

**Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010**

Item	Total four 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) .....	16,476	486	430	595	1,299	1,292	1,378	2,636	8,360
Consumer unit characteristics:									
Income before taxes .....	\$86,650	\$719	\$12,818	\$17,745	\$25,119	\$34,834	\$44,759	\$59,579	\$133,355
Income after taxes .....	84,355	1,730	13,741	18,784	26,532	35,636	45,733	59,313	128,230
Age of reference person .....	41.8	36.7	36.1	40.0	39.1	39.5	41.3	41.6	43.5
Average number in consumer unit:									
Persons .....	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18 .....	1.6	2.0	2.0	1.8	1.7	1.6	1.5	1.5	1.5
Persons 65 and older .....	.1	( <sup>1</sup> )	2.1	2.1	.1	.1	.1	.1	.1
Earners .....	1.9	.7	.9	1.0	1.2	1.5	1.7	1.9	2.2
Vehicles .....	2.4	1.0	1.2	1.2	1.6	1.9	2.2	2.5	2.9
Percent distribution:									
Sex of reference person:									
Male .....	47	28	23	28	39	41	42	46	54
Female .....	53	72	77	72	61	59	58	54	46
Housing tenure:									
Homeowner .....	73	35	41	36	40	57	62	74	89
With mortgage .....	60	23	27	18	25	42	47	61	78
Without mortgage .....	13	12	14	18	15	15	15	13	11
Renter .....	27	65	59	64	60	43	38	26	11
Race of reference person:									
Black or African-American .....	13	30	29	29	20	17	17	11	8
White, Asian, and all other races .....	87	70	71	71	80	83	83	89	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	17	22	32	32	34	27	22	18	11
Not Hispanic or Latino .....	83	78	68	68	66	73	78	82	89
Education of reference person:									
Elementary (1-8) .....	4	5	7	12	8	7	7	4	2
High school (9-12) .....	34	59	54	57	56	50	43	39	21
College .....	62	36	39	31	36	43	50	56	77
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	94	61	77	80	85	91	94	97	98
Average annual expenditures .....	\$64,395	\$32,007	\$29,375	\$29,195	\$32,720	\$39,232	\$43,964	\$51,400	\$87,165
Food .....	8,754	5,320	5,568	5,911	5,730	6,479	6,642	7,143	11,136
Food at home .....	5,202	3,849	4,247	4,244	4,074	4,534	4,300	4,237	6,205
Cereals and bakery products .....	736	556	639	603	588	610	569	626	877
Cereals and cereal products .....	256	199	218	184	230	234	181	232	297
Bakery products .....	480	357	421	418	357	376	389	395	580
Meats, poultry, fish, and eggs .....	1,139	840	945	1,266	978	1,086	1,085	933	1,276
Beef .....	300	236	316	420	274	229	289	250	330
Pork .....	222	148	165	280	207	218	216	214	232
Other meats .....	168	116	129	166	129	173	153	144	191
Poultry .....	218	191	220	205	191	203	231	174	241
Fish and seafood .....	171	288	270	140	128	198	136	95	219
Eggs .....	59	62	45	55	49	64	60	55	63
Dairy products .....	565	498	368	369	400	475	424	439	707
Fresh milk and cream .....	211	218	137	171	177	192	164	179	247
Other dairy products .....	354	280	231	198	224	283	260	260	460
Fruits and vegetables .....	911	607	607	736	688	792	714	707	1,123
Fresh fruits .....	312	206	190	233	217	248	214	224	406
Fresh vegetables .....	275	166	167	230	198	264	216	212	338
Processed fruits .....	161	161	107	122	123	138	130	138	191
Processed vegetables .....	163	74	143	150	150	142	154	133	187

See footnotes at end of table.

**Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010 — Continued**

Item	Total four 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 .....	\$1,851	\$1,348	\$1,687	\$1,271	\$1,419	\$1,571	\$1,508	\$1,531	\$2,223
Sugar and other sweets .....	193	205	210	128	130	158	147	165	232
Fats and oils .....	141	99	94	101	119	145	118	122	162
Miscellaneous foods .....	1,004	698	880	699	791	809	780	808	1,227
Nonalcoholic beverages .....	455	327	497	337	357	431	442	396	511
Food prepared by consumer unit on out-of-town trips .....	59	220	27	24	221	228	22	39	91
Food away from home .....	3,552	1,471	1,321	1,667	1,657	1,945	2,342	2,906	4,931
Alcoholic beverages .....	464	2370	2185	2137	137	213	251	358	680
Housing .....	21,938	13,808	12,696	11,233	12,996	14,198	16,239	17,882	28,492
Shelter .....	12,789	8,288	7,623	5,987	7,418	8,187	9,762	10,176	16,669
Owned dwellings .....	9,212	3,882	3,263	1,640	2,539	4,174	5,567	6,795	13,546
Mortgage interest and charges .....	5,747	2,805	2,342	917	1,579	2,587	3,679	4,320	8,364
Property taxes .....	2,427	782	704	419	624	1,126	1,394	1,727	3,627
Maintenance, repairs, insurance, other expenses .....	1,038	295	217	304	336	461	494	748	1,555
Rented dwellings .....	2,820	4,317	4,273	4,294	4,710	3,885	4,002	2,971	1,852
Other lodging .....	757	289	286	253	169	128	192	411	1,271
Utilities, fuels, and public services .....	4,664	3,510	3,250	3,180	3,551	3,772	4,044	4,505	5,373
Natural gas .....	598	452	343	265	401	448	518	509	738
Electricity .....	1,767	1,525	1,571	1,462	1,490	1,486	1,578	1,751	1,936
Fuel oil and other fuels .....	157	298	240	2119	299	129	97	148	195
Telephone services .....	1,522	942	937	995	1,163	1,247	1,332	1,481	1,766
Water and other public services .....	620	494	359	339	399	463	520	616	738
Household operations .....	1,777	780	479	611	605	772	874	1,192	2,655
Personal services .....	1,039	2316	2225	2406	298	417	438	693	1,588
Other household expenses .....	737	464	255	204	306	355	436	500	1,067
Housekeeping supplies .....	816	536	539	397	600	539	531	626	1,077
Laundry and cleaning supplies .....	210	184	104	121	205	183	150	187	247
Other household products .....	438	252	362	227	310	256	282	306	596
Postage and stationery .....	167	2100	274	248	84	100	99	133	234
Household furnishings and equipment .....	1,892	693	804	1,058	822	929	1,028	1,382	2,718
Household textiles .....	125	256	293	71	77	95	86	86	168
Furniture .....	425	189	2162	323	191	312	244	248	600
Floor coverings .....	29	222	23	23	28	214	25	5	49
Major appliances .....	261	104	249	167	81	88	160	244	364
Small appliances, miscellaneous housewares .....	121	65	56	55	63	70	75	88	170
Miscellaneous household equipment .....	930	257	441	438	402	348	458	711	1,365
Apparel and services .....	2,543	2,234	1,202	2,148	1,695	1,705	1,819	2,038	3,236
Men and boys .....	571	488	125	442	337	369	364	368	788
Men, 16 and over .....	375	2256	227	2261	212	197	240	228	540
Boys, 2 to 15 .....	196	232	98	182	125	173	124	141	247
Women and girls .....	1,037	644	483	546	671	573	737	1,036	1,312
Women, 16 and over .....	776	523	355	309	512	357	570	833	974
Girls, 2 to 15 .....	261	121	128	237	158	216	167	203	338
Children under 2 .....	177	218	373	139	196	180	169	120	185
Footwear .....	456	2731	293	545	349	364	404	404	517
Other apparel products and services .....	302	152	128	476	142	218	145	109	434
Transportation .....	10,308	2,767	4,185	4,755	5,424	7,069	7,420	8,937	13,629
Vehicle purchases (net outlay) .....	3,633	2269	21,719	21,182	1,559	2,136	2,224	2,669	5,192
Cars and trucks, new .....	1,516	(4)	(4)	(4)	2418	2273	2496	1,092	2,455
Cars and trucks, used .....	2,043	2269	1,719	1,182	1,141	1,743	1,671	1,496	2,644
Other vehicles .....	74	(4)	(4)	(4)	(4)	2120	258	281	92
Gasoline and motor oil .....	2,843	1,246	1,267	1,615	2,015	2,314	2,532	2,766	3,391

See footnotes at end of table.

**Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010 — Continued**

Item	Total four 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 vehicle expenses .....	\$3,226	\$1,034	\$1,082	\$1,683	\$1,669	\$2,447	\$2,363	\$3,178	\$4,098
Vehicle finance charges .....	397	<sup>2</sup> 47	<sup>2</sup> 131	144	172	288	342	471	486
Maintenance and repairs .....	926	341	594	464	465	573	648	780	1,229
Vehicle insurance .....	1,349	<sup>2</sup> 451	<sup>2</sup> 215	<sup>2</sup> 939	<sup>2</sup> 861	1,305	<sup>2</sup> 913	1,558	1,579
Vehicle rental, leases, licenses, and other charges .....	555	195	142	136	171	281	460	368	804
Public transportation .....	605	218	117	275	180	172	300	326	949
Healthcare .....	3,293	1,121	1,342	1,000	1,314	2,184	2,317	3,033	4,410
Health insurance .....	1,849	716	313	488	730	1,356	1,444	1,891	2,394
Medical services .....	887	255	741	208	330	443	479	707	1,259
Drugs .....	433	113	192	295	204	268	321	349	584
Medical supplies .....	124	<sup>2</sup> 36	<sup>2</sup> 94	<sup>2</sup> 8	51	116	73	85	173
Entertainment .....	3,590	1,429	1,681	1,340	1,467	1,829	2,126	2,869	5,084
Fees and admissions .....	1,058	279	375	227	199	308	332	529	1,744
Audio and visual equipment and services .....	1,207	700	584	688	798	918	861	1,082	1,515
Pets, toys, hobbies, and playground equipment .....	788	315	586	342	383	496	528	551	1,100
Other entertainment supplies, equipment, and services .....	538	<sup>2</sup> 135	<sup>2</sup> 135	83	88	107	406	707	725
Personal care products and services .....	774	530	320	286	379	464	479	518	1,098
Reading .....	99	24	<sup>2</sup> 20	22	<sup>2</sup> 5	44	55	62	153
Education .....	1,869	2,301	508	133	491	345	668	826	3,017
Tobacco products and smoking supplies .....	418	472	488	434	452	513	425	531	353
Miscellaneous .....	1,038	376	282	380	379	822	677	818	1,431
Cash contributions .....	1,603	677	181	425	490	643	1,155	1,109	2,364
Personal insurance and pensions .....	7,706	578	717	992	1,741	2,726	3,691	5,276	12,081
Life and other personal insurance .....	386	<sup>2</sup> 49	<sup>2</sup> 50	<sup>2</sup> 116	83	155	161	275	598
Pensions and Social Security .....	7,319	529	668	876	1,658	2,571	3,531	5,001	11,483
Sources of income and personal taxes:									
Money income before taxes .....	86,650	719	12,818	17,745	25,119	34,834	44,759	59,579	133,355
Wages and salaries .....	76,820	3,695	7,497	10,382	18,097	28,351	38,742	53,673	119,553
Self-employment income .....	4,331	<sup>2</sup> -6,346	<sup>2</sup> 129	<sup>2</sup> 439	933	1,448	1,523	2,014	7,613
Social Security, private and government retirement .....	2,288	<sup>2</sup> 308	<sup>2</sup> 1,006	2,219	2,757	2,113	2,540	2,322	2,376
Interest, dividends, rental income, other property income .....	1,341	<sup>2</sup> -7	246	222	243	97	57	-41	2,622
Unemployment and workers' compensation, veterans' benefits .....	641	<sup>2</sup> 209	<sup>2</sup> 386	<sup>2</sup> 1,041	776	738	912	822	513
Public assistance, supplemental security income, food stamps .....	560	1,581	2,327	2,588	1,927	1,089	491	244	83
Regular contributions for support .....	500	<sup>2</sup> 292	1,214	<sup>2</sup> 563	337	875	324	453	483
Other income .....	168	<sup>2</sup> 988	<sup>2</sup> 212	<sup>2</sup> 492	<sup>2</sup> 249	<sup>2</sup> 123	<sup>2</sup> 171	<sup>2</sup> 92	112
Personal taxes .....	2,295	-1,011	-923	-1,039	-1,413	-803	-974	266	5,124
Federal income taxes .....	1,375	-994	-935	-1,088	-1,411	-1,005	-1,156	-95	3,488
2008 Tax stimulus (thru Q20091) .....	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	<sup>2</sup> -4	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
State and local income taxes .....	734	-53	-28	2	-43	104	57	248	1,353
Other taxes .....	188	<sup>2</sup> 35	<sup>2</sup> 40	47	45	99	124	113	284

See footnotes at end of table.

**Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010 — Continued**

Item	Total four 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
Income after taxes .....	84,355	1,730	13,741	18,784	26,532	35,636	45,733	59,313	128,230
Addenda:									
Net change in total assets and liabilities .....	-\$11,167	\$4,407	-\$14,356	\$7,125	-\$1,634	-\$10,452	-\$8,375	-\$4,048	-\$17,507
Net change in total assets .....	7,448	-5,842	-4,862	4,357	-759	835	-3,447	5,590	13,752
Net change in total liabilities .....	18,615	-10,249	9,495	-2,768	875	11,286	4,928	9,637	31,259
Other financial information:									
Other money receipts .....	434	2145	2115	23	219	2378	2861	287	548
Mortgage principal paid on owned property .....	-3,305	-1,216	-928	-784	-796	-1,324	-1,988	-2,502	-4,894
Estimated market value of owned home .....	197,245	71,092	65,489	42,384	54,571	92,343	114,097	138,227	293,068
Estimated monthly rental value of owned home .....	1,072	417	457	273	365	584	689	845	1,518
Gifts of goods and services .....	1,037	658	128	338	297	757	346	562	1,593
Food .....	86	248	27	212	14	41	32	69	133
Alcoholic beverages .....	11	230	(4)	25	(3)	(3)	24	11	17
Housing .....	180	303	260	138	241	113	58	109	259
Housekeeping supplies .....	23	220	(4)	26	26	221	221	20	29
Household textiles .....	9	(4)	(4)	229	22	212	24	23	13
Appliances and miscellaneous housewares .....	21	21	(4)	(4)	211	22	27	212	34
Major appliances .....	5	(4)	(4)	(4)	(4)	(4)	(4)	27	8
Small appliances and miscellaneous housewares .....	16	21	(4)	(4)	211	22	27	24	27
Miscellaneous household equipment .....	30	235	221	26	25	224	210	215	46
Other housing .....	97	246	238	97	217	254	216	59	136
Apparel and services .....	242	2141	242	2115	110	155	165	185	337
Males, 2 and over .....	55	244	24	227	213	240	14	30	86
Females, 2 and over .....	84	230	(4)	26	217	218	54	66	130
Children under 2 .....	67	249	234	244	72	58	78	61	72
Other apparel products and services .....	36	217	24	238	29	239	219	227	49
Jewelry and watches .....	6	(4)	24	25	21	23	21	22	10
All other apparel products and services .....	30	217	(4)	233	27	236	218	226	39
Transportation .....	63	211	25	(4)	104	5	9	29	96
Health care .....	20	(4)	(4)	(4)	22	(3)	27	25	36
Entertainment .....	87	219	212	23	29	234	230	31	152
Toys, games, arts and crafts, and tricycles .....	42	214	28	23	27	219	212	221	71
Other entertainment .....	45	25	24	(3)	22	215	218	10	81
Personal care products and services .....	11	299	(4)	25	22	28	25	24	14
Reading .....	(3)	(4)	(4)	(4)	(4)	(4)	(3)	(3)	1
Education .....	244	(4)	(4)	(4)	29	25	216	271	453
All other gifts .....	92	28	23	259	27	395	20	47	96

- 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, September, 2011