

**Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010-2011**

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) .....	38,552	915	910	1,370	1,984	4,980	4,451	4,058	6,232	13,652
Consumer unit characteristics:										
Income before taxes .....	\$68,789	-\$1,329	\$8,181	\$12,646	\$17,656	\$25,077	\$34,941	\$44,743	\$59,555	\$128,934
Income after taxes .....	66,368	-1,715	8,340	13,006	18,022	25,081	34,727	44,082	58,315	122,855
Age of reference person .....	54.1	48.5	48.3	52.9	55.3	58.5	57.1	55.1	54.0	52.0
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 18 .....	.1	.3	.3	.2	.2	.1	.1	.1	.1	(1)
Persons 65 and older .....	.5	.4	.4	.5	.7	.9	.8	.6	.5	.3
Earners .....	1.2	.5	.6	.6	.6	.7	1.0	1.2	1.3	1.6
Vehicles .....	2.1	1.4	1.0	1.2	1.5	1.8	1.9	2.1	2.3	2.6
Percent distribution:										
Sex of reference person:										
Male .....	49	35	35	32	41	45	44	52	51	55
Female .....	51	65	65	68	59	55	56	48	49	45
Housing tenure:										
Homeowner .....	75	48	45	48	56	65	71	73	78	88
With mortgage .....	40	14	13	17	17	22	31	35	44	59
Without mortgage .....	34	35	31	31	40	43	40	38	34	28
Renter .....	25	52	55	52	44	35	29	27	22	12
Race of reference person:										
Black or African-American .....	10	27	26	22	18	12	12	9	8	5
White, Asian, and all other races .....	90	73	74	78	82	88	88	91	92	95
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	8	13	13	13	14	11	9	8	7	4
Not Hispanic or Latino .....	92	87	87	87	86	89	91	92	93	96
Education of reference person:										
Elementary (1-8) .....	4	7	8	8	12	7	5	4	2	1
High school (9-12) .....	33	50	47	51	45	47	43	39	33	18
College .....	63	43	44	41	43	46	52	57	64	82
Never attended and other .....	(2)	(2)	(2)	(2)	1	(2)	(3)	(3)	(2)	(2)
At least one vehicle owned or leased .....	93	67	64	75	84	91	94	95	96	97
Average annual expenditures .....	\$51,697	\$24,914	\$23,412	\$24,322	\$25,889	\$31,442	\$37,040	\$40,467	\$49,507	\$78,730
Food .....	6,198	3,978	3,520	3,956	3,993	4,198	4,952	4,911	6,156	8,740
Food at home .....	3,587	2,707	2,414	2,829	2,783	2,857	3,110	3,109	3,685	4,489
Cereals and bakery products .....	483	355	344	381	392	424	433	400	485	594
Cereals and cereal products .....	153	122	125	122	128	140	135	133	149	185
Bakery products .....	330	233	218	259	264	284	298	266	336	409
Meats, poultry, fish, and eggs .....	769	583	522	732	627	632	672	662	801	928
Beef .....	219	141	131	201	173	176	180	182	253	264
Pork .....	152	136	112	156	140	124	141	152	151	170
Other meats .....	108	85	65	97	81	88	87	95	121	130
Poultry .....	128	96	73	127	115	116	127	111	118	153
Fish and seafood .....	118	80	100	106	72	87	94	82	117	162
Eggs .....	44	45	40	45	46	41	43	40	41	49
Dairy products .....	379	286	252	276	287	316	323	347	408	461
Fresh milk and cream .....	130	127	89	109	124	115	121	129	137	143
Other dairy products .....	249	158	163	167	163	201	202	218	271	318
Fruits and vegetables .....	681	448	405	502	494	532	626	569	660	889
Fresh fruits .....	235	144	141	148	164	178	210	195	214	322
Fresh vegetables .....	222	154	130	181	152	167	203	172	217	295
Processed fruits .....	108	67	66	78	89	85	102	93	108	136
Processed vegetables .....	117	84	67	95	89	102	111	109	122	137

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, 2010-2011 — 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 .....	\$1,274	\$1,035	\$892	\$938	\$982	\$952	\$1,055	\$1,131	\$1,331	\$1,616
Sugar and other sweets .....	135	102	96	95	127	107	113	121	127	171
Fats and oils .....	105	94	74	94	103	92	91	109	107	119
Miscellaneous foods .....	637	550	455	476	447	454	529	563	674	817
Nonalcoholic beverages .....	339	275	252	253	283	273	281	293	365	415
Food prepared by consumer unit on out-of-town trips .....	58	414	415	421	23	27	41	45	57	95
Food away from home .....	2,610	1,270	1,106	1,126	1,210	1,342	1,842	1,802	2,471	4,251
Alcoholic beverages .....	557	324	179	160	185	251	347	302	513	995
Housing .....	17,002	10,124	9,374	9,578	9,917	11,377	12,777	13,999	16,478	24,348
Shelter .....	9,855	5,882	5,105	5,464	5,287	6,264	6,870	7,879	9,354	14,641
Owned dwellings .....	6,624	2,670	1,655	2,223	2,319	3,267	4,074	4,765	6,301	11,044
Mortgage interest and charges .....	3,115	1,321	661	884	853	1,084	1,477	1,992	2,987	5,620
Property taxes .....	2,093	908	644	804	888	1,244	1,446	1,688	1,951	3,279
Maintenance, repairs, insurance, other expenses .....	1,416	440	350	535	578	940	1,151	1,085	1,364	2,145
Rented dwellings .....	2,299	2,838	3,185	3,027	2,810	2,571	2,403	2,580	2,285	1,847
Other lodging .....	931	375	4265	214	157	426	393	533	768	1,750
Utilities, fuels, and public services .....	3,803	2,679	2,722	2,647	2,993	3,251	3,457	3,551	3,848	4,553
Natural gas .....	433	278	242	246	323	387	379	390	403	553
Electricity .....	1,462	1,190	1,203	1,213	1,249	1,315	1,375	1,406	1,476	1,645
Fuel oil and other fuels .....	177	476	4149	472	120	168	151	157	183	221
Telephone services .....	1,213	784	800	800	925	963	1,102	1,136	1,273	1,476
Water and other public services .....	517	351	327	316	375	418	450	462	513	659
Household operations .....	939	375	609	439	448	560	680	771	848	1,436
Personal services .....	121	442	4261	4113	103	104	106	157	100	132
Other household expenses .....	818	333	349	325	345	456	574	614	748	1,305
Housekeeping supplies .....	694	389	406	430	461	471	567	645	640	974
Laundry and cleaning supplies .....	150	148	76	134	135	107	126	144	160	183
Other household products .....	384	149	191	215	255	262	333	355	338	547
Postage and stationery .....	160	92	139	80	71	101	108	147	142	244
Household furnishings and equipment .....	1,710	800	532	599	728	831	1,204	1,153	1,787	2,745
Household textiles .....	118	37	39	47	54	52	68	81	107	205
Furniture .....	384	297	151	111	170	246	202	274	368	615
Floor coverings .....	32	45	41	43	48	6	5	10	29	70
Major appliances .....	237	60	58	99	98	115	157	192	290	354
Small appliances, miscellaneous housewares .....	121	75	47	41	39	61	112	74	114	196
Miscellaneous household equipment .....	818	326	236	298	359	351	660	522	880	1,306
Apparel and services .....	1,670	976	897	742	617	991	1,049	1,123	1,337	2,845
Men and boys .....	357	439	109	169	127	175	254	234	309	597
Men, 16 and over .....	329	403	93	155	103	159	227	206	278	563
Boys, 2 to 15 .....	28	36	17	14	24	15	27	28	31	34
Women and girls .....	668	237	487	250	239	385	451	464	542	1,135
Women, 16 and over .....	620	197	455	209	204	346	388	435	514	1,069
Girls, 2 to 15 .....	48	40	432	41	36	39	63	29	28	66
Children under 2 .....	40	423	445	54	50	26	26	25	35	55
Footwear .....	287	4163	4146	177	99	272	179	222	241	436
Other apparel products and services .....	317	113	108	91	101	133	138	177	210	623
Transportation .....	8,538	3,410	3,929	3,392	4,359	4,974	6,733	7,623	8,505	12,514
Vehicle purchases (net outlay) .....	2,802	4590	41,009	4553	1,163	1,284	2,326	2,654	2,642	4,359
Cars and trucks, new .....	1,490	4294	4391	454	4495	4404	1,162	1,307	1,387	2,537
Cars and trucks, used .....	1,248	4261	618	499	650	872	1,164	1,309	1,177	1,697
Other vehicles .....	64	435	(3)	(3)	418	48	(3)	438	478	125
Gasoline and motor oil .....	2,448	1,448	1,384	1,498	1,672	1,854	2,067	2,363	2,656	3,067

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, 2010-2011 — 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 .....	\$2,686	\$1,140	\$1,380	\$1,162	\$1,348	\$1,622	\$2,041	\$2,263	\$2,720	\$3,959
Vehicle finance charges .....	247	79	77	66	116	133	162	202	266	382
Maintenance and repairs .....	869	382	497	382	498	538	640	737	872	1,268
Vehicle insurance .....	1,079	4527	4690	4549	4581	718	963	965	1,169	1,451
Vehicle rental, leases, licenses, and other charges .....	491	152	115	164	153	233	276	359	413	859
Public and other transportation .....	601	231	156	180	176	214	299	343	487	1,129
Health care .....	4,152	1,694	1,340	2,258	2,492	3,980	3,923	4,162	4,437	4,946
Health insurance .....	2,436	1,072	993	1,224	1,514	2,528	2,389	2,442	2,759	2,711
Medical services .....	894	361	-46	430	416	674	771	829	848	1,269
Drugs .....	666	236	342	558	483	665	635	745	704	727
Medical supplies .....	156	426	51	46	78	113	128	146	127	238
Entertainment .....	2,825	1,300	1,068	1,175	1,119	1,662	1,790	1,927	3,115	4,384
Fees and admissions .....	592	315	122	120	117	204	253	332	551	1,113
Audio and visual equipment and services .....	1,041	567	593	600	663	762	819	934	1,126	1,371
Pets, toys, hobbies, and playground equipment .....	717	382	326	370	302	483	477	461	712	1,121
Other entertainment supplies, equipment, and services .....	475	36	427	85	37	213	241	201	726	779
Personal care products and services .....	655	299	281	317	379	410	446	506	609	1,012
Reading .....	138	59	43	47	53	92	95	104	142	209
Education .....	787	298	1,021	675	467	412	482	466	551	1,300
Tobacco products and smoking supplies .....	360	372	409	428	401	363	406	379	414	298
Miscellaneous .....	876	757	471	359	357	481	626	577	834	1,381
Cash contributions .....	2,135	975	566	695	785	1,036	1,417	1,569	1,875	3,579
Personal insurance and pensions .....	5,805	349	313	539	765	1,216	1,998	2,820	4,541	12,178
Life and other personal insurance .....	373	128	72	115	165	200	250	253	345	618
Pensions and Social Security .....	5,432	222	242	424	600	1,015	1,748	2,567	4,196	11,560
Sources of income and personal taxes:										
Money income before taxes .....	68,789	-1,329	8,181	12,646	17,656	25,077	34,941	44,743	59,555	128,934
Wages and salaries .....	49,779	1,662	2,820	4,225	6,835	10,330	18,326	27,272	40,335	102,590
Self-employment income .....	3,354	-5,652	4,227	114	168	436	1,039	1,015	2,020	8,107
Social Security, private and government retirement .....	12,421	1,162	2,574	5,385	8,449	12,629	13,845	14,442	14,618	12,971
Interest, dividends, rental income, other property income .....	1,907	267	494	119	50	235	527	889	1,398	4,182
Unemployment and workers' compensation, veterans' benefits .....	576	152	4411	389	446	561	610	628	665	593
Public assistance, supplemental security income, food stamps .....	359	736	1,708	1,812	1,207	501	229	240	164	91
Regular contributions for support .....	255	4141	402	382	316	236	239	200	260	258
Other income .....	137	4203	4398	4219	185	150	125	456	95	142
Personal taxes (missing values not imputed) .....	2,421	386	-159	-360	-366	-4	214	661	1,239	6,079
Federal income taxes .....	1,718	275	-200	-354	-420	-128	-7	361	739	4,547
State and local income taxes .....	525	15	1	-38	-6	20	97	183	334	1,241
Other taxes .....	177	497	40	31	60	103	124	117	166	291
Income after taxes .....	66,368	-1,715	8,340	13,006	18,022	25,081	34,727	44,082	58,315	122,855

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, 2010-2011 — 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 .....	\$910	\$11,395	\$1,992	\$2,869	\$2,584	-\$3,521	-\$711	-\$3,961	-\$5,118	\$6,041
Net change in total assets .....	8,937	11,753	742	878	3,058	-767	3,163	1,184	4,205	20,843
Net change in total liabilities .....	8,026	358	-1,250	-1,990	473	2,754	3,874	5,145	9,324	14,802
Other financial information:										
Other money receipts .....	652	420	4268	430	206	327	377	718	823	959
Mortgage principal paid on owned property .....	-2,145	-586	-634	-490	-533	-763	-994	-1,455	-1,984	-3,910
Estimated market value of owned home .....	183,128	93,706	75,629	76,634	88,233	113,294	129,725	140,116	171,523	281,727
Estimated monthly rental value of owned home .....	986	518	430	456	514	652	752	796	953	1,445
Gifts of goods and services .....	1,330	270	534	317	282	557	665	705	1,089	2,526
Food .....	117	427	45	21	25	39	65	68	72	238
Alcoholic beverages .....	20	(3)	410	(2)	45	8	5	7	28	38
Housing .....	249	66	81	52	61	148	144	104	224	450
Housekeeping supplies .....	29	42	46	24	410	25	15	24	25	46
Household textiles .....	13	41	(2)	45	48	43	414	4	11	24
Appliances and miscellaneous housewares .....	28	41	41	42	46	413	425	411	18	56
Major appliances .....	8	(3)	(3)	(3)	43	43	42	43	4	18
Small appliances and miscellaneous housewares .....	20	41	41	42	42	49	423	48	13	37
Miscellaneous household equipment .....	66	412	437	45	412	60	31	36	61	113
Other housing .....	113	450	438	417	426	47	60	29	110	211
Apparel and services .....	244	127	76	67	114	162	173	225	203	387
Males, 2 and over .....	64	472	410	415	35	39	42	36	50	111
Females, 2 and over .....	95	436	428	413	22	71	76	102	83	145
Children under 2 .....	35	416	429	37	29	17	23	22	33	54
Other apparel products and services .....	50	44	49	42	428	35	32	66	37	77
Jewelry and watches .....	18	44	45	42	48	46	414	422	11	32
All other apparel products and services .....	32	(3)	44	(3)	421	429	418	44	26	46
Transportation .....	131	10	44	20	32	20	41	96	101	268
Health care .....	21	(3)	(3)	43	437	45	42	47	25	47
Entertainment .....	131	420	412	472	430	70	51	59	119	247
Toys, games, arts and crafts, and tricycles .....	36	48	42	417	411	422	418	417	18	73
Other entertainment .....	95	412	410	456	18	48	32	42	101	174
Personal care products and services .....	23	43	410	412	45	39	23	12	12	33
Reading .....	2	41	(3)	(2)	41	41	(2)	2	3	2
Education .....	260	46	4100	455	425	34	70	43	103	622
All other gifts .....	131	48	4237	414	22	31	91	82	199	194

<sup>1</sup> Value is less than or equal to 0.05.

<sup>2</sup> Value is less than or equal to 0.5.

<sup>3</sup> No data reported.

<sup>4</sup> Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2012