

Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010

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)	39,095	910	852	1,509	1,998	5,144	4,591	3,986	6,628	13,478
Consumer unit characteristics:										
Income before taxes	\$68,054	-\$9,655	\$8,230	\$12,620	\$17,589	\$25,179	\$34,937	\$44,843	\$59,282	\$129,585
Income after taxes	65,445	-10,648	8,373	12,970	17,890	25,144	34,695	43,926	57,710	123,133
Age of reference person	54.0	48.4	48.7	52.9	54.9	58.6	57.2	55.6	54.1	51.4
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	.2	.1	.1	.1	.1	(1)
Persons 65 and older5	.4	.4	.6	.7	.9	.8	.6	.5	.3
Earners	1.2	.5	.5	.6	.7	.7	1.0	1.2	1.3	1.7
Vehicles	2.2	1.3	1.0	1.3	1.4	1.8	1.9	2.2	2.4	2.6
Percent distribution:										
Sex of reference person:										
Male	50	43	32	35	43	43	43	52	53	56
Female	50	57	68	65	57	57	57	48	47	44
Housing tenure:										
Homeowner	75	45	42	50	56	67	73	74	79	88
With mortgage	41	17	18	15	19	22	28	34	45	62
Without mortgage	34	27	24	35	37	45	45	40	34	26
Renter	25	55	58	50	44	33	27	26	21	12
Race of reference person:										
Black or African-American	10	23	27	18	18	13	12	9	8	4
White, Asian, and all other races	90	77	73	82	82	87	88	91	92	96
Hispanic or Latino origin of reference person:										
Hispanic or Latino	8	13	15	16	14	10	8	7	6	4
Not Hispanic or Latino	92	87	85	84	86	90	92	93	94	96
Education of reference person:										
Elementary (1-8)	4	9	10	10	14	6	5	4	2	1
High school (9-12)	34	43	50	51	44	49	47	39	34	18
College	62	47	39	40	41	45	47	57	64	81
Never attended and other	(2)	(2)	1	(2)	1	(2)	(3)	(3)	(2)	(2)
At least one vehicle owned or leased	93	67	60	78	80	90	93	97	97	97
Average annual expenditures	\$51,310	\$28,063	\$21,324	\$24,843	\$25,390	\$30,802	\$36,656	\$40,426	\$48,406	\$79,236
Food	6,133	4,174	3,569	3,997	3,580	4,350	4,823	5,152	5,933	8,627
Food at home	3,556	2,981	2,610	2,922	2,512	3,055	2,952	3,238	3,434	4,462
Cereals and bakery products	467	415	331	376	325	449	400	411	442	574
Cereals and cereal products	150	164	116	127	113	148	135	133	135	179
Bakery products	317	252	215	249	211	301	265	277	307	395
Meats, poultry, fish, and eggs	788	631	649	764	589	662	675	728	782	950
Beef	224	147	138	219	152	164	183	200	253	276
Pork	156	150	154	147	139	149	148	159	149	168
Other meats	111	90	110	95	86	102	90	105	109	132
Poultry	130	118	116	138	96	121	118	121	119	154
Fish and seafood	123	84	88	119	75	88	98	107	109	172
Eggs	43	43	43	45	41	38	39	38	42	48
Dairy products	378	327	265	292	275	319	305	365	371	472
Fresh milk and cream	128	132	101	113	115	113	114	131	123	145
Other dairy products	251	195	164	179	160	206	191	234	248	327
Fruits and vegetables	662	520	464	515	436	571	560	563	610	867
Fresh fruits	224	169	147	145	162	190	192	183	199	303
Fresh vegetables	215	157	153	168	128	182	172	178	195	294
Processed fruits	110	90	73	96	73	92	96	93	103	142
Processed vegetables	112	105	92	106	74	108	100	109	113	128

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, 2009-2010 — 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	\$1,261	\$1,087	\$902	\$976	\$887	\$1,054	\$1,012	\$1,170	\$1,230	\$1,599
Sugar and other sweets	137	112	82	92	106	114	116	125	132	174
Fats and oils	105	94	75	103	74	96	87	107	98	126
Miscellaneous foods	636	558	480	453	446	531	519	598	610	811
Nonalcoholic beverages	326	287	260	299	244	290	259	299	330	392
Food prepared by consumer unit on out-of-town trips	57	436	45	429	18	24	31	41	60	96
Food away from home	2,577	1,194	959	1,075	1,069	1,295	1,871	1,914	2,499	4,165
Alcoholic beverages	541	319	186	166	166	228	357	343	514	943
Housing	17,012	10,960	9,222	9,690	10,074	11,142	12,290	13,801	16,261	24,965
Shelter	9,970	6,660	5,202	5,566	5,628	6,033	6,555	7,698	9,524	15,188
Owned dwellings	6,836	3,457	1,966	2,267	2,489	3,313	4,081	4,777	6,500	11,585
Mortgage interest and charges	3,312	2,023	1,056	911	1,003	1,153	1,470	1,972	3,117	6,097
Property taxes	2,038	943	576	819	794	1,238	1,436	1,656	1,964	3,185
Maintenance, repairs, insurance, other expenses	1,486	491	334	537	692	922	1,175	1,149	1,419	2,303
Rented dwellings	2,244	2,920	3,138	3,111	2,935	2,361	2,153	2,485	2,301	1,830
Other lodging	889	284	497	188	204	359	321	437	723	1,772
Utilities, fuels, and public services	3,752	2,666	2,662	2,657	2,914	3,234	3,367	3,561	3,822	4,491
Natural gas	473	295	319	266	325	417	411	458	458	594
Electricity	1,433	1,195	1,141	1,182	1,216	1,306	1,357	1,381	1,441	1,613
Fuel oil and other fuels	174	489	421	485	132	160	141	150	202	209
Telephone services	1,173	743	778	814	898	942	1,045	1,117	1,223	1,430
Water and other public services	499	344	303	310	343	409	413	454	498	644
Household operations	863	450	463	479	386	526	616	682	804	1,324
Personal services	111	466	4160	179	476	94	122	125	113	106
Other household expenses	752	384	303	300	310	432	494	557	692	1,219
Housekeeping supplies	733	456	386	415	427	549	600	603	601	1,089
Laundry and cleaning supplies	152	141	105	143	107	116	129	133	144	195
Other household products	411	193	160	204	233	310	346	329	314	633
Postage and stationery	170	121	121	68	87	123	126	141	143	260
Household furnishings and equipment	1,694	728	509	573	720	800	1,151	1,256	1,509	2,873
Household textiles	134	38	51	55	45	51	68	124	118	234
Furniture	398	252	137	105	213	247	236	296	368	643
Floor coverings	39	414	41	46	49	9	13	33	33	78
Major appliances	230	77	42	82	133	122	177	188	274	333
Small appliances, miscellaneous housewares	115	54	54	49	59	56	106	91	103	180
Miscellaneous household equipment	778	293	225	276	262	314	552	525	613	1,406
Apparel and services	1,635	758	631	925	665	930	1,115	1,121	1,340	2,759
Men and boys	355	192	90	187	122	165	254	266	262	623
Men, 16 and over	324	4154	458	164	105	149	227	226	235	584
Boys, 2 to 15	31	37	32	24	17	16	27	40	27	39
Women and girls	638	322	257	351	269	396	486	400	523	1,060
Women, 16 and over	593	281	227	305	242	370	432	368	482	1,001
Girls, 2 to 15	45	441	430	46	27	27	54	32	41	58
Children under 2	50	459	64	41	49	31	39	28	45	69
Footwear	279	489	4113	242	108	222	181	236	292	396
Other apparel products and services	313	96	107	104	118	115	154	192	218	611
Transportation	8,372	4,150	2,896	3,774	3,936	4,812	6,783	7,300	8,308	12,434
Vehicle purchases (net outlay)	3,003	4,446	4575	1,071	769	1,317	2,513	2,711	2,885	4,763
Cars and trucks, new	1,615	4114	(3)	4371	4384	485	1,333	1,617	1,405	2,771
Cars and trucks, used	1,332	1,332	575	694	382	811	1,163	1,057	1,398	1,896
Other vehicles	56	(3)	(3)	46	43	420	417	438	482	96
Gasoline and motor oil	2,091	1,266	1,148	1,374	1,394	1,571	1,769	2,052	2,224	2,643

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, 2009-2010 — Continued

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Other vehicle expenses	\$2,704	\$1,197	\$1,046	\$1,155	\$1,631	\$1,685	\$2,210	\$2,233	\$2,706	\$3,951
Vehicle finance charges	287	93	72	83	118	146	172	230	306	461
Maintenance and repairs	831	483	406	391	499	508	664	810	776	1,196
Vehicle insurance	1,090	449	4400	4527	4817	798	1,093	868	1,172	1,427
Vehicle rental, leases, licenses, and other charges	497	202	168	154	197	233	281	326	452	867
Public transportation	574	242	127	174	141	240	291	303	493	1,077
Healthcare	4,064	2,257	1,658	2,248	2,579	3,912	3,813	4,096	4,357	4,752
Health insurance	2,376	1,241	1,151	1,331	1,516	2,457	2,412	2,485	2,562	2,608
Medical services	870	581	232	309	481	648	662	688	934	1,229
Drugs	667	341	238	558	471	687	624	791	695	714
Medical supplies	151	94	438	50	111	121	115	132	167	202
Entertainment	2,810	1,664	855	1,115	1,107	1,646	2,014	1,980	2,723	4,476
Fees and admissions	609	360	74	113	110	237	265	354	568	1,148
Audio and visual equipment and services	1,048	650	540	679	677	771	852	936	1,074	1,396
Pets, toys, hobbies, and playground equipment	725	508	198	247	288	510	686	522	656	1,096
Other entertainment supplies, equipment, and services	427	146	43	75	32	127	211	167	424	836
Personal care products and services	629	339	227	283	360	394	452	484	572	980
Reading	132	70	39	48	59	85	94	104	127	204
Education	810	514	486	671	366	274	405	433	517	1,527
Tobacco products and smoking supplies	386	296	357	368	411	446	412	422	453	316
Miscellaneous	852	721	239	405	327	451	626	632	826	1,339
Cash contributions	2,037	1,203	523	621	899	886	1,462	1,566	1,929	3,343
Personal insurance and pensions	5,899	638	436	531	861	1,247	2,010	2,993	4,546	12,571
Life and other personal insurance	387	200	4146	137	166	177	266	264	351	650
Pensions and Social Security	5,512	437	290	394	695	1,070	1,744	2,729	4,194	11,922
Sources of income and personal taxes:										
Money income before taxes	68,054	-9,655	8,230	12,620	17,589	25,179	34,937	44,843	59,282	129,585
Wages and salaries	50,265	3,213	2,963	4,585	6,997	10,286	18,569	27,606	40,561	105,483
Self-employment income	2,833	-16,771	4507	413	249	310	850	1,096	2,180	7,541
Social Security, private and government retirement	11,677	1,605	2,990	5,491	8,017	13,019	13,594	14,009	13,761	11,262
Interest, dividends, rental income, other property income	1,936	1,299	102	97	115	266	625	1,151	1,439	4,131
Unemployment and workers' compensation, veterans' benefits	515	474	4340	471	471	481	678	460	698	452
Public assistance, supplemental security income, food stamps	357	594	1,471	1,289	1,315	495	300	193	211	110
Regular contributions for support	291	4101	490	502	272	219	245	226	281	338
Other income	180	4231	4381	197	152	103	77	102	151	268
Personal taxes	2,609	993	-144	-350	-301	34	242	917	1,572	6,453
Federal income taxes	1,838	707	-203	-366	-347	-99	-10	551	1,004	4,774
2008 Tax stimulus (thru Q20091)	(2)	(3)	(3)	(3)	41	41	42	(3)	(3)	(3)
State and local income taxes	568	96	13	-9	-6	43	117	223	380	1,333
Other taxes	203	4189	446	25	53	91	135	143	189	345

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, 2009-2010 — 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
Income after taxes	65,445	-10,648	8,373	12,970	17,890	25,144	34,695	43,926	57,710	123,133
Addenda:										
Net change in total assets and liabilities	-\$5,022	\$21,513	-\$12,070	\$41	\$224	-\$2,058	\$851	-\$3,547	-\$7,242	-\$10,189
Net change in total assets	6,548	16,896	-1,485	556	2,789	60	4,157	752	3,292	14,190
Net change in total liabilities	11,570	-4,617	10,585	515	2,565	2,118	3,306	4,300	10,534	24,380
Other financial information:										
Other money receipts	597	471	494	204	183	309	389	396	617	999
Mortgage principal paid on owned property	-2,180	-560	-732	-443	-592	-816	-974	-1,341	-1,935	-4,112
Estimated market value of owned home	184,514	99,674	73,681	78,183	86,024	117,344	137,536	150,695	176,999	279,080
Estimated monthly rental value of owned home	978	557	358	481	493	669	769	824	943	1,425
Gifts of goods and services	1,326	549	301	304	302	531	707	801	867	2,621
Food	122	42	412	12	22	55	56	73	68	252
Alcoholic beverages	15	(³)	(³)	41	42	9	7	46	7	33
Housing	247	98	127	82	77	118	155	134	183	458
Housekeeping supplies	38	43	47	420	48	41	28	28	25	62
Household textiles	12	47	(³)	(³)	42	44	413	44	9	22
Appliances and miscellaneous housewares	24	43	41	44	44	47	431	13	18	44
Major appliances	7	(³)	(³)	(³)	42	42	46	43	3	14
Small appliances and miscellaneous housewares	17	43	41	44	42	44	425	10	15	30
Miscellaneous household equipment	64	48	457	46	416	16	29	51	45	126
Other housing	109	78	462	52	47	51	54	37	86	204
Apparel and services	273	158	81	95	97	161	214	268	220	435
Males, 2 and over	70	471	411	419	14	41	36	50	54	126
Females, 2 and over	98	449	416	25	27	60	87	108	74	153
Children under 2	45	434	432	33	38	25	37	26	44	68
Other apparel products and services	60	44	421	419	418	34	54	85	48	89
Jewelry and watches	18	44	46	(²)	45	45	48	24	18	29
All other apparel products and services	43	(³)	416	418	413	429	46	61	29	59
Transportation	95	21	8	24	12	17	31	96	69	190
Health care	20	41	415	44	436	426	43	423	413	39
Entertainment	126	485	434	435	439	54	85	68	104	229
Toys, games, arts and crafts, and tricycles	44	437	422	49	43	426	419	420	32	85
Other entertainment	82	48	412	427	36	27	66	48	72	144
Personal care products and services	20	43	48	42	416	37	24	10	8	27
Reading	1	41	(³)	41	(²)	1	(²)	41	2	2
Education	319	494	45	425	451	32	37	74	105	811
All other gifts	88	48	411	21	21	23	94	47	89	146

1 Value is less than or equal to 0.05.
2 Value is less than or equal to 0.5.
3 No data reported.
4 Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2011