

Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009

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)	39,580	819	877	1,553	1,851	5,247	4,524	4,020	6,953	13,736
Consumer unit characteristics:										
Income before taxes	\$68,280	- \$12,892	\$7,932	\$12,671	\$17,612	\$25,126	\$34,888	\$45,084	\$59,322	\$128,892
Income after taxes	65,595	-13,461	8,242	13,109	17,765	25,282	34,835	44,149	57,953	122,024
Age of reference person	53.9	50.9	50.2	53.5	56.5	58.3	57.0	55.3	53.4	51.2
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	.2	.3	.2	.1	.1	.1	.1	(1)	(1)
Persons 65 and older5	.4	.5	.6	.7	.9	.8	.6	.5	.3
Earners	1.2	.5	.6	.6	.7	.7	1.0	1.2	1.4	1.7
Vehicles	2.2	1.5	1.2	1.3	1.5	1.8	2.0	2.1	2.5	2.6
Percent distribution:										
Sex of reference person:										
Male	51	49	36	35	47	45	44	50	53	58
Female	49	51	64	65	53	55	56	50	47	42
Housing tenure:										
Homeowner	75	47	47	49	55	67	73	74	78	88
With mortgage	42	22	20	15	18	22	27	35	46	63
Without mortgage	34	25	26	34	37	45	45	38	33	25
Renter	25	53	53	51	45	33	27	26	22	12
Race of reference person:										
Black or African-American	10	22	26	21	15	14	13	10	9	4
White, Asian, and all other races	90	78	74	79	85	86	87	90	91	96
Hispanic or Latino origin of reference person:										
Hispanic or Latino	7	11	18	15	14	9	9	8	6	4
Not Hispanic or Latino	93	89	82	85	86	91	91	92	94	96
Education of reference person:										
Elementary (1-8)	4	11	14	11	13	8	6	4	2	1
High school (9-12)	34	36	47	53	46	49	48	39	35	18
College	61	53	39	36	40	43	46	57	63	81
Never attended and other	(2)	(2)	1	(2)	1	(2)	(2)	(2)	(2)	(3)
At least one vehicle owned or leased	93	68	69	78	79	89	93	96	97	98
Average annual expenditures	\$52,492	\$31,338	\$24,743	\$25,209	\$26,686	\$32,133	\$36,367	\$40,761	\$50,287	\$79,924
Food	6,292	4,521	4,284	4,228	3,444	4,724	5,112	5,305	6,088	8,595
Food at home	3,628	3,119	3,287	2,981	2,411	3,166	3,184	3,318	3,539	4,411
Cereals and bakery products	473	451	403	414	309	440	422	433	463	557
Cereals and cereal products	155	184	150	168	111	141	148	141	148	175
Bakery products	318	268	253	246	198	298	275	291	315	382
Meats, poultry, fish, and eggs	817	611	898	761	566	732	749	753	807	949
Beef	226	162	226	216	160	174	218	214	228	266
Pork	162	95	196	141	124	165	161	160	167	169
Other meats	110	88	123	83	78	92	101	105	118	127
Poultry	145	159	196	154	87	141	123	133	124	174
Fish and seafood	128	72	107	119	75	116	106	99	122	166
Eggs	45	36	51	49	40	44	41	42	47	48
Dairy products	401	381	321	337	295	323	345	379	389	494
Fresh milk and cream	140	144	141	136	119	122	132	139	134	155
Other dairy products	261	237	180	202	176	201	213	240	255	338
Fruits and vegetables	659	553	579	517	418	573	575	566	622	834
Fresh fruits	223	158	188	167	155	188	199	187	209	286
Fresh vegetables	223	200	194	166	126	189	178	188	200	299
Processed fruits	108	101	90	93	68	96	101	95	107	129
Processed vegetables	105	93	106	90	69	100	98	96	106	120

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, 2008-2009 — 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	\$1,279	\$1,122	\$1,085	\$951	\$824	\$1,098	\$1,093	\$1,189	\$1,258	\$1,577
Sugar and other sweets	137	118	86	112	83	113	125	135	138	166
Fats and oils	106	97	96	89	76	96	102	104	104	121
Miscellaneous foods	647	504	581	448	417	555	567	593	630	807
Nonalcoholic beverages	326	331	318	281	218	296	268	312	331	382
Food prepared by consumer unit on out-of-town trips	62	472	44	421	429	38	30	45	55	102
Food away from home	2,663	1,402	997	1,247	1,033	1,558	1,928	1,987	2,548	4,184
Alcoholic beverages	532	274	187	260	126	249	337	362	506	902
Housing	17,238	11,337	9,735	9,756	10,411	11,408	12,114	14,101	16,261	25,188
Shelter	10,111	6,903	5,527	5,330	5,937	6,208	6,419	7,818	9,434	15,418
Owned dwellings	6,919	3,687	2,612	2,086	2,465	3,439	3,904	4,985	6,519	11,623
Mortgage interest and charges	3,404	1,943	1,290	786	965	1,204	1,528	2,096	3,134	6,228
Property taxes	2,000	1,048	741	801	799	1,232	1,395	1,659	1,853	3,101
Maintenance, repairs, insurance, other expenses	1,515	696	581	499	701	1,003	981	1,230	1,532	2,294
Rented dwellings	2,230	2,852	2,796	3,085	3,223	2,358	2,191	2,392	2,246	1,836
Other lodging	962	364	119	159	249	411	324	441	670	1,959
Utilities, fuels, and public services	3,769	2,818	2,912	2,806	2,904	3,228	3,385	3,591	3,858	4,446
Natural gas	531	348	423	347	344	453	473	528	525	648
Electricity	1,402	1,174	1,167	1,217	1,177	1,260	1,318	1,330	1,418	1,576
Fuel oil and other fuels	221	129	176	113	193	185	195	197	226	272
Telephone services	1,137	805	824	825	855	934	995	1,086	1,197	1,358
Water and other public services	478	361	323	304	335	396	405	450	492	592
Household operations	864	467	402	449	347	534	562	704	757	1,361
Personal services	149	450	4136	139	453	153	127	176	149	167
Other household expenses	715	416	266	310	295	381	435	528	609	1,194
Housekeeping supplies	735	488	359	523	421	546	632	593	685	1,022
Laundry and cleaning supplies	150	126	128	162	116	116	132	136	141	183
Other household products	402	222	188	275	192	265	362	317	370	580
Postage and stationery	184	141	43	87	113	164	139	140	174	259
Household furnishings and equipment	1,759	662	536	647	802	892	1,116	1,394	1,527	2,940
Household textiles	156	44	37	67	49	72	97	157	144	253
Furniture	395	196	101	120	217	215	249	269	305	681
Floor coverings	51	428	44	410	114	12	19	60	39	81
Major appliances	227	85	151	78	151	143	151	165	214	350
Small appliances, miscellaneous housewares	120	35	40	51	45	72	65	107	98	201
Miscellaneous household equipment	809	274	203	322	226	378	535	635	727	1,374
Apparel and services	1,638	837	1,033	1,056	840	895	1,301	949	1,522	2,587
Men and boys	365	232	175	193	166	171	299	229	327	596
Men, 16 and over	333	208	117	163	142	144	270	192	306	554
Boys, 2 to 15	33	25	58	31	23	26	29	36	21	42
Women and girls	678	335	257	436	338	373	595	332	578	1,111
Women, 16 and over	624	318	219	376	304	343	533	285	505	1,055
Girls, 2 to 15	53	417	438	61	34	29	62	47	73	57
Children under 2	48	79	443	53	37	31	39	26	41	67
Footwear	284	470	4439	280	175	203	210	194	346	358
Other apparel products and services	264	121	118	93	125	118	158	169	230	455
Transportation	8,772	5,248	4,249	4,107	4,504	5,484	6,227	7,009	9,422	12,672
Vehicle purchases (net outlay)	3,013	4,491	4,957	1,116	1,169	1,610	1,859	2,335	3,487	4,573
Cars and trucks, new	1,624	(3)	(3)	4415	4,670	653	873	1,270	1,544	2,852
Cars and trucks, used	1,300	1,491	957	662	496	871	952	1,049	1,840	1,570
Other vehicles	89	(3)	(3)	439	43	487	434	416	4103	150
Gasoline and motor oil	2,392	1,637	1,521	1,541	1,492	1,792	2,015	2,276	2,506	3,039

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, 2008-2009 — Continued

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Other vehicle expenses	\$2,777	\$1,819	\$1,243	\$1,254	\$1,690	\$1,861	\$2,068	\$2,135	\$2,983	\$3,936
Vehicle finance charges	308	132	465	113	116	177	219	271	336	458
Maintenance and repairs	809	489	442	380	455	489	633	654	821	1,169
Vehicle insurance	1,148	4960	4445	4589	4911	936	941	890	1,364	1,430
Vehicle rental, leases, licenses, and other charges	512	237	291	171	208	259	275	321	462	879
Public transportation	590	301	527	196	154	221	284	262	446	1,124
Healthcare	3,996	2,753	1,948	2,139	2,680	3,726	3,871	4,124	4,164	4,613
Health insurance	2,268	1,424	1,286	1,370	1,633	2,256	2,431	2,461	2,274	2,459
Medical services	896	665	333	331	440	652	628	763	998	1,241
Drugs	681	525	276	364	516	708	698	767	722	714
Medical supplies	151	139	453	73	90	110	115	134	169	199
Entertainment	3,046	2,322	995	1,100	1,190	1,788	2,169	2,249	2,968	4,757
Fees and admissions	618	404	114	126	122	269	268	378	516	1,161
Audio and visual equipment and services	1,082	724	579	660	669	760	873	967	1,103	1,453
Pets, toys, hobbies, and playground equipment	840	560	210	239	296	530	617	606	702	1,387
Other entertainment supplies, equipment, and services	505	634	91	76	103	230	411	298	648	756
Personal care products and services	642	476	267	274	339	374	475	517	583	988
Reading	140	88	52	50	67	83	99	114	136	214
Education	829	636	251	393	310	320	349	419	548	1,613
Tobacco products and smoking supplies	364	248	311	402	377	408	356	343	445	320
Miscellaneous	897	613	228	337	537	455	624	777	964	1,331
Cash contributions	2,054	1,111	716	559	775	853	1,295	1,382	1,928	3,505
Personal insurance and pensions	6,053	872	489	547	1,084	1,367	2,039	3,111	4,754	12,640
Life and other personal insurance	407	252	149	133	129	193	255	270	360	696
Pensions and Social Security	5,646	620	340	414	956	1,173	1,784	2,840	4,394	11,944
Sources of income and personal taxes:										
Money income before taxes	68,280	-12,892	7,932	12,671	17,612	25,126	34,888	45,084	59,322	128,892
Wages and salaries	50,367	5,786	3,101	4,930	6,727	10,723	18,522	28,068	42,091	103,407
Self-employment income	3,264	-22,973	4,732	4,180	228	169	743	1,424	2,234	8,955
Social Security, private and government retirement	11,305	2,181	3,294	5,747	8,566	12,787	13,792	13,423	12,595	10,700
Interest, dividends, rental income, other property income	2,209	1,317	161	170	164	384	719	1,281	1,337	4,800
Unemployment and workers' compensation, veterans' benefits	350	452	4241	366	249	333	412	304	447	337
Public assistance, supplemental security income, food stamps	296	396	1,124	1,030	1,222	395	297	167	177	90
Regular contributions for support	283	4100	481	440	287	246	287	284	238	299
Other income	205	4250	4262	4168	169	89	117	132	202	304
Personal taxes	2,685	569	-309	-438	-153	-156	54	935	1,369	6,868
Federal income taxes	2,209	466	-209	-327	-47	-3	124	898	1,230	5,469
2008 Tax stimulus (new UCC Q20082) (thru Q20091)	-388	4,228	4,202	-176	-258	-327	-348	-432	-464	-435
State and local income taxes	621	117	32	8	76	63	131	257	384	1,432
Other taxes	243	214	70	57	75	111	147	211	219	402

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, 2008-2009 — Continued

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Income after taxes	65,595	-13,461	8,242	13,109	17,765	25,282	34,835	44,149	57,953	122,024
Addenda:										
Net change in total assets and liabilities	-\$5,318	\$4,701	-\$9,348	-\$3,554	-\$3,222	-\$1,549	\$235	-\$4,605	-\$6,285	-\$9,128
Net change in total assets	6,454	5,528	4,613	-323	-1,613	886	4,258	-789	3,092	15,151
Net change in total liabilities	11,772	827	13,961	3,231	1,609	2,435	4,023	3,816	9,377	24,279
Other financial information:										
Other money receipts	601	⁴ 119	⁴ 41	² 56	⁸ 1	² 03	² 84	⁴ 03	⁴ 26	¹ ,176
Mortgage principal paid on owned property	-2,280	- ¹ ,180	- ⁷ 42	- ⁵ 18	- ⁶ 35	- ⁸ 19	- ⁹ 72	- ¹ ,376	- ¹ ,904	- ⁴ ,310
Estimated market value of owned home	190,548	127,818	92,966	82,307	88,345	123,393	138,168	156,738	177,538	285,913
Estimated monthly rental value of owned home	983	⁶ 41	⁴ 42	⁴ 75	⁴ 89	⁶ 88	⁷ 66	⁸ 36	⁹ 31	¹ ,416
Gifts of goods and services	1,456	⁵ 32	⁷ 28	⁵ 50	⁵ 34	⁵ 96	⁶ 42	⁸ 03	¹ ,027	² ,798
Food	137	⁴ 20	² 4	⁴ 7	³ 5	⁶ 6	⁶ 5	⁸ 3	⁸ 0	² 71
Alcoholic beverages	16	(³)	(³)	⁴ 19	⁴ 2	¹ 2	⁹	⁴ 8	¹ 1	² 8
Housing	272	¹ 22	¹ 10	¹ 63	¹ 03	¹ 37	¹ 12	² 10	¹ 98	⁴ 88
Housekeeping supplies	41	⁴ 2	⁴ 4	⁴ 24	⁴ 12	² 7	³ 2	³ 1	³ 6	⁶ 7
Household textiles	15	⁴ 7	(³)	⁴ 3	⁴ 7	⁶	⁴ 8	⁴ 8	⁹	³ 0
Appliances and miscellaneous housewares	25	⁴ 3	⁴ 2	⁴ 4	⁴ 2	¹ 2	¹ 1	¹ 4	² 2	⁴ 9
Major appliances	7	(³)	(³)	(³)	(²)	⁴ 4	⁵	⁴ 2	⁶	¹ 4
Small appliances and miscellaneous housewares	18	⁴ 3	⁴ 2	⁴ 4	⁴ 1	⁸	⁴ 6	⁴ 12	¹ 6	³ 5
Miscellaneous household equipment	66	⁴ 30	⁴ 27	⁴ 53	⁴ 9	² 8	¹ 5	⁷ 6	⁶ 1	¹ 11
Other housing	125	⁸ 0	⁴ 77	⁷ 8	⁷ 4	⁶ 4	⁴ 6	⁸ 0	⁷ 1	² 32
Apparel and services	268	⁹ 9	⁸ 8	¹ 41	¹ 79	¹ 16	² 46	¹ 87	² 58	⁴ 13
Males, 2 and over	65	⁴ 33	⁴ 25	³ 3	⁸ 8	² 8	⁴ 7	³ 9	⁶ 6	⁹ 9
Females, 2 and over	103	⁴ 23	⁴ 18	³ 6	³ 3	⁴ 1	⁹ 6	⁵ 7	⁹ 9	¹ 75
Children under 2	44	⁴ 40	⁴ 14	³ 5	² 5	² 7	³ 8	² 6	⁴ 0	⁶ 5
Other apparel products and services	56	⁴ 3	⁴ 32	⁴ 37	⁴ 33	¹ 9	⁶ 6	⁶ 6	⁵ 4	⁷ 4
Jewelry and watches	16	⁴ 1	⁴ 12	⁴ 1	⁴ 2	⁴ 3	⁴ 22	¹ 4	¹ 7	² 2
All other apparel products and services ...	41	⁴ 2	⁴ 20	⁴ 35	⁴ 31	¹ 6	⁴ 4	⁵ 2	³ 8	⁵ 2
Transportation	104	² 8	² 1	¹ 2	⁷	⁶ 7	⁵ 3	⁴ 4	⁷ 8	¹ 98
Healthcare	27	⁴ 13	⁴ 26	⁴ 48	⁴ 5	⁴ 29	⁴ 8	⁴ 25	⁴ 13	⁴ 3
Entertainment	120	⁴ 87	⁴ 46	⁴ 31	⁴ 58	⁶ 0	⁸ 1	⁷ 0	⁹ 9	² 09
Toys, games, arts and crafts, and tricycles	40	⁴ 35	⁴ 22	⁴ 15	⁴ 6	⁴ 30	⁴ 31	⁴ 24	⁴ 0	⁶ 2
Other entertainment	80	⁴ 52	⁴ 23	⁴ 16	⁴ 52	³ 1	⁵ 0	⁴ 5	⁵ 9	¹ 47
Personal care products and services	14	(²)	⁴ 11	⁴ 5	⁴ 16	⁷	¹ 3	⁸	¹ 5	² 1
Reading	1	(³)	(²)	⁴ 1	(²)	¹	⁴ 1	¹	¹	²
Education	396	⁴ 111	⁴ 8	⁴ 60	⁴ 107	⁵ 1	² 0	¹ 07	¹ 96	⁹ 56
All other gifts	100	⁵ 3	³ 93	² 3	² 1	⁵ 0	³ 3	⁵ 8	⁷ 8	¹ 69

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, October, 2010