

Table 37. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008

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)	38,945	702	905	1,437	1,869	5,179	4,492	4,018	6,774	13,571
Consumer unit characteristics:										
Income before taxes	\$69,114	-\$6,347	\$7,914	\$12,689	\$17,626	\$25,066	\$34,996	\$44,926	\$59,566	\$130,191
Income after taxes	66,379	-6,450	8,178	12,893	17,691	25,123	34,871	44,111	58,124	123,279
Age of reference person	53.6	51.9	51.3	54.5	57.5	57.9	56.7	53.7	52.0	51.3
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	.3	.3	.2	.1	.1	.1	.1	(1)	(1)
Persons 65 and older5	.5	.4	.6	.8	.8	.8	.6	.4	.3
Earners	1.3	.5	.6	.6	.6	.8	1.0	1.2	1.5	1.7
Vehicles	2.2	1.4	1.2	1.3	1.5	1.7	1.9	2.1	2.4	2.6
Percent distribution:										
Sex of reference person:										
Male	51	47	36	36	47	46	45	51	52	58
Female	49	53	64	64	53	54	55	49	48	42
Housing tenure:										
Homeowner	75	50	50	49	58	67	71	70	76	89
With mortgage	42	20	15	17	17	22	26	36	46	62
Without mortgage	33	30	34	32	40	44	44	34	30	26
Renter	25	50	50	51	42	33	29	30	24	11
Race of reference person:										
Black or African-American	10	21	25	22	14	14	12	13	8	5
White, Asian, and all other races	90	79	75	78	86	86	88	87	92	95
Hispanic or Latino origin of reference person:										
Hispanic or Latino	8	13	20	15	16	11	8	8	7	4
Not Hispanic or Latino	92	87	80	85	84	89	92	92	93	96
Education of reference person:										
Elementary (1-8)	5	11	17	13	14	10	6	4	2	1
High school (9-12)	35	44	47	53	47	50	47	41	35	18
College	60	45	34	34	38	40	46	54	63	81
Never attended and other	(2)	1	2	(3)	1	(2)	(2)	(2)	(2)	(2)
At least one vehicle owned or leased	93	66	71	80	82	90	93	94	97	97
Average annual expenditures	\$53,209	\$29,001	\$23,776	\$25,256	\$27,963	\$32,814	\$35,926	\$41,745	\$50,419	\$81,369
Food	6,242	4,514	3,814	4,204	3,496	4,492	4,954	5,199	6,113	8,640
Food at home	3,501	2,815	2,711	2,880	2,426	2,901	3,122	3,122	3,557	4,274
Cereals and bakery products	456	363	371	419	309	390	416	403	468	544
Cereals and cereal products	142	135	138	169	119	121	135	127	142	159
Bakery products	314	228	234	251	189	269	281	275	326	385
Meats, poultry, fish, and eggs	782	600	681	723	578	692	702	688	792	924
Beef	216	166	190	190	185	173	203	193	214	258
Pork	156	82	125	145	129	156	140	157	167	165
Other meats	102	75	63	80	80	74	91	90	123	119
Poultry	139	167	177	153	85	136	123	115	121	165
Fish and seafood	126	71	90	109	63	110	104	91	123	169
Eggs	44	40	36	46	37	43	41	42	44	48
Dairy products	398	332	281	309	294	314	346	362	401	496
Fresh milk and cream	145	127	121	135	119	133	138	135	143	164
Other dairy products	253	205	161	174	175	181	208	226	258	333
Fruits and vegetables	635	500	460	490	411	517	556	553	629	806
Fresh fruits	215	155	172	166	141	168	181	191	211	277
Fresh vegetables	214	194	142	157	139	169	179	184	204	282
Processed fruits	108	82	78	85	65	93	103	94	112	131
Processed vegetables	98	68	68	82	66	88	94	84	102	117

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, 2007-2008 — Continued

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Other food at home	\$1,229	\$1,020	\$917	\$939	\$835	\$988	\$1,102	\$1,117	\$1,268	\$1,504
Sugar and other sweets	129	101	76	113	82	103	117	130	127	158
Fats and oils	101	100	88	79	103	93	101	96	100	109
Miscellaneous foods	616	438	459	472	375	488	535	553	659	765
Nonalcoholic beverages	324	326	277	257	241	274	311	300	332	374
Food prepared by consumer unit on out-of-town trips	59	455	417	417	34	30	38	38	51	98
Food away from home	2,741	1,700	1,103	1,324	1,070	1,591	1,832	2,077	2,556	4,366
Alcoholic beverages	528	227	111	248	153	275	278	392	484	905
Housing	17,292	10,281	9,632	9,337	10,056	11,490	11,827	14,136	16,060	25,608
Shelter	10,035	6,165	5,089	4,963	5,717	6,382	6,395	7,722	9,186	15,405
Owned dwellings	6,852	3,115	2,399	1,870	2,571	3,562	3,764	4,721	6,218	11,685
Mortgage interest and charges	3,461	1,512	975	737	983	1,226	1,508	2,093	3,104	6,441
Property taxes	1,955	998	746	630	879	1,145	1,334	1,518	1,668	3,161
Maintenance, repairs, insurance, other expenses	1,435	605	678	503	708	1,191	922	1,109	1,446	2,082
Rented dwellings	2,179	2,617	2,449	2,947	2,932	2,506	2,275	2,577	2,298	1,618
Other lodging	1,004	433	242	145	214	314	356	424	670	2,102
Utilities, fuels, and public services	3,689	2,782	2,721	2,783	2,829	3,123	3,313	3,437	3,699	4,426
Natural gas	529	329	390	356	359	436	466	489	501	673
Electricity	1,372	1,141	1,119	1,173	1,158	1,219	1,276	1,278	1,366	1,571
Fuel oil and other fuels	218	⁴ 135	⁴ 168	106	176	191	213	198	192	274
Telephone services	1,111	784	753	823	831	913	959	1,055	1,176	1,332
Water and other public services	459	392	291	326	305	364	399	417	464	576
Household operations	854	333	366	384	379	509	490	676	702	1,409
Personal services	165	⁴ 31	⁴ 120	⁴ 114	⁴ 106	166	126	175	169	197
Other household expenses	688	302	246	270	273	343	364	501	533	1,211
Housekeeping supplies	758	398	364	519	338	521	615	648	728	1,082
Laundry and cleaning supplies	139	100	126	157	98	119	124	125	140	162
Other household products	425	221	161	267	162	240	285	384	402	654
Postage and stationery	194	77	77	95	78	162	207	139	186	266
Household furnishings and equipment	1,956	604	1,092	689	792	955	1,014	1,654	1,745	3,286
Household textiles	153	22	30	71	51	94	104	123	167	233
Furniture	454	122	174	132	177	206	213	271	346	847
Floor coverings	54	⁴ 16	⁴ 19	⁴ 7	⁴ 144	15	16	48	49	83
Major appliances	261	119	365	95	126	168	136	124	231	430
Small appliances, miscellaneous housewares	123	43	58	39	32	60	77	127	97	205
Miscellaneous household equipment	911	282	445	345	261	412	468	961	854	1,488
Apparel and services	1,779	1,010	877	1,045	911	910	1,222	1,107	1,743	2,849
Men and boys	393	187	151	225	220	198	248	207	381	656
Men, 16 and over	363	⁴ 165	⁴ 105	196	197	172	217	181	357	620
Boys, 2 to 15	30	22	46	29	23	26	31	25	24	36
Women and girls	759	491	217	428	355	366	569	465	781	1,210
Women, 16 and over	704	467	188	376	318	325	516	413	710	1,149
Girls, 2 to 15	55	⁴ 24	⁴ 28	51	37	41	52	51	71	61
Children under 2	47	⁴ 73	⁴ 22	44	17	30	48	31	41	65
Footwear	287	⁴ 144	⁴ 354	250	202	181	212	188	311	396
Other apparel products and services	293	115	133	98	117	135	145	217	229	521
Transportation	9,249	4,450	4,221	4,343	5,249	6,222	6,391	7,590	9,903	13,174
Vehicle purchases (net outlay)	3,171	⁴ 596	⁴ 802	1,185	2,017	1,989	1,879	2,213	3,729	4,714
Cars and trucks, new	1,748	(³)	⁴ 135	⁴ 386	⁴ 1,189	792	866	882	1,634	3,138
Cars and trucks, used	1,295	⁴ 596	592	763	828	1,092	939	1,332	1,953	1,353
Other vehicles	128	(³)	⁴ 76	⁴ 36	(³)	⁴ 105	⁴ 74	(³)	142	222
Gasoline and motor oil	2,623	1,710	1,618	1,610	1,649	1,981	2,224	2,453	2,829	3,304

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, 2007-2008 — Continued

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Other vehicle expenses	\$2,785	\$1,868	\$1,289	\$1,355	\$1,340	\$2,025	\$1,988	\$2,565	\$2,922	\$3,838
Vehicle finance charges	318	130	⁴ 60	107	114	183	255	273	373	455
Maintenance and repairs	800	376	318	330	442	500	593	586	823	1,192
Vehicle insurance	1,165	⁴ 1,206	⁴ 643	⁴ 732	⁴ 627	1,101	895	1,404	1,301	1,296
Vehicle rental, leases, licenses, and other charges	501	156	268	185	158	241	246	302	425	896
Public transportation	670	276	512	193	243	227	300	360	423	1,318
Healthcare	3,843	2,596	1,764	2,061	2,878	3,727	3,897	3,877	3,787	4,412
Health insurance	2,106	1,361	1,088	1,237	1,791	2,144	2,353	2,142	2,043	2,273
Medical services	905	565	292	413	377	783	658	827	921	1,232
Drugs	683	525	342	343	645	692	765	758	675	707
Medical supplies	148	⁴ 145	⁴ 43	68	65	108	122	150	147	200
Entertainment	3,128	2,504	1,090	1,098	1,494	1,686	2,122	2,154	2,979	5,018
Fees and admissions	651	356	118	129	163	208	289	372	551	1,252
Audio and visual equipment and services	1,077	674	669	535	678	735	827	911	1,086	1,499
Pets, toys, hobbies, and playground equipment	772	463	228	285	288	426	461	527	725	1,293
Other entertainment supplies, equipment, and services	628	1,012	75	150	364	318	544	343	617	973
Personal care products and services	644	389	294	306	285	364	452	531	601	999
Reading	142	81	45	51	68	80	94	123	137	220
Education	822	⁴ 291	293	416	350	297	267	512	636	1,562
Tobacco products and smoking supplies	338	240	337	429	357	306	358	334	426	292
Miscellaneous	966	562	284	524	833	441	820	780	984	1,391
Cash contributions	2,292	775	615	655	729	887	1,155	1,991	1,702	4,167
Personal insurance and pensions	5,945	1,081	399	540	1,105	1,636	2,089	3,017	4,864	12,131
Life and other personal insurance	385	185	78	114	159	215	257	243	327	655
Pensions and Social Security	5,559	896	321	426	946	1,421	1,832	2,775	4,537	11,477
Sources of income and personal taxes:										
Money income before taxes	69,114	-6,347	7,914	12,689	17,626	25,066	34,996	44,926	59,566	130,191
Wages and salaries	50,961	5,833	2,892	4,886	6,654	11,132	18,974	29,176	43,877	103,252
Self-employment income	3,635	-15,276	⁴ 374	⁴ 34	⁴ 176	254	896	1,240	2,008	9,464
Social Security, private and government retirement	11,078	1,836	3,096	5,780	9,218	12,316	13,420	12,386	11,412	11,105
Interest, dividends, rental income, other property income	2,453	302	257	233	252	486	852	1,267	1,527	5,342
Unemployment and workers' compensation, veterans' benefits	263	⁴ 28	⁴ 168	⁴ 178	⁴ 122	211	124	309	307	341
Public assistance, supplemental security income, food stamps	229	499	1,308	1,158	831	322	196	107	69	54
Regular contributions for support	342	⁴ 178	352	303	237	252	402	336	197	458
Other income	152	⁴ 253	⁴ 215	⁴ 183	136	94	134	106	169	175
Personal taxes	2,735	104	-264	-204	-66	-57	125	815	1,442	6,912
Federal income taxes	2,278	164	-198	-126	12	106	220	777	1,332	5,545
2008 Tax stimulus (new UCC Q20082)	-394	⁴ 266	⁴ 196	-190	-254	-330	-349	-432	-477	-440
State and local income taxes	598	73	17	10	76	61	109	254	370	1,381
Other taxes	253	⁴ 132	113	103	100	107	145	216	216	426

See footnotes at end of table.

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Income after taxes	66,379	-6,450	8,178	12,893	17,691	25,123	34,871	44,111	58,124	123,279
Addenda:										
Net change in total assets and liabilities	-\$1,273	-\$6,106	\$4,690	-\$5,210	-\$2,690	-\$111	-\$2,462	-\$2,198	-\$4,129	\$841
Net change in total assets	10,120	-1,002	7,378	187	-1,905	4,713	1,509	2,596	6,687	22,439
Net change in total liabilities	11,393	5,104	2,688	5,397	786	4,824	3,972	4,794	10,816	21,598
Other financial information:										
Other money receipts	760	465	455	4,146	4,739	550	649	688	691	1,085
Mortgage principal paid on owned property	-2,284	-1,182	-448	-599	-514	-695	-904	-1,332	-1,839	-4,453
Estimated market value of owned home	205,444	131,676	89,173	84,155	98,709	127,336	140,353	153,879	180,340	323,701
Estimated monthly rental value of owned home	1,003	600	462	447	528	705	735	808	917	1,487
Gifts of goods and services	1,681	358	695	508	494	568	703	928	1,356	3,255
Food	148	47	412	47	34	42	44	74	104	312
Alcoholic beverages	17	(3)	(2)	418	(3)	12	9	5	12	32
Housing	306	113	443	152	80	112	166	232	240	560
Housekeeping supplies	37	43	(3)	426	412	15	27	29	50	54
Household textiles	18	44	(3)	43	411	45	12	410	24	29
Appliances and miscellaneous housewares	28	41	(2)	43	42	11	6	17	18	62
Major appliances	11	(3)	(3)	(3)	(2)	44	42	46	5	24
Small appliances and miscellaneous housewares	18	41	(2)	43	42	46	44	411	13	38
Miscellaneous household equipment	75	448	410	467	47	33	32	60	64	134
Other housing	148	456	433	454	448	49	89	116	84	281
Apparel and services	287	100	66	106	190	135	198	198	294	460
Males, 2 and over	62	446	416	419	98	34	36	25	63	98
Females, 2 and over	131	416	49	430	42	47	74	99	141	226
Children under 2	44	435	417	32	16	24	45	30	40	65
Other apparel products and services	50	42	424	424	433	30	43	44	50	72
Jewelry and watches	16	(3)	423	42	46	411	28	411	13	22
All other apparel products and services	34	42	42	422	428	418	415	33	37	50
Transportation	163	79	34	17	13	67	111	45	178	295
Healthcare	27	414	412	468	43	45	413	48	21	48
Entertainment	125	412	4118	432	465	76	55	60	131	211
Toys, games, arts and crafts, and tricycles	38	(3)	(2)	416	416	427	428	425	60	49
Other entertainment	87	412	4118	416	49	48	27	35	71	162
Personal care products and services	16	44	425	410	41	10	7	5	16	28
Reading	1	(3)	(2)	(3)	(2)	(2)	41	2	1	2
Education	458	418	47	448	479	45	54	232	235	1,077
All other gifts	133	412	378	10	28	65	46	66	125	229

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.