

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010

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)	121,107	4,858	5,280	8,114	8,177	14,729	13,022	11,446	17,368	38,113
Consumer unit characteristics:										
Income before taxes	\$62,481	-\$1,104	\$8,082	\$12,606	\$17,483	\$25,001	\$34,762	\$44,734	\$59,253	\$129,151
Income after taxes	60,712	-1,269	8,283	12,808	17,715	25,282	34,712	44,496	58,291	123,847
Age of reference person	49.4	43.1	47.9	55.1	54.5	52.6	50.3	49.0	48.1	47.4
Average number in consumer unit:										
Persons	2.5	1.6	1.7	1.6	2.0	2.2	2.4	2.6	2.8	3.1
Children under 186	.4	.4	.3	.5	.5	.6	.6	.7	.8
Persons 65 and older3	.2	.3	.4	.5	.5	.4	.3	.3	.2
Earners	1.3	.5	.5	.4	.6	.8	1.1	1.3	1.5	1.9
Vehicles	1.9	.8	.8	.9	1.2	1.5	1.7	2.0	2.2	2.7
Percent distribution:										
Sex of reference person:										
Male	47	43	40	35	35	42	43	49	50	54
Female	53	57	60	65	65	58	57	51	50	46
Housing tenure:										
Homeowner	66	28	32	43	51	53	62	66	72	86
With mortgage	41	9	9	12	17	21	32	41	50	67
Without mortgage	25	19	23	32	34	32	30	26	23	19
Renter	34	72	68	57	49	47	38	34	28	14
Race of reference person:										
Black or African-American	12	22	19	17	17	15	14	12	11	7
White, Asian, and all other races	88	78	81	83	83	85	86	88	89	93
Hispanic or Latino origin of reference person:										
Hispanic or Latino	12	11	15	15	14	16	14	13	12	9
Not Hispanic or Latino	88	89	85	85	86	84	86	87	88	91
Education of reference person:										
Elementary (1-8)	5	4	11	9	9	7	5	5	4	2
High school (9-12)	35	42	45	51	50	47	41	37	33	19
College	60	52	42	40	41	46	54	58	64	79
Never attended and other	(1)	1	1	1	1	(1)	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	88	53	59	69	77	86	91	94	96	97
Average annual expenditures	\$48,109	\$20,748	\$18,297	\$19,909	\$24,935	\$29,158	\$35,556	\$40,616	\$47,966	\$80,708
Food	6,129	3,316	3,073	3,133	3,691	4,008	4,883	5,515	6,304	9,452
Food at home	3,624	2,058	2,169	2,244	2,531	2,797	3,036	3,393	3,690	5,122
Cereals and bakery products	502	289	302	307	354	402	424	446	507	712
Cereals and cereal products	165	99	104	95	119	137	143	145	169	229
Bakery products	337	189	198	212	235	265	282	301	338	482
Meats, poultry, fish, and eggs	784	433	523	504	589	611	657	769	814	1,069
Beef	217	103	142	127	156	161	169	227	235	299
Pork	149	100	85	98	112	128	126	162	157	191
Other meats	117	62	75	75	90	85	98	106	129	162
Poultry	138	76	99	100	114	113	121	132	139	182
Fish and seafood	117	55	91	70	80	84	98	101	108	176
Eggs	46	37	31	34	38	40	44	42	47	58
Dairy products	380	225	225	221	253	296	306	348	388	550
Fresh milk and cream	141	90	87	91	111	118	122	130	144	189
Other dairy products	240	135	138	130	143	179	183	219	243	360
Fruits and vegetables	679	381	382	412	456	531	585	589	663	992
Fresh fruits	232	125	117	132	152	185	189	180	215	360
Fresh vegetables	210	123	122	128	141	160	184	187	207	305
Processed fruits	113	67	66	67	78	82	98	102	115	162
Processed vegetables	124	67	77	85	85	104	115	120	127	164

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010 — 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	\$1,278	\$730	\$737	\$800	\$879	\$957	\$1,064	\$1,241	\$1,319	\$1,801
Sugar and other sweets	132	75	87	82	92	105	105	124	137	185
Fats and oils	103	60	66	67	78	84	86	104	103	138
Miscellaneous foods	667	379	376	415	465	483	538	642	689	955
Nonalcoholic beverages	333	204	202	226	232	271	303	339	345	439
Food prepared by consumer unit on out-of-town trips	43	11	7	10	12	14	31	32	45	84
Food away from home	2,505	1,258	904	889	1,160	1,211	1,847	2,122	2,614	4,330
Alcoholic beverages	412	237	132	128	159	174	304	330	455	728
Housing	16,557	8,629	7,634	8,347	10,047	11,049	12,804	14,351	16,720	25,968
Shelter	9,812	5,554	4,535	4,914	5,746	6,356	7,414	8,449	9,891	15,528
Owned dwellings	6,277	1,998	1,062	1,679	2,267	2,664	3,957	4,836	6,396	11,952
Mortgage interest and charges	3,351	1,013	401	597	801	1,065	1,746	2,500	3,469	6,825
Property taxes	1,814	609	388	596	764	952	1,233	1,400	1,769	3,326
Maintenance, repairs, insurance, other expenses	1,112	376	273	485	701	647	978	936	1,158	1,801
Rented dwellings	2,900	3,322	3,262	3,122	3,349	3,444	3,188	3,321	2,968	2,185
Other lodging	635	234	211	114	130	248	269	293	527	1,391
Utilities, fuels, and public services	3,660	1,832	1,921	2,225	2,777	3,035	3,321	3,530	3,926	4,903
Natural gas	440	191	201	243	321	364	383	417	434	631
Electricity	1,413	814	863	963	1,146	1,245	1,322	1,373	1,504	1,784
Fuel oil and other fuels	140	² 54	69	78	131	121	112	121	150	195
Telephone services	1,178	541	554	652	846	929	1,079	1,173	1,304	1,602
Water and other public services	489	232	234	288	333	376	425	445	534	693
Household operations	1,007	372	284	378	457	487	614	713	928	1,900
Personal services	340	² 122	² 76	94	95	110	144	188	281	737
Other household expenses	667	250	208	284	362	377	471	525	647	1,162
Housekeeping supplies	612	296	333	343	365	427	438	546	593	965
Laundry and cleaning supplies	150	114	107	101	98	117	121	145	151	208
Other household products	329	133	132	175	194	228	228	291	321	534
Postage and stationery	132	49	95	68	74	81	90	110	122	222
Household furnishings and equipment	1,467	576	561	487	702	744	1,016	1,112	1,382	2,671
Household textiles	102	27	66	49	58	60	56	73	84	190
Furniture	355	146	141	113	194	189	215	276	337	644
Floor coverings	36	² 5	5	4	11	10	10	33	34	77
Major appliances	209	54	41	62	112	92	178	168	243	358
Small appliances, miscellaneous housewares ..	107	37	46	40	58	54	123	74	107	173
Miscellaneous household equipment	657	308	262	221	269	340	434	489	578	1,229
Apparel and services	1,700	644	972	606	907	1,139	1,253	1,381	1,554	2,885
Men and boys	382	142	165	103	178	251	243	282	323	707
Men, 16 and over	304	107	92	73	134	198	181	215	246	587
Boys, 2 to 15	78	35	73	30	44	54	63	66	77	120
Women and girls	663	231	430	224	320	414	534	532	699	1,084
Women, 16 and over	562	164	364	186	245	343	453	458	612	919
Girls, 2 to 15	101	67	66	37	75	70	82	75	87	165
Children under 2	91	40	70	50	60	69	89	88	86	127
Footwear	303	148	213	140	187	279	248	310	278	433
Other apparel products and services	261	83	94	89	160	127	139	168	167	535
Transportation	7,677	2,535	2,314	2,606	3,827	4,882	6,229	7,099	7,782	12,682
Vehicle purchases (net outlay)	2,588	580	451	526	880	1,585	2,141	2,289	2,389	4,668
Cars and trucks, new	1,219	2,229	(³)	² 77	² 242	529	823	1,161	1,001	2,486
Cars and trucks, used	1,318	339	451	449	638	1,041	1,238	1,073	1,322	2,100
Other vehicles	51	212	(³)	(³)	(³)	² 15	² 80	² 55	² 65	81
Gasoline and motor oil	2,132	870	905	979	1,252	1,553	1,879	2,152	2,455	3,055

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010 — 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	\$2,464	\$936	\$812	\$972	\$1,511	\$1,523	\$1,937	\$2,371	\$2,532	\$3,949
Vehicle finance charges	243	39	32	45	70	114	180	236	307	422
Maintenance and repairs	787	272	290	353	532	510	634	762	750	1,256
Vehicle insurance	1,010	2,489	2,380	462	745	699	861	1,061	1,104	1,447
Vehicle rental, leases, licenses, and other charges	423	138	110	112	164	200	261	312	372	824
Public transportation	493	148	147	129	184	221	272	287	406	1,010
Healthcare	3,157	1,330	955	1,673	2,045	2,659	2,928	2,938	3,405	4,472
Health insurance	1,831	674	631	973	1,209	1,583	1,759	1,791	2,075	2,480
Medical services	722	424	124	231	333	558	589	556	736	1,184
Drugs	485	190	162	413	430	430	468	494	493	615
Medical supplies	119	42	38	55	73	88	112	96	101	193
Entertainment	2,504	1,033	854	981	1,193	1,382	1,703	1,917	2,468	4,438
Fees and admissions	581	182	110	109	136	163	292	345	500	1,263
Audio and visual equipment and services	954	488	455	526	644	689	803	908	1,040	1,371
Pets, toys, hobbies, and playground equipment ..	606	297	212	232	340	382	442	512	605	1,011
Other entertainment supplies, equipment, and services	364	66	77	114	73	148	167	151	322	792
Personal care products and services	582	237	271	248	336	391	415	484	565	964
Reading	100	59	30	42	53	66	78	78	94	167
Education	1,074	950	873	474	382	395	449	478	642	2,247
Tobacco products and smoking supplies	362	320	334	314	344	375	402	432	412	323
Miscellaneous	849	435	221	428	380	428	570	860	1,062	1,329
Cash contributions	1,633	674	352	512	792	850	1,202	1,419	1,607	2,878
Personal insurance and pensions	5,373	349	281	417	780	1,361	2,336	3,335	4,896	12,175
Life and other personal insurance	318	90	53	83	133	125	200	203	292	635
Pensions and Social Security	5,054	259	227	333	647	1,236	2,137	3,132	4,604	11,540
Sources of income and personal taxes:										
Money income before taxes	62,481	-1,104	8,082	12,606	17,483	25,001	34,762	44,734	59,253	129,151
Wages and salaries	49,568	1,814	2,685	3,763	7,175	13,207	22,828	32,962	46,036	110,781
Self-employment income	2,820	-5,001	-96	104	222	617	960	1,112	2,212	7,634
Social Security, private and government retirement	7,173	721	2,907	6,025	7,587	8,672	8,487	8,327	8,263	6,869
Interest, dividends, rental income, other property income	1,182	141	97	99	210	359	632	772	1,105	2,568
Unemployment and workers' compensation, veterans' benefits	634	59	214	539	596	715	794	799	749	605
Public assistance, supplemental security income, food stamps	505	525	1,403	1,236	1,041	851	481	393	274	122
Regular contributions for support	407	212	394	509	393	372	437	267	454	439
Other income	192	424	478	332	259	208	142	101	160	133
Personal taxes	1,769	165	-201	-202	-232	-281	50	238	962	5,303
Federal income taxes	1,136	92	-219	-223	-293	-391	-171	-50	485	3,741
2008 Tax stimulus (thru Q20091)	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)
State and local income taxes	482	10	-1	-13	9	42	130	197	353	1,252
Other taxes	151	64	19	34	52	68	90	91	124	310

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010 — 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	60,712	-1,269	8,283	12,808	17,715	25,282	34,712	44,496	58,291	123,847
Addenda:										
Net change in total assets and liabilities	-\$4,458	\$2,492	\$1,651	-\$3,051	\$932	\$521	-\$2,410	\$437	-\$7,560	-\$10,325
Net change in total assets	5,503	4,983	561	-1,414	1,596	588	2,252	5,189	3,907	12,395
Net change in total liabilities	9,960	2,492	-1,090	1,637	664	67	4,662	4,752	11,468	22,721
Other financial information:										
Other money receipts	555	645	699	191	252	353	520	368	685	753
Mortgage principal paid on owned property	-2,013	-355	-314	-303	-602	-640	-964	-1,457	-1,986	-4,196
Estimated market value of owned home	155,083	53,171	42,253	57,754	75,776	87,122	111,014	117,198	148,839	276,983
Estimated monthly rental value of owned home ..	849	292	263	364	464	509	640	711	856	1,429
Gifts of goods and services	1,029	316	299	357	428	550	648	644	856	2,006
Food	89	62	8	21	22	27	37	64	74	188
Alcoholic beverages	14	² 13	² 4	² 3	² 2	12	5	16	12	26
Housing	199	⁹⁶	111	133	142	106	144	111	186	338
Housekeeping supplies	25	²⁶	²⁵	20	25	22	14	18	31	36
Household textiles	8	²¹	(¹)	(¹)	²⁹	²³	10	7	8	14
Appliances and miscellaneous housewares	22	²¹	²²	²¹⁵	10	9	26	11	25	38
Major appliances	5	(¹)	(³)	(¹)	²¹	3	²⁴	²²	5	10
Small appliances and miscellaneous housewares	17	²¹	²²	²¹⁵	²⁹	²⁶	²²³	10	19	28
Miscellaneous household equipment	47	²¹⁷	²¹⁷	²⁷	²¹³	26	34	28	42	90
Other housing	97	71	86	91	86	46	59	46	80	160
Apparel and services	212	74	80	56	138	188	216	203	193	314
Males, 2 and over	50	²³⁴	13	7	25	44	36	30	37	91
Females, 2 and over	73	²²²	23	16	56	64	100	76	64	99
Children under 2	47	11	23	24	25	38	38	48	55	67
Other apparel products and services	42	²⁸	²²¹	²⁹	32	43	41	49	38	57
Jewelry and watches	17	²⁸	²⁴	²³	²⁸	8	16	20	21	27
All other apparel products and services	25	(³)	²¹⁸	²⁶	23	35	26	29	17	31
Transportation	85	8	29	12	16	45	46	93	87	157
Health care	21	(³)	(¹)	²²	²⁵	²¹³	²¹¹	²⁶	33	40
Entertainment	95	²¹⁸	²²⁸	75	36	54	51	53	105	171
Toys, games, arts and crafts, and tricycles	38	²⁷	²¹⁶	²⁶	²¹⁸	29	²¹⁷	²¹²	40	73
Other entertainment	58	12	12	69	18	25	34	40	65	98
Personal care products and services	13	²⁷	²¹	²²	²³	30	11	7	6	19
Reading	1	²¹	(¹)	(¹)	1	(¹)	(¹)	1	1	1
Education	221	²¹⁹	²²⁸	²⁸	²¹⁶	50	40	39	76	612
All other gifts	80	18	10	45	47	24	87	51	84	138

¹ Value is less than or equal to 0.5.

² Data are likely to have large sampling errors.

³ No data reported.

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