

**Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009**

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) .....	17,986	318	364	611	865	1,869	1,580	1,785	2,980	7,615
Consumer unit characteristics:										
Income before taxes .....	\$76,788	-\$1,025	\$8,114	\$12,863	\$17,583	\$24,973	\$34,775	\$44,796	\$59,570	\$130,845
Income after taxes .....	74,569	-861	8,820	13,617	18,570	25,880	35,224	45,372	58,717	125,274
Age of reference person .....	44.3	36.5	36.4	39.7	39.2	43.3	42.6	43.5	44.9	46.4
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 18 .....	.8	1.3	1.3	1.3	1.2	.9	.9	.8	.7	.6
Persons 65 and older .....	.2	1.1	1.1	1.1	.2	.3	.2	.2	.2	.1
Earners .....	1.7	.5	.7	.9	1.1	1.3	1.4	1.7	1.9	2.1
Vehicles .....	2.3	1.1	.9	1.2	1.3	1.5	1.8	2.0	2.4	2.9
Percent distribution:										
Sex of reference person:										
Male .....	43	31	18	22	32	36	35	37	47	51
Female .....	57	69	82	78	68	64	65	63	53	49
Housing tenure:										
Homeowner .....	69	34	21	33	37	45	54	63	73	88
With mortgage .....	50	25	10	15	13	24	36	43	50	70
Without mortgage .....	19	10	12	18	23	21	18	19	22	18
Renter .....	31	66	79	67	63	55	46	37	27	12
Race of reference person:										
Black or African-American .....	14	31	36	24	21	23	17	18	11	8
White, Asian, and all other races .....	86	69	64	76	79	77	83	82	89	92
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	15	15	24	29	31	27	22	15	14	8
Not Hispanic or Latino .....	85	85	76	71	69	73	78	85	86	92
Education of reference person:										
Elementary (1-8) .....	3	5	8	9	11	8	4	3	3	1
High school (9-12) .....	36	51	57	49	55	54	45	44	40	22
College .....	60	44	35	42	34	37	51	53	56	77
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	93	65	63	81	82	88	89	92	95	99
Average annual expenditures .....	\$58,067	\$27,653	\$20,841	\$25,675	\$26,873	\$30,680	\$37,776	\$41,389	\$50,940	\$84,873
Food .....	7,553	5,108	3,844	4,780	4,551	4,819	5,440	6,415	7,218	9,895
Food at home .....	4,481	3,726	2,884	3,483	3,268	3,323	3,536	4,301	4,422	5,348
Cereals and bakery products .....	593	548	395	426	433	424	440	573	585	718
Cereals and cereal products .....	204	226	165	174	176	159	158	211	191	234
Bakery products .....	390	322	230	252	257	265	282	362	394	484
Meats, poultry, fish, and eggs .....	1,033	921	632	872	798	869	972	1,079	1,014	1,145
Beef .....	296	287	159	221	250	218	318	321	298	322
Pork .....	199	218	128	221	151	186	185	197	199	211
Other meats .....	127	78	89	91	77	106	113	126	129	147
Poultry .....	198	223	148	188	149	180	167	211	214	208
Fish and seafood .....	155	162	174	106	114	132	134	151	112	200
Eggs .....	57	52	135	46	56	46	55	72	62	57
Dairy products .....	490	374	352	355	372	364	374	445	477	597
Fresh milk and cream .....	185	179	145	154	156	147	162	176	184	209
Other dairy products .....	305	195	207	201	216	217	212	269	292	388
Fruits and vegetables .....	785	631	540	580	520	591	562	719	803	952
Fresh fruits .....	266	158	184	192	151	187	168	239	281	333
Fresh vegetables .....	245	204	126	179	152	177	185	221	230	308
Processed fruits .....	142	125	111	102	110	108	114	119	146	169
Processed vegetables .....	132	145	119	108	107	119	95	139	145	142

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, 2008-2009 — 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 .....	\$1,580	\$1,252	\$965	\$1,250	\$1,145	\$1,075	\$1,188	\$1,485	\$1,543	\$1,936
Sugar and other sweets .....	156	118	73	96	99	128	118	148	145	194
Fats and oils .....	122	112	82	110	91	97	101	118	113	144
Miscellaneous foods .....	833	622	579	642	620	530	617	841	810	1,017
Nonalcoholic beverages .....	418	384	227	383	323	306	337	362	429	493
Food prepared by consumer unit on out-of-town trips .....	51	116	15	120	112	114	15	16	46	88
Food away from home .....	3,072	1,382	960	1,296	1,282	1,496	1,903	2,114	2,796	4,547
Alcoholic beverages .....	411	1166	1131	96	66	182	124	270	347	675
Housing .....	19,507	11,749	8,844	10,524	10,302	11,781	13,767	15,288	17,196	27,080
Shelter .....	11,190	7,258	4,838	5,594	5,750	6,763	7,903	8,694	9,603	15,700
Owned dwellings .....	7,675	3,580	772	1,645	1,595	2,679	3,895	4,947	6,476	12,468
Mortgage interest and charges .....	4,567	12,548	1392	898	812	1,513	2,296	3,047	3,793	7,451
Property taxes .....	1,983	772	250	516	481	726	979	1,188	1,597	3,259
Maintenance, repairs, insurance, other expenses .....	1,125	260	1131	230	303	440	620	712	1,086	1,758
Rented dwellings .....	2,761	3,563	3,899	3,811	4,067	3,963	3,887	3,475	2,830	1,717
Other lodging .....	755	1114	1167	1138	187	121	121	273	297	1,514
Utilities, fuels, and public services .....	4,223	2,922	2,467	2,926	2,887	3,243	3,617	3,939	4,157	5,077
Natural gas .....	547	411	209	338	250	393	450	518	517	696
Electricity .....	1,591	1,194	1,125	1,214	1,368	1,345	1,388	1,512	1,557	1,820
Fuel oil and other fuels .....	155	166	19	166	142	65	110	120	133	234
Telephone services .....	1,407	974	878	953	951	1,099	1,248	1,344	1,441	1,649
Water and other public services .....	523	277	246	355	277	341	421	445	509	678
Household operations .....	1,319	421	487	617	517	579	693	767	1,036	2,096
Personal services .....	670	1118	1190	1294	282	324	363	393	530	1,057
Other household expenses .....	650	302	297	323	236	255	330	373	506	1,038
Housekeeping supplies .....	773	283	409	522	466	484	567	634	754	1,017
Laundry and cleaning supplies .....	185	114	125	205	180	144	123	184	192	208
Other household products .....	420	133	257	251	186	225	333	354	412	563
Postage and stationery .....	168	136	126	65	99	115	111	96	150	246
Household furnishings and equipment .....	2,001	865	643	866	682	711	986	1,253	1,648	3,190
Household textiles .....	159	1110	136	129	39	43	60	86	140	254
Furniture .....	487	1172	224	297	210	192	215	247	377	787
Floor coverings .....	52	135	12	19	18	17	13	125	38	94
Major appliances .....	247	139	117	69	153	153	98	142	304	343
Small appliances, miscellaneous housewares .....	118	159	134	71	70	62	56	147	121	152
Miscellaneous household equipment .....	938	450	229	291	203	254	544	607	666	1,559
Apparel and services .....	2,213	1,109	1,485	1,223	1,128	1,427	1,595	1,679	2,018	3,023
Men and boys .....	515	91	311	190	269	230	346	308	479	763
Men, 16 and over .....	417	124	1219	1104	144	158	251	237	388	650
Boys, 2 to 15 .....	98	67	92	86	125	72	96	71	90	112
Women and girls .....	879	333	716	418	390	583	612	649	832	1,205
Women, 16 and over .....	730	1204	604	325	290	441	451	527	666	1,045
Girls, 2 to 15 .....	149	130	113	93	100	142	161	122	166	160
Children under 2 .....	171	1120	162	157	66	204	117	182	175	189
Footwear .....	386	1439	1163	327	224	254	384	415	326	465
Other apparel products and services .....	263	126	134	131	179	157	137	125	207	401
Transportation .....	9,761	4,427	2,765	4,464	5,577	5,708	7,008	6,418	8,829	13,931
Vehicle purchases (net outlay) .....	3,254	1,247	1142	1,503	2,263	1,864	2,152	1,540	2,512	5,001
Cars and trucks, new .....	1,491	(3)	(3)	1316	1838	1451	1360	1281	1,116	2,714
Cars and trucks, used .....	1,614	1,247	1142	892	1,285	1,354	1,792	1,240	1,295	2,034
Other vehicles .....	149	(3)	(3)	1296	1141	158	(3)	119	1101	254
Gasoline and motor oil .....	2,875	1,579	1,432	1,630	1,844	2,026	2,261	2,514	3,039	3,571

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, 2008-2009 — 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 .....	\$3,069	\$1,442	\$1,075	\$1,144	\$1,202	\$1,612	\$2,355	\$2,188	\$2,892	\$4,379
Vehicle finance charges .....	380	<sup>1</sup> 168	<sup>1</sup> 104	211	116	182	268	341	439	503
Maintenance and repairs .....	828	356	287	334	362	501	464	516	826	1,196
Vehicle insurance .....	1,312	<sup>1</sup> 620	<sup>1</sup> 585	<sup>1</sup> 471	<sup>1</sup> 545	<sup>1</sup> 756	1,347	<sup>1</sup> 1,022	1,222	1,762
Vehicle rental, leases, licenses, and other charges .....	549	299	98	128	179	173	277	309	406	918
Public transportation .....	563	<sup>1</sup> 158	<sup>1</sup> 116	186	268	207	240	176	386	981
Healthcare .....	3,108	1,196	872	1,126	1,103	1,585	2,218	2,361	3,375	4,312
Health insurance .....	1,752	677	356	699	593	845	1,299	1,405	2,002	2,381
Medical services .....	750	269	<sup>1</sup> 95	177	197	386	476	426	704	1,149
Drugs .....	474	236	238	211	215	301	389	447	508	600
Medical supplies .....	132	<sup>1</sup> 15	<sup>1</sup> 183	<sup>1</sup> 39	98	53	55	83	161	181
Entertainment .....	2,966	1,469	869	1,030	1,326	1,279	1,890	1,811	2,647	4,499
Fees and admissions .....	660	152	68	130	157	142	279	262	406	1,207
Audio and visual equipment and services .....	1,130	660	453	527	674	713	822	847	1,092	1,531
Pets, toys, hobbies, and playground equipment .....	685	322	320	266	378	328	484	478	769	928
Other entertainment supplies, equipment, and services .....	491	<sup>1</sup> 335	<sup>1</sup> 27	<sup>1</sup> 106	117	96	306	225	380	832
Personal care products and services .....	726	355	253	403	315	407	520	590	652	1,017
Reading .....	118	<sup>1</sup> 38	<sup>1</sup> 26	34	28	52	59	71	107	185
Education .....	1,484	<sup>1</sup> 273	<sup>1</sup> 474	335	171	242	687	549	891	2,745
Tobacco products and smoking supplies .....	442	668	349	431	429	433	529	563	479	381
Miscellaneous .....	974	<sup>1</sup> 109	<sup>1</sup> 187	173	320	471	560	777	831	1,498
Cash contributions .....	1,825	727	404	334	436	591	783	971	1,161	3,195
Personal insurance and pensions .....	6,979	260	340	723	1,122	1,701	2,596	3,626	5,188	12,437
Life and other personal insurance .....	404	<sup>1</sup> 98	<sup>1</sup> 29	<sup>1</sup> 74	76	143	170	234	310	687
Pensions and Social Security .....	6,576	162	310	649	1,046	1,558	2,426	3,392	4,878	11,750
Sources of income and personal taxes:										
Money income before taxes .....	76,788	-1,025	8,114	12,863	17,583	24,973	34,775	44,796	59,570	130,845
Wages and salaries .....	66,228	2,559	3,672	7,380	12,119	18,192	27,331	36,531	51,410	115,364
Self-employment income .....	3,553	<sup>1</sup> -5,261	<sup>1</sup> -189	<sup>1</sup> -18	<sup>1</sup> 482	644	1,256	1,870	1,706	7,043
Social Security, private and government retirement .....	4,258	<sup>1</sup> 264	1,298	1,443	2,461	3,850	4,062	4,322	4,777	4,919
Interest, dividends, rental income, other property income .....	1,008	<sup>1</sup> -4	<sup>1</sup> 87	<sup>1</sup> 134	<sup>1</sup> 55	173	111	87	289	2,161
Unemployment and workers' compensation, veterans' benefits .....	454	<sup>1</sup> 164	<sup>1</sup> 151	<sup>1</sup> 332	<sup>1</sup> 207	373	463	612	480	488
Public assistance, supplemental security income, food stamps .....	462	735	2,070	2,114	1,612	998	427	349	263	92
Regular contributions for support .....	609	<sup>1</sup> 151	507	994	501	451	974	798	480	584
Other income .....	216	<sup>1</sup> 367	<sup>1</sup> 518	<sup>1</sup> 484	<sup>1</sup> 146	291	<sup>1</sup> 152	<sup>1</sup> 227	165	195
Personal taxes .....	2,219	-164	-706	-754	-987	-907	-449	-576	853	5,572
Federal income taxes .....	1,831	45	-584	-472	-736	-680	-251	-232	785	4,437
2008 Tax stimulus (new UCC Q20082) (thru Q20091) .....	-472	<sup>1</sup> -270	<sup>1</sup> -161	<sup>1</sup> -285	<sup>1</sup> -271	-308	-392	-558	-532	-546
State and local income taxes .....	623	<sup>1</sup> 44	<sup>1</sup> -43	-72	-9	27	109	133	417	1,255
Other taxes .....	237	<sup>1</sup> 17	<sup>1</sup> 82	75	30	54	85	81	183	424

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, 2008-2009 — 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 .....	74,569	-861	8,820	13,617	18,570	25,880	35,224	45,372	58,717	125,274
Addenda:										
Net change in total assets and liabilities .....	-\$7,947	\$17,035	\$776	\$1,592	-\$4,688	-\$2,310	-\$1,740	-\$6,570	-\$8,334	-\$13,387
Net change in total assets .....	8,613	14,579	12,747	6,805	-936	2,943	3,048	1,647	6,943	14,706
Net change in total liabilities .....	16,560	-2,456	1,971	5,214	3,752	5,253	4,788	8,217	15,276	28,093
Other financial information:										
Other money receipts .....	539	12,386	1103	1261	159	230	1111	297	400	836
Mortgage principal paid on owned property .....	-2,818	-1,624	-1,154	-434	-362	-731	-1,165	-1,483	-1,834	-5,018
Estimated market value of owned home .....	177,528	67,479	134,352	45,461	41,520	59,126	95,973	108,098	151,860	287,309
Estimated monthly rental value of owned home .....	922	398	1155	280	272	388	582	648	823	1,410
Gifts of goods and services .....	1,444	1,322	270	518	346	366	532	711	755	2,597
Food .....	108	12	17	134	120	16	48	49	55	202
Alcoholic beverages .....	11	120	(3)	(2)	(2)	14	16	11	13	21
Housing .....	287	1204	198	179	1105	83	111	118	168	499
Housekeeping supplies .....	38	(3)	15	129	110	116	12	22	34	60
Household textiles .....	20	146	(3)	133	(3)	11	11	12	113	36
Appliances and miscellaneous housewares .....	21	(3)	12	122	16	112	12	120	124	29
Major appliances .....	4	(3)	(3)	12	(3)	17	(2)	14	11	7
Small appliances and miscellaneous housewares .....	16	(3)	12	120	16	15	11	116	123	22
Miscellaneous household equipment .....	73	(3)	(3)	17	112	111	140	111	31	143
Other housing .....	136	1158	191	190	178	43	56	63	66	231
Apparel and services .....	276	1387	1100	189	41	190	173	198	247	386
Males, 2 and over .....	63	111	111	14	17	14	43	30	45	109
Females, 2 and over .....	80	1116	112	120	117	52	28	45	94	116
Children under 2 .....	85	168	176	170	117	111	44	99	92	93
Other apparel products and services .....	48	1192	11	195	(2)	113	159	124	117	68
Jewelry and watches .....	11	(2)	11	(3)	(2)	11	13	12	111	21
All other apparel products and services .....	37	1192	(3)	195	(3)	111	155	122	16	48
Transportation .....	106	1574	13	23	12	16	42	205	33	150
Healthcare .....	18	(3)	(3)	12	12	12	15	15	117	33
Entertainment .....	84	1108	118	136	136	118	137	134	46	149
Toys, games, arts and crafts, and tricycles .....	30	1101	118	128	128	110	114	114	123	43
Other entertainment .....	54	17	(3)	17	18	18	123	20	23	105
Personal care products and services .....	18	122	(3)	127	(3)	110	28	14	113	24
Reading .....	1	(2)	(3)	(3)	(3)	(3)	(3)	(2)	(2)	1
Education .....	464	(3)	142	(3)	113	113	158	170	106	1,019
All other gifts .....	73	14	12	128	127	14	24	25	67	114

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, October, 2010