

**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008**

Item	All consumer units	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) .....	120,770	4,463	5,340	7,883	7,625	14,700	12,198	11,287	18,287	38,987
Consumer unit characteristics:										
Income before taxes .....	\$63,563	-\$1,092	\$8,003	\$12,662	\$17,461	\$24,896	\$34,708	\$44,733	\$59,319	\$128,930
Income after taxes .....	61,774	-814	8,214	13,119	17,840	25,355	35,027	44,621	58,610	123,254
Age of reference person .....	49.1	41.9	48.9	56.2	55.6	52.5	49.4	47.9	47.0	47.1
Average number in consumer unit:										
Persons .....	2.5	1.7	1.6	1.7	1.8	2.1	2.3	2.5	2.7	3.1
Children under 18 .....	.6	.4	.3	.4	.4	.5	.6	.6	.7	.8
Persons 65 and older .....	.3	.2	.3	.5	.5	.5	.4	.3	.2	.2
Earners .....	1.3	.5	.4	.5	.6	.9	1.1	1.3	1.6	1.9
Vehicles .....	2.0	.9	.8	1.0	1.2	1.5	1.7	1.9	2.2	2.7
Percent distribution:										
Sex of reference person:										
Male .....	47	46	39	31	40	42	44	47	49	54
Female .....	53	54	61	69	60	58	56	53	51	46
Housing tenure:										
Homeowner .....	66	29	29	42	50	56	60	64	73	88
With mortgage .....	42	14	9	11	15	22	30	40	51	70
Without mortgage .....	24	15	20	31	35	34	29	24	22	18
Renter .....	34	71	71	58	50	44	40	36	27	12
Race of reference person:										
Black or African-American .....	12	22	24	18	14	15	15	14	10	7
White, Asian, and all other races .....	88	78	76	82	86	85	85	86	90	93
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	12	11	15	12	15	15	15	13	12	7
Not Hispanic or Latino .....	88	89	85	88	85	85	85	87	88	93
Education of reference person:										
Elementary (1-8) .....	5	7	14	10	8	8	6	4	3	1
High school (9-12) .....	35	35	42	50	50	48	44	38	35	20
College .....	60	58	42	39	41	43	51	57	62	79
Never attended and other .....	(1)	(1)	1	(1)	1	(1)	(1)	(1)	(1)	(1)
At least one vehicle owned or leased .....	89	56	57	69	80	87	91	94	96	98
Average annual expenditures .....	\$50,486	\$23,036	\$19,125	\$21,120	\$25,536	\$30,367	\$35,778	\$40,527	\$50,465	\$83,700
Food .....	6,443	3,872	3,184	3,320	3,556	4,209	5,130	5,446	6,388	9,884
Food at home .....	3,744	2,493	2,166	2,286	2,474	2,751	3,243	3,338	3,762	5,253
Cereals and bakery products .....	507	355	281	330	343	361	425	437	508	720
Cereals and cereal products .....	170	141	94	126	119	119	150	149	168	233
Bakery products .....	337	214	188	203	224	242	275	289	340	487
Meats, poultry, fish, and eggs .....	846	557	537	532	540	669	791	794	848	1,133
Beef .....	239	153	134	132	151	170	240	233	233	328
Pork .....	163	100	103	125	107	144	143	161	169	205
Other meats .....	106	76	64	60	64	76	103	101	114	143
Poultry .....	159	127	120	104	102	131	140	142	162	209
Fish and seafood .....	128	68	82	74	72	105	118	103	117	185
Eggs .....	51	33	34	36	44	44	46	54	52	62
Dairy products .....	430	292	253	261	310	299	379	371	417	612
Fresh milk and cream .....	168	112	114	115	128	130	159	147	161	226
Other dairy products .....	261	180	139	147	181	169	220	223	256	386
Fruits and vegetables .....	657	437	391	391	421	492	570	556	662	929
Fresh fruits .....	222	128	131	139	129	164	191	181	227	319
Fresh vegetables .....	212	154	128	123	134	158	184	175	207	303
Processed fruits .....	116	81	71	63	81	82	98	102	121	164
Processed vegetables .....	107	74	61	65	77	88	97	97	107	142

See footnotes at end of table.

**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008 — Continued**

Item	All consumer units	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 .....	\$1,305	\$853	\$704	\$771	\$860	\$930	\$1,079	\$1,181	\$1,327	\$1,859
Sugar and other sweets .....	129	87	60	80	91	98	108	120	127	182
Fats and oils .....	104	70	66	79	91	80	95	97	103	136
Miscellaneous foods .....	680	425	378	389	421	468	550	623	698	982
Nonalcoholic beverages .....	342	244	192	213	233	256	296	306	354	471
Food prepared by consumer unit on out-of-town trips .....	49	26	8	10	23	28	29	35	45	89
Food away from home .....	2,698	1,379	1,018	1,035	1,081	1,458	1,887	2,108	2,626	4,631
Alcoholic beverages .....	444	269	175	190	137	230	317	374	445	749
Housing .....	17,109	9,020	7,640	8,657	10,083	11,241	12,541	14,599	17,056	26,789
Shelter .....	10,183	5,908	4,595	4,879	5,874	6,502	7,266	8,590	10,062	16,171
Owned dwellings .....	6,760	2,424	1,323	1,593	2,267	2,984	3,673	5,080	6,789	12,788
Mortgage interest and charges .....	3,826	1,324	549	517	814	1,294	1,916	2,761	3,933	7,631
Property taxes .....	1,758	713	399	635	765	927	1,099	1,357	1,630	3,181
Maintenance, repairs, insurance, other expenses .....	1,176	388	375	441	689	763	657	963	1,226	1,975
Rented dwellings .....	2,724	3,203	3,147	3,135	3,453	3,258	3,292	3,183	2,759	1,858
Other lodging .....	698	280	125	151	153	260	301	328	514	1,525
Utilities, fuels, and public services .....	3,649	1,859	1,967	2,359	2,595	2,971	3,244	3,488	3,876	4,875
Natural gas .....	531	253	292	331	340	411	474	507	536	742
Electricity .....	1,353	761	771	966	1,078	1,168	1,216	1,284	1,428	1,731
Fuel oil and other fuels .....	192	<sup>2</sup> 54	92	103	115	156	190	165	178	282
Telephone services .....	1,127	589	614	683	752	899	973	1,118	1,253	1,499
Water and other public services .....	446	202	198	277	309	337	390	414	481	620
Household operations .....	998	259	234	374	483	505	541	620	940	1,878
Personal services .....	383	<sup>2</sup> 33	<sup>2</sup> 57	113	126	166	171	194	396	770
Other household expenses .....	614	226	177	261	357	339	370	426	544	1,108
Housekeeping supplies .....	654	309	280	420	388	443	515	533	630	1,007
Laundry and cleaning supplies .....	148	86	93	115	96	112	132	131	149	200
Other household products .....	350	137	142	207	201	195	263	268	329	578
Postage and stationery .....	156	86	46	98	91	136	120	133	152	229
Household furnishings and equipment .....	1,624	685	564	625	744	819	975	1,369	1,548	2,858
Household textiles .....	126	90	33	50	63	84	77	89	104	224
Furniture .....	388	189	156	160	120	207	207	281	348	714
Floor coverings .....	45	<sup>2</sup> 10	38	6	64	14	17	36	39	79
Major appliances .....	204	74	120	54	99	123	140	145	223	340
Small appliances, miscellaneous housewares ..	113	39	33	61	39	66	80	107	106	188
Miscellaneous household equipment .....	749	284	184	293	359	326	455	711	729	1,312
Apparel and services .....	1,801	1,006	845	983	929	1,105	1,381	1,241	1,713	2,945
Men and boys .....	427	219	139	197	160	208	350	260	430	739
Men, 16 and over .....	344	134	105	164	120	155	280	197	343	611
Boys, 2 to 15 .....	83	85	34	32	40	53	69	63	86	127
Women and girls .....	718	299	342	393	418	443	543	482	654	1,196
Women, 16 and over .....	597	256	319	342	337	371	462	378	536	993
Girls, 2 to 15 .....	121	43	24	51	81	72	81	105	118	203
Children under 2 .....	93	54	42	64	39	82	74	74	99	132
Footwear .....	314	245	219	225	167	221	275	241	322	447
Other apparel products and services .....	248	188	101	104	144	150	141	184	209	432
Transportation .....	8,604	3,088	2,931	2,987	4,457	5,591	6,436	7,225	9,359	13,805
Vehicle purchases (net outlay) .....	2,755	430	810	606	1,346	1,770	2,069	2,098	3,093	4,615
Cars and trucks, new .....	1,305	<sup>(3)</sup>	<sup>2</sup> 239	<sup>2</sup> 201	537	610	727	909	1,228	2,567
Cars and trucks, used .....	1,315	378	533	346	627	1,087	1,259	1,166	1,682	1,836
Other vehicles .....	134	<sup>2</sup> 52	<sup>2</sup> 38	<sup>2</sup> 59	<sup>2</sup> 182	<sup>2</sup> 73	<sup>2</sup> 83	<sup>2</sup> 24	182	212
Gasoline and motor oil .....	2,715	1,225	1,090	1,179	1,464	1,922	2,310	2,620	3,033	3,967

See footnotes at end of table.

**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008 — Continued**

Item	All consumer units	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 .....	\$2,621	\$1,131	\$755	\$1,006	\$1,494	\$1,688	\$1,803	\$2,248	\$2,841	\$4,192
Vehicle finance charges .....	312	82	48	78	89	172	249	309	386	505
Maintenance and repairs .....	731	259	249	271	419	482	572	537	785	1,178
Vehicle insurance .....	1,113	2650	2315	522	825	796	729	1,071	1,253	1,624
Vehicle rental, leases, licenses, and other charges .....	465	141	143	135	161	238	253	331	418	884
Public transportation .....	513	303	277	196	153	211	254	259	393	1,031
Healthcare .....	2,976	1,384	1,207	1,660	2,108	2,403	2,696	2,741	3,229	4,087
Health insurance .....	1,653	767	613	1,112	1,324	1,423	1,560	1,607	1,730	2,165
Medical services .....	727	301	271	282	313	448	557	565	857	1,153
Drugs .....	482	254	254	197	408	453	494	480	525	597
Medical supplies .....	114	61	69	68	62	79	85	89	117	173
Entertainment .....	2,835	1,393	917	961	1,169	1,629	1,874	2,122	2,936	4,875
Fees and admissions .....	616	208	117	132	176	196	265	359	485	1,317
Audio and visual equipment and services .....	1,036	509	476	525	623	701	797	883	1,141	1,553
Pets, toys, hobbies, and playground equipment ..	704	334	185	233	265	442	457	491	747	1,209
Other entertainment supplies, equipment, and services .....	479	341	140	72	104	290	355	389	562	795
Personal care products and services .....	616	379	254	277	336	378	467	503	591	994
Reading .....	116	51	40	50	73	74	77	91	118	190
Education .....	1,046	1,059	839	489	286	316	406	495	613	2,171
Tobacco products and smoking supplies .....	317	227	241	305	264	313	317	347	392	307
Miscellaneous .....	840	358	191	236	441	440	623	693	899	1,414
Cash contributions .....	1,737	533	362	545	834	865	1,106	1,188	1,529	3,262
Personal insurance and pensions .....	5,605	397	299	461	865	1,573	2,406	3,462	5,197	12,228
Life and other personal insurance .....	317	94	47	98	83	142	181	211	282	625
Pensions and Social Security .....	5,288	303	252	363	782	1,431	2,226	3,251	4,915	11,603
Sources of income and personal taxes:										
Money income before taxes .....	63,563	-1,092	8,003	12,662	17,461	24,896	34,708	44,733	59,319	128,930
Wages and salaries .....	51,007	2,740	2,503	4,044	7,336	14,454	23,877	34,055	48,197	109,710
Self-employment income .....	3,219	-5,819	285	30	242	408	1,016	1,544	2,187	8,652
Social Security, private and government retirement .....	6,577	853	3,040	6,597	8,049	8,265	7,991	7,279	6,855	6,012
Interest, dividends, rental income, other property income .....	1,509	188	110	164	316	534	631	838	1,100	3,386
Unemployment and workers' compensation, veterans' benefits .....	225	248	125	159	137	226	179	288	250	274
Public assistance, supplemental security income, food stamps .....	371	345	1,470	984	752	510	397	228	168	100
Regular contributions for support .....	446	207	423	384	366	326	431	399	375	601
Other income .....	208	346	418	300	263	173	185	101	187	194
Personal taxes .....	1,789	-278	-211	-457	-379	-459	-319	112	710	5,677
Federal income taxes .....	1,817	-33	-45	-179	-66	-27	153	583	1,095	4,968
2008 Tax stimulus (new UCC Q20082) .....	-784	-337	-205	-325	-478	-594	-717	-904	-998	-1,024
State and local income taxes .....	542	22	11	-7	78	63	128	244	410	1,335
Other taxes .....	213	71	29	53	87	99	117	189	203	397

See footnotes at end of table.

**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008 — Continued**

Item	All consumer units	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 .....	61,774	-814	8,214	13,119	17,840	25,355	35,027	44,621	58,610	123,254
Addenda:										
Net change in total assets and liabilities .....	-\$4,072	-\$6,062	\$418	-\$387	-\$2,100	-\$1,116	-\$1,469	\$594	-\$3,293	-\$9,235
Net change in total assets .....	7,349	453	2,467	1,888	425	3,910	3,669	3,738	6,477	15,169
Net change in total liabilities .....	11,421	6,515	2,048	2,275	2,525	5,026	5,137	3,144	9,769	24,404
Other financial information:										
Other money receipts .....	519	369	219	102	145	204	199	892	344	928
Mortgage principal paid on owned property .....	-2,295	-822	-286	-358	-533	-689	-971	-1,482	-2,069	-4,835
Estimated market value of owned home .....	169,794	70,499	43,918	69,788	84,920	96,118	106,462	125,687	161,642	299,410
Estimated monthly rental value of owned home ..	877	353	257	384	468	544	620	706	866	1,462
Gifts of goods and services .....	1,209	510	453	529	429	583	593	870	1,012	2,299
Food .....	97	27	26	34	33	43	52	70	71	196
Alcoholic beverages .....	14	24	<sup>2</sup> 16	11	<sup>2</sup> 6	11	7	4	6	28
Housing .....	229	84	80	124	89	134	127	164	180	423
Housekeeping supplies .....	31	<sup>2</sup> 10	<sup>2</sup> 11	29	10	14	18	28	35	51
Household textiles .....	13	<sup>2</sup> 10	<sup>(1)</sup>	<sup>2</sup> 5	<sup>2</sup> 7	6	<sup>2</sup> 6	<sup>2</sup> 7	5	29
Appliances and miscellaneous housewares .....	21	<sup>2</sup> 1	<sup>(1)</sup>	<sup>2</sup> 3	<sup>2</sup> 9	12	7	10	<sup>2</sup> 3	42
Major appliances .....	6	<sup>(3)</sup>	<sup>(3)</sup>	<sup>2</sup> 1	<sup>2</sup> 6	5	4	<sup>2</sup> 2	5	13
Small appliances and miscellaneous housewares .....	14	<sup>2</sup> 1	<sup>(1)</sup>	<sup>2</sup> 2	<sup>2</sup> 3	6	<sup>2</sup> 3	8	18	29
Miscellaneous household equipment .....	57	<sup>2</sup> 23	<sup>2</sup> 17	36	<sup>2</sup> 11	30	32	40	45	109
Other housing .....	106	40	51	52	52	72	64	79	72	193
Apparel and services .....	223	191	78	136	154	151	191	168	230	325
Males, 2 and over .....	47	21	21	17	54	28	43	24	46	74
Females, 2 and over .....	79	35	<sup>2</sup> 16	44	53	53	61	49	91	120
Children under 2 .....	50	29	25	30	17	45	34	35	49	77
Other apparel products and services .....	47	<sup>2</sup> 106	<sup>2</sup> 15	45	<sup>2</sup> 29	24	53	59	43	54
Jewelry and watches .....	18	<sup>2</sup> 67	<sup>2</sup> 11	<sup>2</sup> 6	<sup>2</sup> 5	7	19	24	23	19
All other apparel products and services .....	29	<sup>2</sup> 39	<sup>2</sup> 4	<sup>2</sup> 39	<sup>2</sup> 24	17	34	35	21	35
Transportation .....	99	10	72	27	12	67	56	126	73	175
Healthcare .....	22	<sup>2</sup> 17	<sup>2</sup> 4	<sup>2</sup> 19	<sup>2</sup> 7	<sup>2</sup> 7	<sup>2</sup> 10	<sup>2</sup> 10	42	33
Entertainment .....	89	<sup>2</sup> 81	<sup>2</sup> 33	48	37	54	51	53	96	147
Toys, games, arts and crafts, and tricycles .....	29	<sup>2</sup> 25	<sup>2</sup> 6	<sup>2</sup> 27	<sup>2</sup> 13	<sup>2</sup> 19	<sup>2</sup> 26	<sup>2</sup> 23	32	41
Other entertainment .....	59	56	27	21	24	35	25	30	63	106
Personal care products and services .....	12	<sup>2</sup> 7	<sup>2</sup> 6	<sup>2</sup> 7	<sup>2</sup> 2	6	8	5	17	20
Reading .....	1	<sup>(1)</sup>	<sup>(1)</sup>	<sup>(1)</sup>	<sup>2</sup> 1	1	<sup>2</sup> 1	1	1	2
Education .....	324	<sup>2</sup> 96	<sup>2</sup> 3	106	241	48	54	198	191	780
All other gifts .....	99	12	136	16	48	62	38	72	106	169

<sup>1</sup> Value is less than or equal to 0.5.

<sup>2</sup> Data are likely to have large sampling errors.

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