

Table 46. Income before taxes: Shares of average annual expenditures and sources of income, 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 18 .....	.6	.4	.4	.3	.5	.5	.6	.6	.7	.8
Persons 65 and older .....	.3	.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	12.7	16.0	16.8	15.7	14.8	13.7	13.7	13.6	13.1	11.7
Food at home	7.5	9.9	11.9	11.3	10.2	9.6	8.5	8.4	7.7	6.3
Cereals and bakery products	1.0	1.4	1.7	1.5	1.4	1.4	1.2	1.1	1.1	.9
Cereals and cereal products .....	.3	.5	.6	.5	.5	.5	.4	.4	.4	.3
Bakery products .....	.7	.9	1.1	1.1	.9	.9	.8	.7	.7	.6
Meats, poultry, fish, and eggs	1.6	2.1	2.9	2.5	2.4	2.1	1.8	1.9	1.7	1.3
Beef .....	.5	.5	.8	.6	.6	.6	.5	.6	.5	.4
Pork .....	.3	.5	.5	.5	.4	.4	.4	.4	.3	.2
Other meats .....	.2	.3	.4	.4	.4	.3	.3	.3	.3	.2
Poultry .....	.3	.4	.5	.5	.5	.4	.3	.3	.3	.2
Fish and seafood .....	.2	.3	.5	.4	.3	.3	.3	.2	.2	.2
Eggs .....	.1	.2	.2	.2	.2	.1	.1	.1	.1	.1
Dairy products .....	.8	1.1	1.2	1.1	1.0	1.0	.9	.9	.8	.7
Fresh milk and cream .....	.3	.4	.5	.5	.4	.4	.3	.3	.3	.2
Other dairy products .....	.5	.6	.8	.7	.6	.6	.5	.5	.5	.4

See footnotes at end of table.

Table 46. Income before taxes: Shares of average annual expenditures and sources of income, 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
Fruits and vegetables	1.4	1.8	2.1	2.1	1.8	1.8	1.6	1.5	1.4	1.2
Fresh fruits .....	.5	.6	.6	.7	.6	.6	.5	.4	.4	.4
Fresh vegetables .....	.4	.6	.7	.6	.6	.5	.5	.5	.4	.4
Processed fruits .....	.2	.3	.4	.3	.3	.3	.3	.3	.2	.2
Processed vegetables .....	.3	.3	.4	.4	.3	.4	.3	.3	.3	.2
Other food at home	2.7	3.5	4.0	4.0	3.5	3.3	3.0	3.1	2.7	2.2
Sugar and other sweets .....	.3	.4	.5	.4	.4	.4	.3	.3	.3	.2
Fats and oils .....	.2	.3	.4	.3	.3	.3	.2	.3	.2	.2
Miscellaneous foods	1.4	1.8	2.1	2.1	1.9	1.7	1.5	1.6	1.4	1.2
Nonalcoholic beverages .....	.7	1.0	1.1	1.1	.9	.9	.9	.8	.7	.5
Food prepared by consumer unit on out-of-town trips .....	.1	.1	(²)	(²)	.0	.0	.1	.1	.1	.1
Food away from home	5.2	6.1	4.9	4.5	4.7	4.2	5.2	5.2	5.4	5.4
Alcoholic beverages .....	.9	1.1	.7	.6	.6	.6	.9	.8	.9	.9
Housing	34.4	41.6	41.7	41.9	40.3	37.9	36.0	35.3	34.9	32.2
Shelter	20.4	26.8	24.8	24.7	23.0	21.8	20.9	20.8	20.6	19.2
Owned dwellings	13.0	9.6	5.8	8.4	9.1	9.1	11.1	11.9	13.3	14.8
Mortgage interest and charges	7.0	4.9	2.2	3.0	3.2	3.7	4.9	6.2	7.2	8.5
Property taxes	3.8	2.9	2.1	3.0	3.1	3.3	3.5	3.4	3.7	4.1
Maintenance, repairs, insurance, other expenses	2.3	1.8	1.5	2.4	2.8	2.2	2.7	2.3	2.4	2.2
Rented dwellings	6.0	16.0	17.8	15.7	13.4	11.8	9.0	8.2	6.2	2.7
Other lodging	1.3	1.1	1.2	.6	.5	.9	.8	.7	1.1	1.7
Utilities, fuels, and public services	7.6	8.8	10.5	11.2	11.1	10.4	9.3	8.7	8.2	6.1
Natural gas .....	.9	.9	1.1	1.2	1.3	1.2	1.1	1.0	.9	.8
Electricity	2.9	3.9	4.7	4.8	4.6	4.3	3.7	3.4	3.1	2.2
Fuel oil and other fuels .....	.3	3.3	.4	.4	.5	.4	.3	.3	.3	.2
Telephone services	2.4	2.6	3.0	3.3	3.4	3.2	3.0	2.9	2.7	2.0
Water and other public services	1.0	1.1	1.3	1.4	1.3	1.3	1.2	1.1	1.1	.9
Household operations	2.1	1.8	1.6	1.9	1.8	1.7	1.7	1.8	1.9	2.4
Personal services .....	.7	3.6	3.4	.5	.4	.4	.4	.5	.6	.9
Other household expenses	1.4	1.2	1.1	1.4	1.5	1.3	1.3	1.3	1.3	1.4
Housekeeping supplies	1.3	1.4	1.8	1.7	1.5	1.5	1.2	1.3	1.2	1.2
Laundry and cleaning supplies .....	.3	.6	.6	.5	.4	.4	.3	.4	.3	.3
Other household products .....	.7	.6	.7	.9	.8	.8	.6	.7	.7	.7
Postage and stationery .....	.3	.2	.5	.3	.3	.3	.3	.3	.3	.3
Household furnishings and equipment	3.0	2.8	3.1	2.4	2.8	2.6	2.9	2.7	2.9	3.3
Household textiles .....	.2	.1	.4	.2	.2	.2	.2	.2	.2	.2
Furniture .....	.7	.7	.8	.6	.8	.6	.6	.7	.7	.8
Floor coverings .....	.1	(²)	(²)	(²)	(²)	(²)	(²)	.1	.1	.1
Major appliances .....	.4	.3	.2	.3	.4	.3	.5	.4	.5	.4
Small appliances, miscellaneous housewares .....	.2	.2	.3	.2	.2	.2	.3	.2	.2	.2
Miscellaneous household equipment	1.4	1.5	1.4	1.1	1.1	1.2	1.2	1.2	1.2	1.5
Apparel and services	3.5	3.1	5.3	3.0	3.6	3.9	3.5	3.4	3.2	3.6
Men and boys .....	.8	.7	.9	.5	.7	.9	.7	.7	.7	.9
Men, 16 and over .....	.6	.5	.5	.4	.5	.7	.5	.5	.5	.7
Boys, 2 to 15 .....	.2	.2	.4	.2	.2	.2	.2	.2	.2	.1
Women and girls	1.4	1.1	2.3	1.1	1.3	1.4	1.5	1.3	1.5	1.3
Women, 16 and over	1.2	.8	2.0	.9	1.0	1.2	1.3	1.1	1.3	1.1
Girls, 2 to 15 .....	.2	.3	.4	.2	.3	.2	.2	.2	.2	.2
Children under 2 .....	.2	.2	.4	.2	.2	.2	.2	.2	.2	.2
Footwear .....	.6	.7	1.2	.7	.8	1.0	.7	.8	.6	.5
Other apparel products and services .....	.5	.4	.5	.4	.6	.4	.4	.4	.3	.7
Transportation	16.0	12.2	12.6	13.1	15.3	16.7	17.5	17.5	16.2	15.7
Vehicle purchases (net outlay)	5.4	2.8	2.5	2.6	3.5	5.4	6.0	5.6	5.0	5.8
Cars and trucks, new	2.5	3 ¹ .1	(⁴)	3 ⁴ .4	3 ¹ .0	1.8	2.3	2.9	2.1	3.1
Cars and trucks, used	2.7	1.6	2.5	2.3	2.6	3.6	3.5	2.6	2.8	2.6
Other vehicles .....	.1	3 ¹ .1	(⁴)	(⁴)	(⁴)	3 ¹ .1	3 ² .2	3 ¹ .1	3 ¹ .1	.1

See footnotes at end of table.

Table 46. Income before taxes: Shares of average annual expenditures and sources of income, 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
Gasoline and motor oil	4.4	4.2	4.9	4.9	5.0	5.3	5.3	5.3	5.1	3.8
Other vehicle expenses	5.1	4.5	4.4	4.9	6.1	5.2	5.4	5.8	5.3	4.9
Vehicle finance charges .....	.5	.2	.2	.2	.3	.4	.5	.6	.6	.5
Maintenance and repairs	1.6	1.3	1.6	1.8	2.1	1.7	1.8	1.9	1.6	1.6
Vehicle insurance	2.1	³ 2.4	³ 2.1	2.3	3.0	2.4	2.4	2.6	2.3	1.8
Vehicle rental, leases, licenses, other charges .....	.9	.7	.6	.6	.7	.7	.7	.8	.8	1.0
Public transportation	1.0	.7	.8	.6	.7	.8	.8	.7	.8	1.3
Health care	6.6	6.4	5.2	8.4	8.2	9.1	8.2	7.2	7.1	5.5
Health insurance	3.8	3.2	3.4	4.9	4.8	5.4	4.9	4.4	4.3	3.1
Medical services	1.5	2.0	.7	1.2	1.3	1.9	1.7	1.4	1.5	1.5
Drugs	1.0	.9	.9	2.1	1.7	1.5	1.3	1.2	1.0	.8
Medical supplies .....	.2	.2	.2	.3	.3	.3	.3	.2	.2	.2
Entertainment	5.2	5.0	4.7	4.9	4.8	4.7	4.8	4.7	5.1	5.5
Fees and admissions	1.2	.9	.6	.5	.5	.6	.8	.8	1.0	1.6
Audio and visual equipment and services	2.0	2.4	2.5	2.6	2.6	2.4	2.3	2.2	2.2	1.7
Pets, toys, hobbies, and playground equipment ..	1.3	1.4	1.2	1.2	1.4	1.3	1.2	1.3	1.3	1.3
Other entertainment supplies, equipment, and services .....	.8	.3	.4	.6	.3	.5	.5	.4	.7	1.0
Personal care products and services	1.2	1.1	1.5	1.2	1.3	1.3	1.2	1.2	1.2	1.2
Reading .....	.2	.3	.2	.2	.2	.2	.2	.2	.2	.2
Education	2.2	4.6	4.8	2.4	1.5	1.4	1.3	1.2	1.3	2.8
Tobacco products and smoking supplies .....	.8	1.5	1.8	1.6	1.4	1.3	1.1	1.1	.9	.4
Miscellaneous	1.8	2.1	1.2	2.2	1.5	1.5	1.6	2.1	2.2	1.6
Cash contributions	3.4	3.2	1.9	2.6	3.2	2.9	3.4	3.5	3.3	3.6
Personal insurance and pensions	11.2	1.7	1.5	2.1	3.1	4.7	6.6	8.2	10.2	15.1
Life and other personal insurance .....	.7	.4	.3	.4	.5	.4	.6	.5	.6	.8
Pensions and Social Security	10.5	1.2	1.2	1.7	2.6	4.2	6.0	7.7	9.6	14.3
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	79.3	-164.3	33.2	29.9	41.0	52.8	65.7	73.7	77.7	85.8
Self-employment income	4.5	452.9	-1.2	.8	1.3	2.5	2.8	2.5	3.7	5.9
Social Security, private and government retirement	11.5	-65.3	36.0	47.8	43.4	34.7	24.4	18.6	13.9	5.3
Interest, dividends, rental income, other property income	1.9	-12.7	1.2	.8	1.2	1.4	1.8	1.7	1.9	2.0
Unemployment and workers' compensation, veterans' benefits	1.0	-5.4	2.6	4.3	3.4	2.9	2.3	1.8	1.3	.5
Public assistance, supplemental security income, food stamps .....	.8	-47.6	17.4	9.8	6.0	3.4	1.4	.9	.5	.1
Regular contributions for support .....	.7	-19.2	4.9	4.0	2.2	1.5	1.3	.6	.8	.3
Other income .....	.3	-38.4	5.9	2.6	1.5	.8	.4	.2	.3	.1
Personal taxes	2.8	-15.0	-2.5	-1.6	-1.3	-1.1	.1	.5	1.6	4.1
Federal income taxes	1.8	-8.3	-2.7	-1.8	-1.7	-1.6	-5	-1	.8	2.9
State and local income taxes .....	.8	-9	(²)	-1	(²)	.2	.4	.4	.6	1.0
Other taxes .....	.2	-5.8	.2	.3	.3	.3	.3	.2	.2	.2
Income after taxes	97.2	115.0	102.5	101.6	101.3	101.1	99.9	99.5	98.4	95.9

¹ Value less than or equal to 0.5.

² Value less than 0.05.

³ Data are likely to have large sampling errors.

⁴ No data reported.

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