

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010

Item	Total three 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)	17,948	267	410	572	890	1,802	1,755	1,781	2,905	7,566
Consumer unit characteristics:										
Income before taxes	\$75,464	-\$1,856	\$8,262	\$12,848	\$17,679	\$25,084	\$34,842	\$44,767	\$59,497	\$128,145
Income after taxes	73,452	-2,111	8,892	13,528	18,680	25,953	35,133	44,983	58,522	123,226
Age of reference person	44.9	40.5	37.7	40.3	39.9	43.7	45.2	44.3	45.9	46.3
Average number in consumer unit:										
Persons	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 187	1.2	1.3	1.2	1.2	.9	.7	.7	.6	.6
Persons 65 and older2	1.2	1.1	1.1	.1	.3	.3	.2	.2	.1
Earners	1.7	.6	.8	.9	1.1	1.2	1.4	1.6	1.8	2.1
Vehicles	2.3	1.3	1.1	1.1	1.2	1.5	1.8	2.1	2.3	2.9
Percent distribution:										
Sex of reference person:										
Male	44	31	27	21	26	34	38	39	48	52
Female	56	69	73	79	74	66	62	61	52	48
Housing tenure:										
Homeowner	68	31	31	39	36	43	54	62	72	87
With mortgage	49	21	13	16	15	23	32	45	50	68
Without mortgage	20	10	18	22	21	20	22	17	22	19
Renter	32	69	69	61	64	57	46	38	28	13
Race of reference person:										
Black or African-American	14	37	25	20	25	22	18	17	13	9
White, Asian, and all other races	86	63	75	80	75	78	82	83	87	91
Hispanic or Latino origin of reference person:										
Hispanic or Latino	15	13	29	34	28	25	19	16	13	8
Not Hispanic or Latino	85	87	71	66	72	75	81	84	87	92
Education of reference person:										
Elementary (1-8)	4	5	11	14	9	8	5	4	4	1
High school (9-12)	34	54	49	52	56	49	42	40	37	20
College	62	41	39	33	35	42	53	56	59	79
Never attended and other	(²)	(³)	(²)	1	(²)	(²)	(³)	(²)	(³)	(³)
At least one vehicle owned or leased	92	63	67	75	76	87	90	93	96	98
Average annual expenditures	\$56,529	\$27,061	\$25,333	\$22,603	\$27,180	\$32,988	\$38,358	\$42,465	\$49,137	\$81,321
Food										
Food at home	4,443	3,601	2,735	3,660	3,177	3,648	3,766	4,060	4,263	5,281
Cereals and bakery products	595	504	321	436	400	486	507	561	577	710
Cereals and cereal products	195	202	144	166	147	184	169	196	179	219
Bakery products	400	303	178	270	254	302	338	365	397	491
Meats, poultry, fish, and eggs	1,004	719	592	901	726	909	901	1,004	942	1,147
Beef	287	161	145	254	240	222	258	316	268	328
Pork	192	175	84	190	118	190	179	200	190	209
Other meats	136	62	85	95	101	97	115	129	132	167
Poultry	184	188	112	197	134	185	164	179	184	198
Fish and seafood	151	161	134	117	95	157	121	129	115	190
Eggs	54	71	133	48	40	57	64	51	52	55
Dairy products	461	401	323	368	347	401	349	398	445	553
Fresh milk and cream	166	159	120	153	152	166	143	144	160	184
Other dairy products	295	242	203	216	195	234	206	254	286	369
Fruits and vegetables	794	640	519	671	491	671	649	676	777	958
Fresh fruits	264	221	165	222	152	228	183	219	242	334
Fresh vegetables	248	178	158	194	139	209	208	212	242	302
Processed fruits	140	146	99	113	101	111	131	117	141	163
Processed vegetables	142	95	98	142	98	122	127	128	152	159

See footnotes at end of table.

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010 — Continued

Item	Total three 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	\$1,588	\$1,338	\$979	\$1,284	\$1,213	\$1,181	\$1,359	\$1,421	\$1,523	\$1,913
Sugar and other sweets	158	126	165	105	96	146	131	141	140	191
Fats and oils	121	120	70	103	73	110	127	110	111	140
Miscellaneous foods	844	635	486	704	686	570	672	787	822	1,025
Nonalcoholic beverages	417	447	253	354	350	337	408	363	412	474
Food prepared by consumer unit on out-of-town trips	49	19	16	119	17	117	22	20	38	84
Food away from home	2,959	1,840	1,341	1,032	1,187	1,604	2,132	2,055	2,795	4,250
Alcoholic beverages	384	161	146	127	108	148	154	243	309	636
Housing	19,074	11,874	9,622	9,463	11,342	12,141	13,765	15,328	16,606	26,201
Shelter	10,912	6,568	5,229	4,954	6,283	6,959	7,769	8,872	9,303	15,136
Owned dwellings	7,265	2,432	1,190	1,577	1,537	2,529	3,763	4,947	6,008	11,838
Mortgage interest and charges	4,171	1,630	1,502	852	803	1,386	2,013	2,892	3,369	6,880
Property taxes	1,997	654	495	428	501	782	1,024	1,275	1,671	3,231
Maintenance, repairs, insurance, other expenses	1,097	148	193	298	234	361	725	780	968	1,727
Rented dwellings	2,936	4,023	3,437	3,261	4,659	4,288	3,834	3,604	3,055	1,910
Other lodging	710	113	602	115	186	143	173	321	240	1,388
Utilities, fuels, and public services	4,231	3,244	2,496	2,935	3,257	3,326	3,715	3,898	4,216	4,991
Natural gas	507	408	210	286	319	355	404	478	487	641
Electricity	1,595	1,386	1,145	1,285	1,432	1,392	1,518	1,457	1,569	1,779
Fuel oil and other fuels	146	81	138	174	136	57	94	146	140	209
Telephone services	1,439	1,018	807	921	1,131	1,148	1,271	1,369	1,473	1,675
Water and other public services	543	351	296	369	339	374	429	448	547	688
Household operations	1,371	508	384	471	622	665	674	840	1,000	2,209
Personal services	666	154	126	265	262	341	282	409	473	1,093
Other household expenses	705	354	258	205	360	324	392	431	528	1,116
Housekeeping supplies	716	423	383	493	469	478	567	567	695	926
Laundry and cleaning supplies	181	182	119	182	178	155	154	186	166	201
Other household products	391	195	223	258	189	244	327	303	372	520
Postage and stationery	144	146	142	52	103	78	85	79	157	205
Household furnishings and equipment	1,845	1,132	1,130	611	711	713	1,040	1,150	1,392	2,939
Household textiles	154	174	120	133	43	56	71	67	142	241
Furniture	431	184	122	107	210	178	241	234	325	698
Floor coverings	41	143	15	19	14	16	9	8	10	85
Major appliances	260	151	123	79	120	136	144	141	192	416
Small appliances, miscellaneous housewares	135	118	106	77	72	64	153	121	103	176
Miscellaneous household equipment	825	662	655	206	261	273	422	579	620	1,323
Apparel and services	2,067	1,205	2,632	1,014	1,146	1,656	1,859	1,470	1,896	2,632
Men and boys	457	103	492	224	231	320	328	282	431	631
Men, 16 and over	365	116	150	109	124	257	244	207	359	535
Boys, 2 to 15	92	87	341	115	106	63	84	74	73	96
Women and girls	849	452	1,309	281	416	610	906	526	814	1,080
Women, 16 and over	708	137	1,002	210	250	464	757	417	658	952
Girls, 2 to 15	140	314	307	70	166	146	149	109	156	128
Children under 2	166	132	226	149	128	148	134	194	161	177
Footwear	347	400	447	256	198	406	380	347	334	351
Other apparel products and services	248	118	159	104	174	172	111	121	156	394
Transportation	9,148	3,595	3,363	3,287	5,081	6,257	6,625	7,484	8,322	12,561
Vehicle purchases (net outlay)	3,083	1,242	1,716	1,275	1,716	2,617	1,866	2,560	2,291	4,469
Cars and trucks, new	1,396	(3)	(3)	(3)	183	863	161	1,105	875	2,452
Cars and trucks, used	1,647	1,242	1,716	1,275	1,533	1,746	1,675	1,436	1,359	1,958
Other vehicles	40	(3)	(3)	(3)	(3)	19	130	119	157	58
Gasoline and motor oil	2,487	1,332	1,155	1,448	1,577	1,856	2,010	2,222	2,642	3,049

See footnotes at end of table.

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010 — Continued

Item	Total three 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	\$3,036	\$908	\$1,191	\$1,434	\$1,510	\$1,550	\$2,512	\$2,517	\$3,072	\$4,095
Vehicle finance charges	331	173	137	106	78	164	221	313	402	441
Maintenance and repairs	915	258	303	424	618	528	559	658	791	1,327
Vehicle insurance	1,281	1239	1691	1740	1629	1660	1,461	1,259	1,580	1,461
Vehicle rental, leases, licenses, and other charges	510	237	160	165	186	197	271	287	300	866
Public transportation	542	1112	301	129	278	234	237	186	316	948
Healthcare	3,309	1,112	927	863	960	1,898	2,573	2,540	3,476	4,603
Health insurance	1,896	646	547	433	523	991	1,555	1,578	2,107	2,574
Medical services	792	1255	191	133	166	525	509	463	728	1,199
Drugs	488	181	137	257	203	313	436	401	512	636
Medical supplies	133	130	152	139	68	69	73	99	129	194
Entertainment	2,835	1,281	1,152	927	1,291	1,373	1,712	1,974	2,261	4,347
Fees and admissions	611	225	223	84	126	140	258	317	347	1,109
Audio and visual equipment and services	1,054	782	495	494	716	713	856	901	980	1,368
Pets, toys, hobbies, and playground equipment	762	197	317	226	354	425	426	626	721	1,106
Other entertainment supplies, equipment, and services	408	176	1118	1124	95	95	172	130	213	764
Personal care products and services	723	291	375	353	327	510	589	516	651	994
Reading	106	130	121	24	30	50	55	74	87	169
Education	1,550	1304	1,047	253	287	339	598	735	841	2,842
Tobacco products and smoking supplies	450	1508	484	426	444	479	550	543	520	370
Miscellaneous	931	1158	1426	138	285	522	656	861	931	1,299
Cash contributions	1,731	854	569	399	414	677	779	970	1,274	2,908
Personal insurance and pensions	6,817	347	490	636	1,100	1,685	2,548	3,610	4,905	12,229
Life and other personal insurance	411	173	194	170	106	150	212	228	293	698
Pensions and Social Security	6,406	274	396	566	995	1,535	2,336	3,382	4,612	11,530
Sources of income and personal taxes:										
Money income before taxes	75,464	-1,856	8,262	12,848	17,679	25,084	34,842	44,767	59,497	128,145
Wages and salaries	64,724	3,669	4,296	7,002	11,898	17,221	26,219	36,433	50,347	113,159
Self-employment income	3,124	17,284	1811	1289	1169	822	777	1,412	1,583	6,398
Social Security, private and government retirement	4,671	1536	11,290	1,023	2,317	4,218	5,287	4,469	5,349	5,306
Interest, dividends, rental income, other property income	851	169	1100	142	1142	140	100	65	264	1,822
Unemployment and workers' compensation, veterans' benefits	784	1139	1214	1665	446	849	1,021	1,332	881	648
Public assistance, supplemental security income, food stamps	572	733	2,197	3,079	1,869	1,117	514	405	374	136
Regular contributions for support	520	1172	414	978	566	430	786	456	518	473
Other income	218	1247	1562	1349	1272	288	1137	1193	181	203
Personal taxes	2,012	255	-631	-680	-1,000	-869	-291	-216	975	4,918
Federal income taxes	1,283	1203	-720	-684	-1,011	-950	-479	-414	506	3,487
2008 Tax stimulus (thru Q20091)	1-1	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	1-2
State and local income taxes	538	133	-10	-30	-21	20	105	137	306	1,102
Other taxes	192	119	1100	135	32	61	86	61	162	332

See footnotes at end of table.

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010 — Continued

Item	Total three 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
Income after taxes	73,452	-2,111	8,892	13,528	18,680	25,953	35,133	44,983	58,522	123,226
Addenda:										
Net change in total assets and liabilities	-\$5,289	\$1,812	\$3,404	\$1,158	-\$949	\$1,068	-\$1,798	-\$6,141	-\$8,698	-\$7,822
Net change in total assets	8,194	¹ 2,691	¹ 4,667	758	408	2,424	1,863	1,757	6,231	15,169
Net change in total liabilities	13,483	879	1,263	-400	1,357	1,356	3,661	7,898	14,929	22,991
Other financial information:										
Other money receipts	673	¹ 1,065	¹ 3,336	¹ 141	¹ 47	529	¹ 501	186	259	977
Mortgage principal paid on owned property	-2,619	¹ -778	¹ -578	-417	-529	-612	-1,030	-1,487	-1,762	-4,650
Estimated market value of owned home	164,882	52,713	51,959	35,981	37,802	57,736	90,573	101,617	133,402	269,392
Estimated monthly rental value of owned home	907	336	304	258	278	375	550	642	822	1,388
Gifts of goods and services	1,219	1,021	248	323	445	494	556	451	779	2,117
Food	118	¹ 11	¹ 16	¹ 16	¹ 17	34	28	46	73	224
Alcoholic beverages	9	(³)	¹ 1	(³)	¹ 5	¹ 19	¹ 5	¹ 1	9	13
Housing	247	¹ 288	¹ 180	¹ 107	¹ 267	103	98	107	165	396
Housekeeping supplies	28	(³)	(³)	¹ 9	¹ 16	¹ 15	¹ 9	¹ 18	33	43
Household textiles	14	(³)	(³)	¹ 38	(³)	¹ 5	¹ 2	¹ 4	¹ 22	18
Appliances and miscellaneous housewares	23	(³)	¹ 1	¹ 21	(²)	¹ 4	¹ 5	¹ 16	¹ 34	32
Major appliances	4	(³)	(³)	(³)	(³)	(²)	(²)	¹ 4	¹ 2	7
Small appliances and miscellaneous housewares	19	(³)	¹ 1	¹ 21	(²)	¹ 4	¹ 5	¹ 13	¹ 33	26
Miscellaneous household equipment	42	¹ 23	(³)	¹ 16	¹ 15	¹ 15	¹ 10	¹ 13	27	79
Other housing	141	¹ 266	¹ 179	¹ 33	¹ 255	64	72	¹ 56	49	225
Apparel and services	243	¹ 49	¹ 46	117	103	195	263	163	228	321
Males, 2 and over	52	¹ 18	¹ 11	¹ 13	¹ 17	35	¹ 17	31	51	84
Females, 2 and over	85	¹ 13	¹ 15	¹ 19	¹ 61	86	148	26	66	109
Children under 2	74	¹ 26	¹ 22	¹ 61	¹ 27	57	61	90	83	85
Other apparel products and services	32	¹ 11	¹ 18	¹ 34	¹ 18	¹ 17	¹ 37	¹ 16	¹ 28	43
Jewelry and watches	9	¹ 11	¹ 1	(³)	¹ 1	¹ 1	¹ 1	¹ 3	¹ 20	11
All other apparel products and services	23	(³)	¹ 17	¹ 34	¹ 17	¹ 16	¹ 35	¹ 13	¹ 18	32
Transportation	99	¹ 678	¹ 79	¹ 15	¹ 14	12	15	20	52	174
Health care	17	(³)	(³)	(³)	¹ 3	¹ 6	¹ 4	¹ 4	¹ 33	24
Entertainment	79	¹ 14	(³)	¹ 17	¹ 12	140	142	143	84	125
Toys, games, arts and crafts, and tricycles	35	¹ 14	(³)	¹ 11	¹ 11	129	131	¹ 17	60	45
Other entertainment	43	(³)	(³)	¹ 16	(²)	¹ 11	¹ 11	¹ 36	24	80
Personal care products and services	13	(³)	(³)	¹ 31	¹ 12	16	17	¹ 15	¹ 11	16
Reading	(²)	(²)	(³)	(³)	¹ 3	¹ 0	¹ 1	(²)	(³)	(²)
Education	344	(³)	¹ 37	¹ 12	¹ 13	¹ 52	¹ 42	¹ 39	66	756
All other gifts	49	(³)	(³)	¹ 28	37	¹ 16	41	25	59	68

¹ Data are likely to have large sampling errors.
² Value is less than or equal to 0.5.
³ No data reported.

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