

Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009

Item	Total five or more persons	Less than \$10,000	\$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)	11,831	382	264	378	1,029	1,190	1,092	1,975	5,521
Consumer unit characteristics:									
Income before taxes	\$82,741	\$2,423	\$13,383	\$17,840	\$25,419	\$34,953	\$45,012	\$59,389	\$132,857
Income after taxes	82,080	2,913	14,531	18,947	27,123	36,348	46,402	60,502	129,984
Age of reference person	41.5	38.1	37.7	36.5	39.4	39.2	39.8	41.5	43.4
Average number in consumer unit:									
Persons	5.6	5.7	5.7	5.5	5.7	5.7	5.6	5.6	5.6
Children under 18	2.7	3.5	3.3	2.9	3.0	3.0	2.8	2.7	2.5
Persons 65 and older1	(¹)	(¹)	² .1	.1	.1	.1	.1	.2
Earners	2.1	.7	1.0	1.2	1.5	1.7	2.0	2.2	2.6
Vehicles	2.5	1.3	1.2	1.4	1.6	1.9	2.1	2.5	3.2
Percent distribution:									
Sex of reference person:									
Male	43	23	34	33	36	39	42	43	48
Female	57	77	66	67	64	61	58	57	52
Housing tenure:									
Homeowner	71	43	25	36	47	52	58	74	87
With mortgage	58	30	15	21	33	37	46	59	75
Without mortgage	13	13	10	15	14	15	12	16	12
Renter	29	57	75	64	53	48	42	26	13
Race of reference person:									
Black or African-American	15	32	23	23	22	25	14	13	10
White, Asian, and all other races	85	68	77	77	78	75	86	87	90
Hispanic or Latino origin of reference person:									
Hispanic or Latino	26	29	32	35	48	34	35	28	17
Not Hispanic or Latino	74	71	68	65	52	66	65	72	83
Education of reference person:									
Elementary (1-8)	9	13	19	13	20	13	15	8	4
High school (9-12)	37	50	58	60	58	52	44	39	25
College	53	38	22	25	21	34	41	52	71
Never attended and other	(³)	(⁴)	2	1	(³)	1	1	(³)	1
At least one vehicle owned or leased	94	73	74	76	88	91	95	96	98
Average annual expenditures	\$64,826	\$37,994	\$28,188	\$31,962	\$33,820	\$41,891	\$44,958	\$52,386	\$89,757
Food	9,917	7,343	6,331	7,004	7,008	7,019	7,584	8,822	12,470
Food at home	6,191	5,138	4,487	5,334	5,229	4,924	5,080	5,725	7,235
Cereals and bakery products	895	698	668	797	720	693	721	828	1,060
Cereals and cereal products	324	290	200	315	297	265	244	297	376
Bakery products	571	408	468	483	424	427	477	531	684
Meats, poultry, fish, and eggs	1,454	1,361	1,049	1,228	1,317	1,384	1,255	1,376	1,603
Beef	408	317	264	285	362	398	354	405	452
Pork	288	312	208	328	323	261	277	305	283
Other meats	187	163	139	163	166	185	162	139	220
Poultry	277	269	201	222	241	248	205	288	307
Fish and seafood	213	218	² 196	135	147	208	181	165	256
Eggs	81	82	42	94	78	85	76	74	86
Dairy products	686	606	531	559	529	560	546	607	819
Fresh milk and cream	279	232	234	227	255	287	238	249	310
Other dairy products	407	375	297	332	274	273	308	358	509
Fruits and vegetables	1,027	935	736	789	881	738	806	1,013	1,197
Fresh fruits	345	340	189	228	284	246	256	341	412
Fresh vegetables	316	297	200	227	325	211	242	320	361
Processed fruits	190	163	167	151	129	140	148	188	226
Processed vegetables	175	136	181	183	144	141	161	164	198

See footnotes at end of table.

Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — Continued

Item	Total five or more persons	Less than \$10,000	\$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	\$2,129	\$1,538	\$1,502	\$1,961	\$1,782	\$1,548	\$1,752	\$1,901	\$2,556
Sugar and other sweets	218	128	140	204	176	138	179	191	271
Fats and oils	163	144	111	196	160	155	158	138	178
Miscellaneous foods	1,152	886	790	1,026	942	807	883	1,041	1,401
Nonalcoholic beverages	540	367	443	522	492	426	504	487	616
Food prepared by consumer unit on out-of-town trips	56	² 13	² 19	² 13	² 11	² 21	28	44	90
Food away from home	3,727	2,205	1,844	1,670	1,779	2,095	2,504	3,097	5,235
Alcoholic beverages	369	² 189	² 117	² 34	103	211	186	290	564
Housing	21,493	15,524	11,234	12,157	13,353	15,095	16,255	17,963	28,225
Shelter	12,375	8,599	5,734	6,487	7,426	8,652	9,589	10,043	16,467
Owned dwellings	8,870	4,397	1,612	2,048	3,187	4,288	5,300	6,959	13,429
Mortgage interest and charges	5,760	2,617	² 873	1,242	2,135	2,819	3,351	4,728	8,675
Property taxes	2,136	1,238	560	614	669	1,031	1,269	1,573	3,261
Maintenance, repairs, insurance, other expenses	974	542	² 179	² 192	383	438	680	658	1,493
Rented dwellings	2,975	3,849	4,104	4,434	4,202	4,265	4,091	2,844	2,080
Other lodging	531	² 353	² 19	² 6	² 37	99	198	239	959
Utilities, fuels, and public services	4,999	4,158	3,426	3,812	3,820	4,245	4,291	4,654	5,860
Natural gas	712	685	534	450	445	503	626	627	883
Electricity	1,901	1,839	1,602	1,594	1,648	1,789	1,641	1,742	2,119
Fuel oil and other fuels	164	² 118	231	226	263	117	107	136	232
Telephone services	1,554	995	902	1,288	1,136	1,254	1,367	1,510	1,838
Water and other public services	668	521	357	454	529	582	549	638	787
Household operations	1,374	1,039	458	507	491	607	688	912	2,131
Personal services	739	² 600	² 237	² 275	281	318	314	486	1,154
Other household expenses	635	439	221	232	210	288	374	425	977
Housekeeping supplies	850	558	771	665	622	584	587	700	1,090
Laundry and cleaning supplies	251	228	189	245	288	261	189	215	272
Other household products	472	245	324	373	274	259	312	372	651
Postage and stationery	127	² 86	² 58	² 47	60	64	86	113	168
Household furnishings and equipment	1,896	1,169	845	685	994	1,007	1,100	1,654	2,677
Household textiles	138	² 91	245	89	96	63	27	181	177
Furniture	466	237	255	154	248	203	303	409	663
Floor coverings	25	² 6	(³)	² 1	² 4	² 11	13	14	43
Major appliances	248	192	² 129	274	121	178	280	205	318
Small appliances, miscellaneous housewares	113	292	249	80	78	71	74	75	144
Miscellaneous household equipment	905	351	366	287	447	481	403	770	1,331
Apparel and services	2,807	2,250	1,897	1,935	2,386	1,934	2,048	2,275	3,549
Men and boys	664	535	463	416	522	438	439	545	860
Men, 16 and over	414	² 279	² 211	² 125	329	208	203	329	583
Boys, 2 to 15	250	256	252	291	193	231	236	216	277
Women and girls	1,046	719	436	750	769	522	750	851	1,408
Women, 16 and over	655	327	² 280	337	416	331	321	589	918
Girls, 2 to 15	391	392	156	413	353	191	429	262	491
Children under 2	212	² 153	² 337	334	294	232	181	237	177
Footwear	562	657	² 460	² 235	646	562	481	495	606
Other apparel products and services	323	186	203	199	154	179	198	147	497
Transportation	10,645	5,575	3,892	5,220	4,642	8,136	7,654	8,570	14,686
Vehicle purchases (net outlay)	3,425	² 2,015	² 671	² 1,248	998	2,810	1,810	2,078	5,189
Cars and trucks, new	1,339	² 763	(⁴)	² 536	(⁴)	² 580	² 571	² 256	2,450
Cars and trucks, used	1,957	1,251	² 671	712	989	2,119	1,116	1,669	2,568
Other vehicles	129	(⁴)	(⁴)	(⁴)	² 9	² 111	² 122	² 153	171
Gasoline and motor oil	3,499	1,797	1,747	2,188	2,216	2,731	3,010	3,290	4,367

See footnotes at end of table.

Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — Continued

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Other vehicle expenses	\$3,183	\$1,381	\$1,275	\$1,495	\$1,274	\$2,314	\$2,563	\$2,912	\$4,280
Vehicle finance charges	434	² 106	² 114	² 115	176	253	308	414	612
Maintenance and repairs	883	454	298	365	388	573	635	832	1,202
Vehicle insurance	1,304	² 609	² 684	² 850	² 599	² 1,185	² 1,233	1,292	1,591
Vehicle rental, leases, licenses, and other charges	562	213	179	164	111	303	386	374	874
Public transportation	538	383	² 199	290	154	281	272	291	850
Healthcare	2,991	1,922	632	841	1,008	1,669	2,146	2,846	4,198
Health insurance	1,579	1,076	² 367	383	572	932	1,179	1,517	2,182
Medical services	862	542	² 147	223	177	433	597	790	1,260
Drugs	429	277	² 97	187	209	249	287	417	584
Medical supplies	121	² 27	² 22	² 48	51	54	83	121	172
Entertainment	3,621	1,520	939	1,294	1,544	2,178	2,225	2,489	5,436
Fees and admissions	951	381	94	180	95	367	359	474	1,660
Audio and visual equipment and services	1,178	776	431	635	669	900	894	1,027	1,543
Pets, toys, hobbies, and playground equipment	814	248	380	429	495	575	443	527	1,189
Other entertainment supplies, equipment, and services	678	115	² 34	² 50	286	336	529	461	1,044
Personal care products and services	747	423	285	403	539	416	479	590	1,033
Reading	97	34	² 5	² 28	26	38	58	69	153
Education	1,683	1,197	² 173	544	270	468	594	779	2,929
Tobacco products and smoking supplies	423	436	481	498	486	456	374	354	429
Miscellaneous	879	210	² 1,245	228	323	953	516	673	1,186
Cash contributions	1,894	711	² 217	478	403	659	1,074	1,527	2,991
Personal insurance and pensions	7,260	661	738	1,298	1,728	2,660	3,766	5,140	11,909
Life and other personal insurance	363	² 87	² 12	² 110	56	125	281	213	594
Pensions and Social Security	6,897	574	726	1,188	1,673	2,535	3,485	4,927	11,315
Sources of income and personal taxes:									
Money income before taxes	82,741	2,423	13,383	17,840	25,419	34,953	45,012	59,389	132,857
Wages and salaries	73,616	4,590	8,541	12,377	19,741	28,899	39,410	52,881	119,559
Self-employment income	4,467	² -5,856	² -584	² 675	722	1,281	1,745	2,600	8,273
Social Security, private and government retirement	2,098	² 617	² 892	² 1,291	1,467	1,462	1,675	1,847	2,741
Interest, dividends, rental income, other property income	399	² 107	² 163	² 189	² 31	² 70	95	248	698
Unemployment and workers' compensation, veterans' benefits	424	² 200	² 330	² 434	591	879	417	578	261
Public assistance, supplemental security income, food stamps	893	1,961	3,213	2,120	2,269	1,648	1,029	686	253
Regular contributions for support	469	² 446	² 257	² 385	303	355	430	359	589
Other income	374	² 357	² 570	² 370	² 295	² 359	² 210	190	483
Personal taxes	661	-490	-1,148	-1,106	-1,704	-1,395	-1,390	-1,113	2,873
Federal income taxes	643	-295	-985	-747	-1,416	-991	-914	-536	2,346
2008 Tax stimulus (new UCC Q20082) (thru Q20091)	-653	² -226	² -239	² -338	² -332	-483	-672	-889	-733
State and local income taxes	504	-33	² 34	-30	16	21	125	194	982
Other taxes	167	² 64	² 42	² 9	28	57	71	118	277

See footnotes at end of table.

Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009 — Continued

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Income after taxes	82,080	2,913	14,531	18,947	27,123	36,348	46,402	60,502	129,984
Addenda:									
Net change in total assets and liabilities	-\$7,153	-\$2,772	-\$774	\$5,500	-\$5,703	-\$5,756	-\$1,943	\$3,852	-\$14,167
Net change in total assets	5,729	² 1,133	² -1,184	1,696	3,618	3,264	4,394	7,495	7,212
Net change in total liabilities	12,883	3,905	-411	-3,803	9,321	9,019	6,337	3,643	21,379
Other financial information:									
Other money receipts	309	² 640	² 35	² 35	² 21	² 33	² 100	² 149	² 530
Mortgage principal paid on owned property	-3,122	-1,409	² -375	-2,063	-951	-976	-1,328	-2,185	-5,001
Estimated market value of owned home	193,174	103,868	² 63,054	62,580	60,046	87,887	100,449	149,961	295,821
Estimated monthly rental value of owned home	1,025	510	² 237	311	401	544	621	873	1,502
Gifts of goods and services	786	² 57	494	279	331	157	307	526	1,275
Food	70	(⁴)	² 35	² 28	² 21	² 5	76	24	118
Alcoholic beverages	8	(⁴)	(⁴)	(³)	² 1	² 1	² 3	² 1	16
Housing	133	² 25	² 92	² 38	105	² 26	² 48	104	204
Housekeeping supplies	17	² 1	² 4	(⁴)	² 10	² 4	² 10	13	26
Household textiles	6	(⁴)	(⁴)	(⁴)	² 12	² 1	² 3	² 3	9
Appliances and miscellaneous housewares	11	(⁴)	(⁴)	(³)	² 8	² 3	² 6	² 1	20
Major appliances	2	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	² 1	5
Small appliances and miscellaneous housewares	9	(⁴)	(⁴)	(³)	² 8	² 3	² 6	(³)	15
Miscellaneous household equipment	35	² 22	(⁴)	² 7	² 11	² 9	(⁴)	(³) ² 40	56
Other housing	64	² 22	² 88	² 31	² 64	² 10	² 30	48	92
Apparel and services	170	² 187	² 206	² 139	159	72	97	153	212
Males, 2 and over	30	² 44	(⁴)	² 17	² 38	² 8	² 13	² 30	39
Females, 2 and over	40	² 19	(⁴)	² 51	² 16	² 8	² 33	² 29	59
Children under 2	72	² 88	² 206	² 40	96	48	44	69	73
Other apparel products and services	28	² 36	(⁴)	² 31	² 9	² 7	² 6	² 26	42
Jewelry and watches	4	² 5	(⁴)	² 11	² 1	(³)	² 4	(³)	7
All other apparel products and services	24	² 30	(⁴)	² 20	² 7	² 3	² 3	² 26	35
Transportation	90	² 4	² 86	18	6	8	13	89	150
Healthcare	27	(⁴)	(⁴)	² 10	² 4	² 3	² 5	² 4	211
Entertainment	75	² 17	² 70	² 3	² 19	² 9	² 39	51	123
Toys, games, arts and crafts, and tricycles	28	² 11	² 67	(⁴)	² 4	² 4	² 30	² 5	47
Other entertainment	46	² 6	² 3	² 3	² 15	² 5	² 9	47	76
Personal care products and services	12	(⁴)	(⁴)	² 1	² 2	² 1	² 1	² 18	18
Reading	(³)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(³)	² 2	(³)
Education	149	² 17	² 4	² 39	² 1	² 12	² 8	² 10	307
All other gifts	71	² 7	² 1	² 2	² 13	² 20	² 17	² 70	116

- ¹ Value is less than or equal to 0.05.
- ² Data are likely to have large sampling errors.
- ³ Value is less than or equal to 0.5.
- ⁴ No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, October, 2010