

Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008

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)	16,505	389	375	456	1,243	1,241	1,477	2,916	8,408
Consumer unit characteristics:									
Income before taxes	\$87,146	-\$1,078	\$12,756	\$17,563	\$24,809	\$35,023	\$44,737	\$59,651	\$132,214
Income after taxes	85,047	-629	14,234	18,763	26,032	36,037	45,316	59,202	127,665
Age of reference person	41.1	37.3	37.5	36.8	38.6	38.6	40.8	40.6	42.6
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	2.0	2.0	1.8	1.7	1.6	1.6	1.5
Persons 65 and older1	(¹)	2.1	(¹)	.1	2.1	.1	.1	.1
Earners	2.0	.9	1.0	1.2	1.4	1.6	1.8	2.1	2.2
Vehicles	2.5	1.3	1.2	1.3	1.7	1.9	2.2	2.5	2.9
Percent distribution:									
Sex of reference person:									
Male	45	24	19	22	33	43	44	44	51
Female	55	76	81	78	67	57	56	56	49
Housing tenure:									
Homeowner	76	36	34	36	43	54	64	76	92
With mortgage	64	28	14	22	28	40	45	64	83
Without mortgage	12	8	20	14	15	14	19	13	9
Renter	24	64	66	64	57	46	36	24	8
Race of reference person:									
Black or African-American	12	32	25	26	19	15	17	10	7
White, Asian, and all other races	88	68	75	74	81	85	83	90	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino	17	25	38	41	34	31	22	19	9
Not Hispanic or Latino	83	75	62	59	66	69	78	81	91
Education of reference person:									
Elementary (1-8)	4	7	10	7	12	11	5	3	1
High school (9-12)	32	48	54	66	52	49	40	40	19
College	64	43	35	27	35	40	54	56	80
Never attended and other	(³)	1	(³)	(⁴)	1	(³)	1	(³)	(⁴)
At least one vehicle owned or leased	95	73	74	82	90	93	95	96	99
Average annual expenditures	\$66,212	\$31,290	\$25,907	\$25,890	\$33,206	\$39,849	\$43,448	\$53,650	\$88,846
Food	8,918	5,028	5,250	4,539	5,735	6,476	6,721	7,556	11,152
Food at home	5,121	3,597	3,807	3,257	3,900	4,520	4,204	4,533	5,968
Cereals and bakery products	703	505	508	410	476	621	539	643	830
Cereals and cereal products	230	203	182	172	179	233	181	225	253
Bakery products	474	302	326	238	297	387	358	418	577
Meats, poultry, fish, and eggs	1,149	859	898	864	1,058	1,102	1,061	1,030	1,265
Beef	321	206	278	186	307	338	284	271	359
Pork	225	198	157	171	229	209	212	229	237
Other meats	159	157	113	85	136	161	143	139	178
Poultry	221	137	177	210	203	204	226	206	236
Fish and seafood	160	105	112	144	114	125	131	125	192
Eggs	63	56	62	68	69	64	65	59	64
Dairy products	591	439	445	332	424	520	496	523	693
Fresh milk and cream	244	218	237	153	207	248	194	219	271
Other dairy products	348	221	209	179	217	273	303	304	422
Fruits and vegetables	857	628	670	594	669	784	664	744	998
Fresh fruits	283	204	197	188	218	256	223	234	336
Fresh vegetables	265	188	202	204	208	214	186	223	317
Processed fruits	168	123	136	99	124	154	129	156	195
Processed vegetables	141	113	135	102	119	160	126	131	151

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, 2007-2008 — 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	\$1,820	\$1,166	\$1,285	\$1,057	\$1,273	\$1,494	\$1,445	\$1,593	\$2,182
Sugar and other sweets	173	129	104	127	122	129	143	157	205
Fats and oils	129	90	125	78	102	134	110	129	141
Miscellaneous foods	974	580	651	525	637	748	799	851	1,184
Nonalcoholic beverages	489	340	398	324	398	463	367	425	568
Food prepared by consumer unit on out-of-town trips	54	226	28	23	213	221	26	32	84
Food away from home	3,797	1,431	1,443	1,282	1,835	1,955	2,516	3,022	5,184
Alcoholic beverages	429	2219	2108	161	153	229	191	328	610
Housing	22,451	13,671	10,295	11,099	12,490	14,602	15,508	18,429	29,244
Shelter	13,130	8,804	5,477	6,623	6,937	8,617	9,365	10,466	17,191
Owned dwellings	10,085	3,830	1,436	2,038	2,761	4,190	5,615	7,727	14,752
Mortgage interest and charges	6,591	2,752	2684	1,376	1,873	2,798	3,629	5,254	9,556
Property taxes	2,312	933	459	385	568	920	1,232	1,631	3,453
Maintenance, repairs, insurance, other expenses	1,181	2145	2294	276	320	473	754	842	1,743
Rented dwellings	2,328	4,780	3,889	4,558	4,102	4,295	3,393	2,432	1,248
Other lodging	717	2194	2152	227	75	132	358	306	1,191
Utilities, fuels, and public services	4,558	3,001	3,096	2,969	3,378	3,734	3,963	4,341	5,258
Natural gas	644	382	273	206	405	488	486	566	810
Electricity	1,702	1,228	1,453	1,438	1,435	1,499	1,508	1,637	1,875
Fuel oil and other fuels	168	222	236	249	85	2106	126	135	227
Telephone services	1,462	1,055	892	928	1,064	1,185	1,327	1,479	1,654
Water and other public services	582	314	442	347	388	456	517	524	693
Household operations	1,734	286	623	382	536	715	726	1,296	2,579
Personal services	1,027	263	2267	2214	295	440	372	859	1,518
Other household expenses	706	223	357	168	241	276	353	437	1,061
Housekeeping supplies	842	498	412	454	549	558	532	642	1,099
Laundry and cleaning supplies	197	178	144	130	148	171	193	159	229
Other household products	466	236	220	202	278	295	236	349	630
Postage and stationery	178	84	248	2122	123	91	103	134	239
Household furnishings and equipment	2,187	1,081	687	671	1,090	978	921	1,683	3,117
Household textiles	189	2148	87	49	101	65	116	80	284
Furniture	554	427	174	115	295	219	248	369	806
Floor coverings	63	279	24	28	210	23	28	44	102
Major appliances	290	221	257	2106	162	229	137	238	386
Small appliances, miscellaneous housewares	124	31	35	28	53	94	67	90	175
Miscellaneous household equipment	966	174	330	364	469	369	346	863	1,365
Apparel and services	2,678	2,128	1,625	1,275	2,086	2,220	1,508	1,828	3,463
Men and boys	619	549	383	238	427	439	369	472	801
Men, 16 and over	404	2239	2161	297	252	258	226	244	566
Boys, 2 to 15	215	310	222	141	175	181	143	228	235
Women and girls	1,012	506	458	439	725	965	494	625	1,353
Women, 16 and over	726	324	200	268	537	648	279	440	1,000
Girls, 2 to 15	287	182	258	171	188	317	215	185	353
Children under 2	177	167	272	115	220	163	168	138	187
Footwear	515	489	2325	279	528	539	305	406	604
Other apparel products and services	355	417	186	203	186	115	171	188	518
Transportation	11,583	3,628	3,469	4,161	5,548	7,653	8,294	10,733	15,060
Vehicle purchases (net outlay)	3,938	2409	2441	21,351	1,467	2,999	2,645	3,814	5,171
Cars and trucks, new	1,757	(4)	(4)	(4)	2254	2871	2955	1,250	2,681
Cars and trucks, used	2,018	2349	2441	1,351	1,212	1,998	1,602	2,204	2,333
Other vehicles	163	261	(4)	(4)	(4)	2129	288	359	157
Gasoline and motor oil	3,584	1,997	1,671	1,820	2,250	2,776	3,105	3,480	4,275

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, 2007-2008 — Continued

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Other vehicle expenses	\$3,467	\$901	\$1,154	\$793	\$1,612	\$1,733	\$2,353	\$3,138	\$4,676
Vehicle finance charges	479	246	148	124	164	291	375	521	601
Maintenance and repairs	936	370	275	347	540	527	655	767	1,250
Vehicle insurance	1,373	² 90	² 598	² 200	² 635	² 675	² 852	1,440	1,811
Vehicle rental, leases, licenses, and other charges	681	195	133	122	272	239	470	410	1,014
Public transportation	593	321	202	198	221	145	192	301	937
Healthcare	3,093	1,491	1,003	746	1,287	1,761	2,512	2,858	4,034
Health insurance	1,692	712	² 425	476	698	1,058	1,424	1,631	2,168
Medical services	866	584	333	177	296	350	664	730	1,184
Drugs	415	167	189	69	220	289	328	399	523
Medical supplies	119	² 28	² 56	² 25	73	64	95	99	158
Entertainment	3,750	1,642	1,214	919	1,412	1,657	2,087	2,810	5,377
Fees and admissions	1,011	333	311	71	172	205	407	481	1,653
Audio and visual equipment and services	1,286	851	678	591	689	798	933	1,124	1,648
Pets, toys, hobbies, and playground equipment	825	287	158	176	439	413	398	558	1,193
Other entertainment supplies, equipment, and services	628	² 172	² 67	² 81	112	240	349	647	883
Personal care products and services	780	361	264	283	377	534	399	617	1,066
Reading	123	56	² 47	26	² 38	31	75	84	184
Education	1,555	805	603	306	325	443	542	800	2,486
Tobacco products and smoking supplies	343	365	528	299	507	374	361	439	270
Miscellaneous	940	391	² 149	531	555	464	464	721	1,307
Cash contributions	1,711	724	321	393	794	602	1,021	1,208	2,484
Personal insurance and pensions	7,858	779	1,031	1,152	1,900	2,802	3,767	5,239	12,108
Life and other personal insurance	406	² 149	² 61	² 70	115	142	195	256	623
Pensions and Social Security	7,452	629	969	1,082	1,785	2,660	3,572	4,983	11,485
Sources of income and personal taxes:									
Money income before taxes	87,146	-1,078	12,756	17,563	24,809	35,023	44,737	59,651	132,214
Wages and salaries	78,294	5,200	7,556	12,729	20,230	30,229	39,346	54,678	119,096
Self-employment income	4,697	² -9,065	² 167	² 572	202	1,198	1,706	1,441	8,595
Social Security, private and government retirement	1,769	² 371	² 1,637	² 1,410	2,024	1,735	2,328	2,112	1,608
Interest, dividends, rental income, other property income	965	² 159	² 6	² 10	² 25	96	106	262	1,759
Unemployment and workers' compensation, veterans' benefits	192	² 25	² 297	² 241	² 158	295	298	225	153
Public assistance, supplemental security income, food stamps	393	1,414	2,102	1,582	1,320	766	300	191	99
Regular contributions for support	658	² 239	² 768	842	691	564	503	553	735
Other income	179	² 579	² 223	² 178	² 159	² 139	² 151	189	169
Personal taxes	2,099	-449	-1,478	-1,200	-1,223	-1,014	-579	449	4,549
Federal income taxes	1,792	30	-1,166	-800	-947	-602	-301	513	3,715
2008 Tax stimulus (new UCC Q20082)	-572	² -455	² -294	² -522	-392	-571	-586	-563	-620
State and local income taxes	656	² -48	-45	12	65	76	175	380	1,108
Other taxes	224	² 24	² 27	² 109	50	83	132	119	347

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, 2007-2008 — Continued

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Income after taxes	85,047	-629	14,234	18,763	26,032	36,037	45,316	59,202	127,665
Addenda:									
Net change in total assets and liabilities	-\$6,540	-\$7,514	\$2,768	-\$5,804	\$1,764	-\$2,842	-\$6,205	-\$8,702	-\$8,032
Net change in total assets	14,821	3,117	22,276	-120	8,800	7,323	10,637	8,318	21,719
Net change in total liabilities	21,360	10,631	-492	5,685	7,036	10,164	16,841	17,020	29,750
Other financial information:									
Other money receipts	552	2704	2261	2638	2258	272	168	111	887
Mortgage principal paid on owned property	-3,512	-1,150	2,445	-308	-572	-985	-1,926	-2,044	-5,527
Estimated market value of owned home	218,373	83,947	43,641	38,629	58,590	86,612	123,433	154,220	324,127
Estimated monthly rental value of owned home	1,127	473	278	272	384	542	680	885	1,600
Gifts of goods and services	849	251	384	111	288	282	529	570	1,253
Food	71	243	21	(3)	212	14	33	65	105
Alcoholic beverages	12	(4)	(3)	(4)	23	(3)	(3)	23	21
Housing	176	297	2115	247	241	74	103	99	262
Housekeeping supplies	30	216	213	22	(4)	211	232	24	42
Household textiles	9	(4)	(4)	27	23	22	27	26	12
Appliances and miscellaneous housewares	25	223	(4)	(4)	24	224	29	226	34
Major appliances	7	223	(4)	(4)	23	(3)	21	24	11
Small appliances and miscellaneous housewares	18	(3)	(4)	(4)	(3)	223	28	222	23
Miscellaneous household equipment	51	217	217	28	29	22	29	22	85
Other housing	62	241	286	230	225	235	246	222	89
Apparel and services	191	250	2169	247	159	73	123	170	247
Males, 2 and over	42	210	290	22	232	221	28	37	55
Females, 2 and over	55	(4)	227	29	28	28	239	46	80
Children under 2	68	222	242	232	49	228	56	52	89
Other apparel products and services	26	218	210	25	270	216	219	234	23
Jewelry and watches	5	218	(4)	22	212	21	22	24	5
All other apparel products and services	21	(4)	210	23	257	215	217	230	18
Transportation	48	29	24	6	7	10	113	13	67
Healthcare	8	(4)	(4)	(4)	21	24	22	21	13
Entertainment	93	222	211	22	27	246	243	51	146
Toys, games, arts and crafts, and tricycles	40	215	21	(3)	(3)	220	228	235	58
Other entertainment	53	27	210	21	26	226	215	17	88
Personal care products and services	12	220	(4)	21	(4)	(4)	21	24	20
Reading	1	22	(4)	21	(4)	(4)	21	(3)	1
Education	172	26	272	(3)	240	25	236	141	273
All other gifts	66	21	211	27	217	55	73	22	98

1 Value is less than or equal to 0.05.
 2 Data are likely to have large sampling errors.

3 Value is less than or equal to 0.5.
 4 No data reported.