2,581	3,705	4,621	6,474	13,185
Mortgage interest and charges	4,734	1,498	1,573	805	663	1,451	2,200	2,722	4,159	8,061
Property taxes	1,801	789	432	391	440	662	874	1,109	1,402	3,047
Maintenance, repairs, insurance, other expenses	1,226	1,339	1,172	184	490	468	630	790	913	2,077
Rented dwellings	2,512	4,122	3,027	4,045	4,010	3,735	3,571	2,869	2,661	1,408
Other lodging	667	1,113	155	139	150	138	154	172	441	1,326
Utilities, fuels, and public services	4,029	2,808	2,768	2,776	2,819	3,076	3,503	3,825	3,959	4,833
Natural gas	544	338	288	303	418	388	479	501	501	687
Electricity	1,517	1,074	1,131	1,247	1,168	1,232	1,348	1,493	1,452	1,765
Fuel oil and other fuels	163	168	126	154	148	98	99	122	199	223
Telephone services	1,337	846	1,023	913	900	1,020	1,188	1,271	1,337	1,589
Water and other public services	467	481	301	258	285	337	390	438	469	570
Household operations	1,345	451	297	554	612	453	664	855	944	2,276
Personal services	759	1,165	1,116	287	447	237	369	465	513	1,304
Other household expenses	585	285	181	267	166	216	295	390	431	972
Housekeeping supplies	673	599	208	349	323	347	608	545	595	902
Laundry and cleaning supplies	178	120	59	139	114	105	239	176	178	200
Other household products	341	213	132	177	135	156	264	251	308	478
Postage and stationery	154	1,266	116	34	174	86	105	118	108	225
Household furnishings and equipment	1,965	756	612	830	648	759	1,051	1,200	1,706	3,097
Household textiles	150	129	191	103	91	94	91	99	98	229
Furniture	539	129	209	143	156	144	282	263	502	889
Floor coverings	43	13	113	12	16	14	33	11	39	74
Major appliances	253	164	111	76	137	129	140	180	235	382
Small appliances, miscellaneous housewares	124	150	57	59	47	39	82	70	163	169
Miscellaneous household equipment	855	480	130	446	211	349	421	578	670	1,355
Apparel and services	2,320	2,123	910	1,196	1,083	1,743	1,752	1,955	2,001	3,090
Men and boys	535	294	133	223	153	409	456	400	517	712
Men, 16 and over	431	1,174	153	1,143	189	266	316	303	434	609
Boys, 2 to 15	103	120	79	80	64	143	141	97	83	104
Women and girls	934	653	321	306	461	593	677	759	828	1,284
Women, 16 and over	760	461	1,124	238	364	467	491	620	690	1,063
Girls, 2 to 15	175	192	197	68	97	126	186	139	137	221
Children under 2	160	455	133	181	73	112	108	153	160	179
Footwear	404	1,563	1,203	317	1,232	437	351	412	336	461
Other apparel products and services	288	158	121	169	164	192	159	231	160	454
Transportation	10,796	5,195	3,281	3,193	5,265	6,296	8,502	8,769	10,168	15,108
Vehicle purchases (net outlay)	4,274	1,434	1,045	1,001	2,266	2,650	3,755	3,115	3,993	6,070
Cars and trucks, new	1,873	1,434	(3)	1,346	1,537	1,584	876	1,196	1,299	3,306
Cars and trucks, used	2,284	(3)	1,045	655	1,729	2,045	2,833	1,882	2,691	2,502
Other vehicles	116	(3)	(3)	(3)	(3)	121	146	137	13	262
Gasoline and motor oil	2,755	1,239	1,050	1,310	1,592	1,915	2,193	2,569	2,842	3,519

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, 2006-2007 — Continued

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Other vehicle expenses	\$3,231	\$3,281	\$916	\$761	\$1,231	\$1,532	\$2,301	\$2,878	\$3,065	\$4,523
Vehicle finance charges	389	100	132	69	145	165	283	428	427	530
Maintenance and repairs	826	524	271	314	375	411	581	723	734	1,184
Vehicle insurance	1,435	2,488	1,389	1,179	1,541	1,763	1,117	1,324	1,427	1,867
Vehicle rental, leases, licenses, and other charges	581	168	224	200	170	194	320	403	477	943
Public transportation	537	241	269	120	177	199	253	207	268	995
Healthcare	2,872	1,223	1,043	864	1,232	1,489	2,171	2,955	2,895	3,867
Health insurance	1,527	647	488	478	722	892	1,296	1,541	1,594	1,981
Medical services	699	290	126	109	291	253	405	700	686	1,029
Drugs	502	153	133	230	190	290	403	632	504	633
Medical supplies	144	133	296	146	128	54	67	82	112	224
Entertainment	2,904	1,853	1,003	866	1,004	1,400	1,693	2,054	2,550	4,425
Fees and admissions	642	415	121	126	122	129	286	261	390	1,192
Audio and visual equipment and services	1,092	939	652	505	643	669	871	963	1,205	1,362
Pets, toys, hobbies, and playground equipment	662	373	184	165	137	366	410	546	571	976
Other entertainment supplies, equipment, and services	508	126	145	70	102	236	125	283	384	895
Personal care products and services	678	238	223	241	318	387	470	594	570	973
Reading	113	32	15	20	29	45	56	77	92	187
Education	1,251	1,158	1,311	75	298	482	368	554	827	2,280
Tobacco products and smoking supplies	405	490	419	345	438	402	478	506	435	348
Miscellaneous	914	1,477	222	297	384	406	680	715	849	1,338
Cash contributions	1,674	1,244	273	392	494	560	776	947	1,073	2,999
Personal insurance and pensions	6,584	357	392	831	959	1,859	2,742	3,835	5,296	11,663
Life and other personal insurance	394	114	117	142	73	179	175	336	302	641
Pensions and Social Security	6,189	243	275	690	886	1,680	2,568	3,499	4,994	11,022
Sources of income and personal taxes:										
Money income before taxes	73,605	511	8,132	12,722	17,452	25,161	34,759	44,920	59,761	126,527
Wages and salaries	62,399	2,968	2,676	8,002	10,443	19,099	28,359	36,725	51,135	109,017
Self-employment income	4,335	1,408	1,312	1,409	1,455	925	1,227	1,232	2,531	8,873
Social Security, private and government retirement	3,928	188	1,503	1,727	3,520	3,424	3,680	5,033	4,444	4,158
Interest, dividends, rental income, other property income	1,474	1,330	169	132	1,127	18	120	401	332	3,372
Unemployment and workers' compensation, veterans' benefits	260	14	159	1,270	1,137	1,116	173	239	411	285
Public assistance, supplemental security income, food stamps	444	1,003	2,753	1,427	2,011	753	444	305	229	90
Regular contributions for support	563	1,206	1,414	581	577	598	675	903	479	504
Other income	202	1,558	1,346	1,275	1,184	228	180	182	201	227
Personal taxes	2,443	-131	-324	-522	-610	-291	-121	422	1,478	5,526
Federal income taxes	1,681	-322	-369	-570	-651	-416	-299	110	886	4,072
State and local income taxes	552	135	-15	10	6	80	80	171	353	1,123
Other taxes	211	156	160	139	35	45	97	141	239	331
Income after taxes	71,162	642	8,455	13,244	18,062	25,452	34,880	44,498	58,283	121,001

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, 2006-2007 — 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
Addenda:										
Net change in total assets and liabilities	- \$8,716	- \$3,922	\$2,105	- \$2,835	- \$3,496	\$917	- \$3,240	- \$7,370	- \$9,868	- \$14,043
Net change in total assets	10,891	185	13,908	-32	637	4,280	6,140	5,481	10,054	18,299
Net change in total liabilities	19,607	4,008	1,802	2,803	4,134	3,363	9,380	12,851	19,923	32,342
Other financial information:										
Other money receipts	577	1218	160	1112	15	191	1173	526	509	981
Mortgage principal paid on owned property	-2,786	1,149	1,690	-402	-296	-759	-919	-1,537	-2,082	-5,027
Estimated market value of owned home	190,765	92,402	41,909	44,696	50,009	67,527	96,418	116,960	159,915	316,458
Estimated monthly rental value of owned home	962	407	245	223	282	386	551	656	843	1,534
Gifts of goods and services	1,288	750	338	369	335	299	512	657	687	2,374
Food	85	156	50	29	117	21	90	56	39	139
Alcoholic beverages	10	123	(3)	16	(2)	11	15	121	4	15
Housing	244	174	133	195	145	68	97	144	89	452
Housekeeping supplies	34	16	11	12	110	112	22	34	14	57
Household textiles	13	11	(3)	147	(2)	17	117	19	18	16
Appliances and miscellaneous housewares	16	113	(3)	(2)	11	14	16	18	9	31
Major appliances	4	(3)	(3)	(2)	11	13	(2)	11	12	8
Small appliances and miscellaneous housewares	12	113	(3)	(3)	(3)	11	16	17	16	23
Miscellaneous household equipment	65	11	(3)	113	11	111	110	42	23	127
Other housing	116	154	132	132	132	34	42	51	35	221
Apparel and services	263	1486	1195	112	187	121	206	231	245	348
Males, 2 and over	61	147	131	110	11	127	31	44	45	96
Females, 2 and over	84	1101	156	113	161	29	71	70	93	107
Children under 2	69	1269	139	145	122	34	56	64	67	82
Other apparel products and services	50	170	169	144	12	130	148	153	41	62
Jewelry and watches	17	116	13	13	12	12	116	110	17	31
All other apparel products and services	33	154	167	141	(3)	128	132	143	34	31
Transportation	92	19	115	12	168	25	22	15	28	190
Health care	22	(3)	(3)	12	18	12	13	128	113	40
Entertainment	106	121	12	114	113	126	131	160	50	201
Toys, games, arts and crafts, and tricycles	43	(3)	(3)	113	14	117	118	149	121	70
Other entertainment	63	121	12	11	19	18	13	10	30	131
Personal care products and services	24	12	11	(3)	116	112	23	21	19	33
Reading	1	(3)	(3)	(3)	(2)	(2)	(2)	11	(2)	1
Education	363	176	13	12	172	112	121	168	149	797
All other gifts	78	13	139	18	19	10	15	12	51	157

¹ Data are likely to have large sampling errors.

² Value is less than or equal to 0.5.

³ No data reported.

n.a. Not applicable.