

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010**

Item	Total five or more 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) .....	12,333	445	270	443	1,235	1,311	1,195	2,072	5,364
Consumer unit characteristics:									
Income before taxes .....	\$79,777	\$2,036	\$13,037	\$17,919	\$25,409	\$34,804	\$45,238	\$59,274	\$133,808
Income after taxes .....	78,622	2,280	13,979	19,141	26,966	35,926	46,133	59,693	129,989
Age of reference person .....	41.4	37.0	36.7	38.3	39.2	38.8	40.0	41.3	43.8
Average number in consumer unit:									
Persons .....	5.7	5.6	5.8	5.6	5.6	5.6	5.7	5.7	5.7
Children under 18 .....	2.7	3.4	3.4	3.0	3.0	3.0	2.8	2.7	2.4
Persons 65 and older .....	.1	1.1	1.1	1.1	.1	.1	.1	.1	.2
Earners .....	2.1	.8	.9	1.2	1.4	1.6	1.9	2.2	2.6
Vehicles .....	2.5	1.4	1.2	1.5	1.5	1.8	2.2	2.5	3.1
Percent distribution:									
Sex of reference person:									
Male .....	44	29	23	32	36	39	47	46	49
Female .....	56	71	77	68	64	61	53	54	51
Housing tenure:									
Homeowner .....	68	42	22	43	43	52	59	70	86
With mortgage .....	56	25	15	23	30	40	45	58	75
Without mortgage .....	13	17	8	21	13	11	14	13	12
Renter .....	32	58	78	57	57	48	41	30	14
Race of reference person:									
Black or African-American .....	14	21	29	25	20	22	17	14	9
White, Asian, and all other races .....	86	79	71	75	80	78	83	86	91
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	28	33	32	36	43	37	34	30	20
Not Hispanic or Latino .....	72	67	68	64	57	63	66	70	80
Education of reference person:									
Elementary (1-8) .....	10	8	13	16	20	16	14	10	4
High school (9-12) .....	39	54	60	57	55	48	45	40	27
College .....	51	38	25	25	26	35	40	49	68
Never attended and other .....	1	( <sup>2</sup> )	2	1	( <sup>3</sup> )	( <sup>3</sup> )	1	1	( <sup>3</sup> )
At least one vehicle owned or leased .....	93	79	69	81	87	91	93	97	98
Average annual expenditures .....	\$62,215	\$35,801	\$26,760	\$32,455	\$33,197	\$40,709	\$44,534	\$52,242	\$87,973
Food .....	9,537	7,448	6,536	7,364	7,007	7,061	7,526	8,919	11,747
Food at home .....	6,021	5,534	4,818	5,635	5,354	4,922	5,168	5,857	6,776
Cereals and bakery products .....	883	795	671	864	749	693	770	875	998
Cereals and cereal products .....	322	354	230	398	284	273	255	304	360
Bakery products .....	560	442	441	467	465	420	515	571	638
Meats, poultry, fish, and eggs .....	1,362	1,521	1,137	1,392	1,238	1,253	1,202	1,356	1,448
Beef .....	364	494	244	331	314	352	361	364	379
Pork .....	271	282	189	297	273	239	273	296	270
Other meats .....	191	176	143	164	198	166	149	164	220
Poultry .....	265	234	288	347	218	232	199	266	291
Fish and seafood .....	193	262	218	152	152	192	159	182	209
Eggs .....	78	73	54	100	83	72	62	84	79
Dairy products .....	652	539	529	541	559	491	546	627	760
Fresh milk and cream .....	261	214	240	247	245	230	218	264	283
Other dairy products .....	391	325	289	294	315	261	327	363	477
Fruits and vegetables .....	1,055	953	882	922	922	887	835	1,039	1,198
Fresh fruits .....	358	314	284	286	317	286	255	335	424
Fresh vegetables .....	320	288	222	273	296	263	252	316	365
Processed fruits .....	185	170	175	183	150	149	147	190	209
Processed vegetables .....	192	181	202	181	158	189	182	198	201

See footnotes at end of table.

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010 — Continued**

Item	Total five or more 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 .....	\$2,069	\$1,727	\$1,598	\$1,916	\$1,886	\$1,597	\$1,816	\$1,958	\$2,371
Sugar and other sweets .....	220	164	147	182	195	170	178	205	262
Fats and oils .....	161	184	138	193	161	141	141	148	172
Miscellaneous foods .....	1,125	942	863	1,018	999	847	954	1,110	1,289
Nonalcoholic beverages .....	513	422	446	506	515	426	519	461	562
Food prepared by consumer unit on out-of-town trips .....	50	<sup>1</sup> 14	<sup>1</sup> 5	<sup>1</sup> 16	<sup>1</sup> 16	<sup>1</sup> 13	<sup>1</sup> 25	<sup>1</sup> 35	<sup>1</sup> 87
Food away from home .....	3,516	1,913	1,719	1,730	1,653	2,138	2,358	3,062	4,971
Alcoholic beverages .....	290	<sup>1</sup> 189	<sup>1</sup> 171	<sup>1</sup> 47	84	144	234	231	429
Housing .....	20,864	14,184	11,124	12,421	13,146	15,265	16,082	17,925	27,908
Shelter .....	12,145	7,923	6,275	6,405	7,251	8,775	9,068	10,290	16,616
Owned dwellings .....	8,397	3,507	1,404	2,304	2,891	4,373	4,716	6,766	13,358
Mortgage interest and charges .....	5,340	2,007	<sup>1</sup> 820	1,252	1,861	2,891	2,997	4,487	8,433
Property taxes .....	2,143	1,005	413	566	728	988	1,206	1,537	3,505
Maintenance, repairs, insurance, other expenses .....	914	496	<sup>1</sup> 172	486	302	494	513	742	1,420
Rented dwellings .....	3,246	4,022	4,853	4,056	4,311	4,306	4,184	3,332	2,287
Other lodging .....	502	<sup>1</sup> 394	<sup>1</sup> 18	<sup>1</sup> 45	<sup>1</sup> 50	95	168	192	971
Utilities, fuels, and public services .....	4,953	3,774	3,206	3,884	3,654	4,158	4,409	4,730	5,927
Natural gas .....	629	508	418	312	359	495	586	530	818
Electricity .....	1,928	1,754	1,462	1,802	1,629	1,699	1,775	1,790	2,189
Fuel oil and other fuels .....	137	<sup>1</sup> 110	<sup>1</sup> 59	<sup>1</sup> 46	<sup>1</sup> 41	<sup>1</sup> 61	103	150	194
Telephone services .....	1,578	917	938	1,226	1,102	1,332	1,386	1,616	1,891
Water and other public services .....	681	486	328	499	523	570	559	644	835
Household operations .....	1,278	845	471	514	466	632	804	809	2,049
Personal services .....	640	<sup>1</sup> 571	<sup>1</sup> 225	<sup>1</sup> 253	250	297	344	332	1,059
Other household expenses .....	638	274	246	261	217	335	460	477	991
Housekeeping supplies .....	779	579	579	604	593	489	660	658	988
Laundry and cleaning supplies .....	238	221	<sup>1</sup> 119	250	246	187	207	223	267
Other household products .....	400	242	249	310	273	230	372	328	520
Postage and stationery .....	142	115	<sup>1</sup> 211	44	74	73	82	107	201
Household furnishings and equipment .....	1,710	1,063	593	1,014	1,181	1,212	1,141	1,438	2,329
Household textiles .....	143	<sup>1</sup> 88	<sup>1</sup> 38	<sup>1</sup> 66	117	60	68	171	189
Furniture .....	391	149	<sup>1</sup> 121	239	241	222	331	417	513
Floor coverings .....	35	<sup>1</sup> 4	<sup>1</sup> 3	<sup>1</sup> 31	<sup>1</sup> 4	<sup>1</sup> 6	52	52	43
Major appliances .....	226	176	<sup>1</sup> 173	145	80	188	275	186	286
Small appliances, miscellaneous housewares .....	104	292	<sup>1</sup> 30	113	86	76	62	73	127
Miscellaneous household equipment .....	811	355	227	420	652	660	352	540	1,170
Apparel and services .....	2,674	2,236	1,482	1,888	2,407	2,063	2,210	2,185	3,305
Men and boys .....	601	415	206	449	588	374	485	544	751
Men, 16 and over .....	355	<sup>1</sup> 219	<sup>1</sup> 43	<sup>1</sup> 143	322	169	279	298	484
Boys, 2 to 15 .....	246	196	163	306	266	205	206	246	267
Women and girls .....	972	717	349	493	719	675	694	822	1,290
Women, 16 and over .....	639	273	204	299	364	437	316	568	906
Girls, 2 to 15 .....	333	444	145	194	355	237	378	253	384
Children under 2 .....	203	192	<sup>1</sup> 268	350	280	265	200	194	165
Footwear .....	603	739	<sup>1</sup> 476	419	678	570	652	459	648
Other apparel products and services .....	295	172	182	176	142	180	178	166	451
Transportation .....	9,926	4,698	3,154	4,993	4,467	6,969	6,290	9,001	14,198
Vehicle purchases (net outlay) .....	3,346	<sup>1</sup> 1,961	<sup>1</sup> 478	<sup>1</sup> 939	1,099	2,083	1,378	2,734	5,305
Cars and trucks, new .....	1,357	<sup>1</sup> 656	( <sup>2</sup> )	( <sup>2</sup> )	<sup>1</sup> 236	<sup>1</sup> 256	( <sup>2</sup> )	<sup>1</sup> 384	2,800
Cars and trucks, used .....	1,918	<sup>1</sup> 305	<sup>1</sup> 478	939	856	1,826	1,363	2,274	2,375
Other vehicles .....	72	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	<sup>1</sup> 8	( <sup>2</sup> )	<sup>1</sup> 15	<sup>1</sup> 76	130
Gasoline and motor oil .....	3,041	1,686	1,464	2,193	1,988	2,387	2,583	3,008	3,820

See footnotes at end of table.

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010 — Continued**

Item	Total five or more 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 vehicle expenses .....	\$3,068	\$770	\$1,005	\$1,597	\$1,257	\$2,284	\$2,146	\$3,024	\$4,259
Vehicle finance charges .....	354	160	190	115	115	190	238	351	533
Maintenance and repairs .....	896	431	287	768	431	561	695	866	1,222
Vehicle insurance .....	1,312	1153	1467	1488	1576	1,281	1850	1,430	1,695
Vehicle rental, leases, licenses, and other charges .....	507	126	162	226	135	251	362	376	809
Public transportation .....	471	281	206	264	123	215	183	235	815
Healthcare .....	2,969	1,835	756	1,007	1,037	1,702	2,293	2,776	4,309
Health insurance .....	1,632	821	1362	525	463	1,036	1,284	1,606	2,357
Medical services .....	804	687	1278	193	302	357	602	694	1,202
Drugs .....	411	278	197	253	233	251	326	375	559
Medical supplies .....	122	150	119	135	39	58	82	101	190
Entertainment .....	3,448	1,399	889	1,203	1,374	2,212	2,308	2,480	5,280
Fees and admissions .....	879	327	120	125	126	336	454	409	1,596
Audio and visual equipment and services .....	1,108	703	506	656	650	927	1,018	1,001	1,418
Pets, toys, hobbies, and playground equipment .....	807	277	253	328	358	590	594	727	1,126
Other entertainment supplies, equipment, and services .....	653	191	110	193	240	359	243	344	1,140
Personal care products and services .....	692	367	248	521	541	386	532	552	951
Reading .....	81	125	112	23	24	34	52	57	135
Education .....	1,633	1,175	1239	465	296	622	580	786	2,953
Tobacco products and smoking supplies .....	460	497	351	401	500	517	531	350	471
Miscellaneous .....	847	201	1960	344	252	519	772	629	1,237
Cash contributions .....	1,770	670	1210	639	414	647	1,364	1,322	2,883
Personal insurance and pensions .....	7,024	878	628	1,139	1,648	2,567	3,759	5,031	12,166
Life and other personal insurance .....	363	1122	122	181	59	136	242	209	636
Pensions and Social Security .....	6,661	756	606	1,058	1,589	2,431	3,516	4,822	11,529
Sources of income and personal taxes:									
Money income before taxes .....	79,777	2,036	13,037	17,919	25,409	34,804	45,238	59,274	133,808
Wages and salaries .....	69,755	6,090	6,980	11,211	18,367	27,802	38,162	51,375	119,246
Self-employment income .....	4,467	1-6,930	1-46	1839	835	1,259	1,574	3,257	8,669
Social Security, private and government retirement .....	2,502	1563	1836	1,589	1,633	1,948	2,553	2,162	3,277
Interest, dividends, rental income, other property income .....	412	1-245	1159	1195	1-36	160	102	189	842
Unemployment and workers' compensation, veterans' benefits .....	758	1317	1608	1847	868	1,100	877	883	611
Public assistance, supplemental security income, food stamps .....	1,069	1,672	3,317	2,298	2,940	1,806	1,324	761	256
Regular contributions for support .....	472	1306	1576	1544	511	468	323	446	510
Other income .....	342	1263	1606	1396	1291	1360	1324	201	398
Personal taxes .....	1,155	-243	-942	-1,222	-1,557	-1,122	-895	-420	3,819
Federal income taxes .....	513	-309	-944	-1,159	-1,640	-1,208	-1,054	-745	2,544
2008 Tax stimulus (thru Q20091) .....	1-2	(2)	(2)	(2)	(2)	(2)	(2)	(2)	1-4
State and local income taxes .....	515	-12	1-27	-113	40	43	114	237	1,059
Other taxes .....	129	178	129	150	43	43	45	89	220

See footnotes at end of table.

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010 — Continued**

Item	Total five or more 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
Income after taxes .....	78,622	2,280	13,979	19,141	26,966	35,926	46,133	59,693	129,989
Addenda:									
Net change in total assets and liabilities .....	- \$5,210	- \$5,597	\$3,416	- \$468	\$1,404	- \$2,032	- \$2,241	\$154	- \$11,037
Net change in total assets .....	7,662	-6	<sup>1</sup> -1,136	3,997	1,166	6,807	8,617	5,506	11,367
Net change in total liabilities .....	12,872	5,591	-4,552	4,465	-238	8,839	10,858	5,353	22,404
Other financial information:									
Other money receipts .....	226	170	122	( <sup>3</sup> )	117	135	126	143	417
Mortgage principal paid on owned property .....	-2,797	-1,432	<sup>1</sup> 365	-1,729	-748	-1,070	-1,661	-1,921	-4,606
Estimated market value of owned home .....	179,614	80,497	<sup>1</sup> 64,636	63,999	65,313	83,659	94,396	140,086	287,179
Estimated monthly rental value of owned home .....	979	452	<sup>1</sup> 237	349	373	527	625	821	1,503
Gifts of goods and services .....	684	224	474	176	301	224	313	606	1,077
Food .....	48	<sup>14</sup>	<sup>181</sup>	<sup>118</sup>	<sup>112</sup>	<sup>116</sup>	<sup>39</sup>	<sup>47</sup>	<sup>68</sup>
Alcoholic beverages .....	5	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	<sup>19</sup>	<sup>11</sup>	<sup>13</sup>	<sup>16</sup>	<sup>6</sup>
Housing .....	118	<sup>163</sup>	<sup>1118</sup>	<sup>134</sup>	<sup>73</sup>	<sup>159</sup>	<sup>55</sup>	<sup>125</sup>	<sup>163</sup>
Housekeeping supplies .....	16	<sup>11</sup>	<sup>13</sup>	<sup>11</sup>	<sup>14</sup>	<sup>13</sup>	<sup>18</sup>	<sup>16</sup>	<sup>26</sup>
Household textiles .....	5	<sup>13</sup>	( <sup>2</sup> )	( <sup>2</sup> )	<sup>18</sup>	<sup>11</sup>	<sup>17</sup>	<sup>14</sup>	<sup>17</sup>
Appliances and miscellaneous housewares .....	11	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	<sup>17</sup>	<sup>127</sup>	<sup>16</sup>	<sup>14</sup>	<sup>14</sup>
Major appliances .....	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	<sup>11</sup>	( <sup>2</sup> )	( <sup>2</sup> )	<sup>3</sup>
Small appliances and miscellaneous housewares .....	10	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	<sup>17</sup>	<sup>126</sup>	<sup>16</sup>	<sup>14</sup>	<sup>11</sup>
Miscellaneous household equipment .....	31	<sup>12</sup>	( <sup>2</sup> )	<sup>17</sup>	<sup>15</sup>	<sup>15</sup>	<sup>12</sup>	<sup>156</sup>	<sup>44</sup>
Other housing .....	55	<sup>157</sup>	<sup>1115</sup>	<sup>126</sup>	<sup>149</sup>	<sup>123</sup>	<sup>133</sup>	<sup>45</sup>	<sup>73</sup>
Apparel and services .....	165	<sup>1131</sup>	<sup>1192</sup>	<sup>174</sup>	<sup>153</sup>	<sup>101</sup>	<sup>133</sup>	<sup>190</sup>	<sup>186</sup>
Males, 2 and over .....	33	<sup>141</sup>	( <sup>2</sup> )	<sup>120</sup>	<sup>139</sup>	<sup>122</sup>	<sup>115</sup>	<sup>47</sup>	<sup>35</sup>
Females, 2 and over .....	34	( <sup>2</sup> )	( <sup>2</sup> )	<sup>12</sup>	<sup>122</sup>	<sup>119</sup>	<sup>130</sup>	<sup>122</sup>	<sup>50</sup>
Children under 2 .....	70	<sup>153</sup>	<sup>1192</sup>	<sup>133</sup>	<sup>90</sup>	<sup>49</sup>	<sup>81</sup>	<sup>88</sup>	<sup>59</sup>
Other apparel products and services .....	28	<sup>137</sup>	( <sup>2</sup> )	<sup>119</sup>	<sup>12</sup>	<sup>111</sup>	<sup>17</sup>	<sup>133</sup>	<sup>42</sup>
Jewelry and watches .....	4	<sup>14</sup>	( <sup>2</sup> )	( <sup>2</sup> )	<sup>12</sup>	<sup>11</sup>	<sup>11</sup>	<sup>11</sup>	<sup>7</sup>
All other apparel products and services .....	24	<sup>133</sup>	( <sup>2</sup> )	<sup>119</sup>	( <sup>2</sup> )	<sup>111</sup>	<sup>16</sup>	<sup>132</sup>	<sup>35</sup>
Transportation .....	58	( <sup>3</sup> )	<sup>183</sup>	<sup>112</sup>	<sup>14</sup>	<sup>10</sup>	<sup>13</sup>	<sup>61</sup>	<sup>98</sup>
Health care .....	18	( <sup>2</sup> )	( <sup>2</sup> )	<sup>13</sup>	<sup>12</sup>	<sup>12</sup>	<sup>12</sup>	<sup>12</sup>	<sup>116</sup>
Entertainment .....	80	<sup>14</sup>	( <sup>2</sup> )	( <sup>2</sup> )	<sup>133</sup>	<sup>110</sup>	<sup>147</sup>	<sup>88</sup>	<sup>126</sup>
Toys, games, arts and crafts, and tricycles .....	44	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	<sup>121</sup>	<sup>16</sup>	<sup>114</sup>	<sup>142</sup>	<sup>72</sup>
Other entertainment .....	36	<sup>14</sup>	( <sup>2</sup> )	( <sup>2</sup> )	<sup>113</sup>	<sup>14</sup>	<sup>133</sup>	<sup>46</sup>	<sup>53</sup>
Personal care products and services .....	6	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	<sup>16</sup>	( <sup>2</sup> )	<sup>14</sup>	<sup>15</sup>	<sup>9</sup>
Reading .....	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Education .....	147	( <sup>2</sup> )	( <sup>2</sup> )	<sup>128</sup>	<sup>14</sup>	<sup>111</sup>	<sup>11</sup>	<sup>111</sup>	<sup>328</sup>
All other gifts .....	49	<sup>121</sup>	<sup>11</sup>	<sup>16</sup>	<sup>14</sup>	<sup>113</sup>	<sup>116</sup>	<sup>72</sup>	<sup>76</sup>

<sup>1</sup> Data are likely to have large sampling errors.

<sup>2</sup> No data reported.

<sup>3</sup> Value is less than or equal to 0.5.

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