

**Table 40. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008**

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) .....	11,540	299	288	364	902	1,129	1,059	2,005	5,494
Consumer unit characteristics:									
Income before taxes .....	\$84,667	\$2,920	\$13,193	\$17,884	\$25,363	\$35,108	\$44,695	\$59,936	\$133,927
Income after taxes .....	83,662	3,317	14,635	18,845	26,608	36,307	46,218	60,829	130,585
Age of reference person .....	41.1	37.5	37.3	36.9	38.8	39.4	38.8	41.1	42.9
Average number in consumer unit:									
Persons .....	5.6	5.8	5.5	5.5	5.6	5.7	5.6	5.6	5.6
Children under 18 .....	2.7	3.6	3.4	3.1	3.1	3.0	2.9	2.7	2.5
Persons 65 and older .....	.1	( <sup>1</sup> )	( <sup>1</sup> )	<sup>2</sup> .1	<sup>2</sup> .1	.1	.1	.1	.2
Earners .....	2.2	.7	1.0	1.2	1.5	1.8	2.1	2.3	2.6
Vehicles .....	2.5	1.0	1.1	1.4	1.6	1.9	2.0	2.5	3.1
Percent distribution:									
Sex of reference person:									
Male .....	43	25	24	30	36	41	39	43	48
Female .....	57	75	76	70	64	59	61	57	52
Housing tenure:									
Homeowner .....	72	34	24	39	45	52	59	75	89
With mortgage .....	59	25	15	21	29	35	46	62	77
Without mortgage .....	13	8	9	18	17	17	13	13	12
Renter .....	28	66	76	61	55	48	41	25	11
Race of reference person:									
Black or African-American .....	15	40	34	20	17	22	16	14	10
White, Asian, and all other races .....	85	60	66	80	83	78	84	86	90
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	26	27	29	44	53	34	35	28	15
Not Hispanic or Latino .....	74	73	71	56	47	66	65	72	85
Education of reference person:									
Elementary (1-8) .....	8	20	19	12	19	13	14	7	3
High school (9-12) .....	39	52	58	64	58	51	49	45	26
College .....	52	28	22	24	22	35	36	48	71
Never attended and other .....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	1	1	1	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	94	63	73	77	88	92	95	97	98
Average annual expenditures .....	\$65,663	\$30,074	\$26,706	\$30,016	\$33,878	\$39,696	\$43,778	\$55,202	\$91,249
Food .....									
Food at home .....	5,818	4,345	3,641	4,564	4,118	4,632	5,334	5,327	7,002
Cereals and bakery products .....	820	535	462	662	520	666	732	754	1,004
Cereals and cereal products .....	288	203	152	235	225	228	243	259	351
Bakery products .....	532	332	310	427	296	439	489	495	653
Meats, poultry, fish, and eggs .....	1,382	1,186	862	1,048	1,153	1,235	1,344	1,278	1,571
Beef .....	401	252	209	228	363	418	371	370	456
Pork .....	255	260	<sup>2</sup> 238	265	260	191	258	265	263
Other meats .....	175	119	119	143	127	153	170	152	207
Poultry .....	272	305	134	187	199	238	225	251	325
Fish and seafood .....	198	162	<sup>2</sup> 111	147	127	159	238	164	233
Eggs .....	81	88	<sup>2</sup> 51	78	76	76	81	75	87
Dairy products .....	656	505	522	475	420	559	584	600	796
Fresh milk and cream .....	282	221	239	206	209	275	269	256	323
Other dairy products .....	375	284	283	269	211	284	315	344	473
Fruits and vegetables .....	956	787	492	691	668	687	859	903	1,166
Fresh fruits .....	320	290	144	222	209	199	276	300	404
Fresh vegetables .....	291	270	143	197	255	216	274	281	337
Processed fruits .....	182	125	<sup>2</sup> 102	125	93	125	156	176	231
Processed vegetables .....	163	103	103	147	110	147	153	147	194

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, 2007-2008 — 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 .....	\$2,004	\$1,332	\$1,302	\$1,688	\$1,357	\$1,485	\$1,815	\$1,793	\$2,464
Sugar and other sweets .....	203	116	77	182	135	153	175	189	250
Fats and oils .....	154	101	102	139	115	117	152	136	183
Miscellaneous foods .....	1,063	749	754	915	755	796	949	930	1,306
Nonalcoholic beverages .....	532	362	346	434	345	395	518	494	644
Food prepared by consumer unit on out-of-town trips .....	52	<sup>2</sup> 4	<sup>2</sup> 24	<sup>2</sup> 17	<sup>2</sup> 7	<sup>2</sup> 24	<sup>2</sup> 21	43	81
Food away from home .....	3,701	1,962	1,217	1,617	1,577	2,053	2,586	3,214	5,282
Alcoholic beverages .....	378	<sup>2</sup> 149	<sup>2</sup> 14	<sup>2</sup> 21	145	250	132	341	584
Housing .....	21,877	12,956	11,351	11,347	12,932	14,061	15,718	18,620	29,163
Shelter .....	12,713	7,359	6,230	6,200	7,081	8,165	9,387	10,592	17,048
Owned dwellings .....	9,351	3,068	1,819	2,196	2,641	3,705	5,185	7,660	14,242
Mortgage interest and charges .....	6,154	<sup>2</sup> 1,150	<sup>2</sup> 1,100	1,315	1,629	2,398	3,472	5,037	9,395
Property taxes .....	2,086	727	437	633	562	871	1,094	1,590	3,215
Maintenance, repairs, insurance, other expenses .....	1,111	<sup>2</sup> 192	<sup>2</sup> 282	<sup>2</sup> 248	450	436	620	1,033	1,632
Rented dwellings .....	2,758	4,252	4,290	3,942	4,414	4,345	4,044	2,665	1,706
Other lodging .....	604	<sup>2</sup> 39	<sup>2</sup> 122	<sup>2</sup> 61	<sup>2</sup> 26	115	158	268	1,100
Utilities, fuels, and public services .....	4,886	3,670	3,327	3,355	3,711	3,895	4,182	4,605	5,771
Natural gas .....	699	658	493	440	441	476	544	643	868
Electricity .....	1,854	1,614	1,491	1,364	1,558	1,648	1,680	1,728	2,088
Fuel oil and other fuels .....	172	<sup>2</sup> 22	<sup>2</sup> 26	<sup>2</sup> 18	<sup>2</sup> 64	106	105	144	252
Telephone services .....	1,538	977	862	1,161	1,178	1,162	1,346	1,456	1,831
Water and other public services .....	624	399	456	372	469	503	507	633	731
Household operations .....	1,376	539	205	370	406	445	602	987	2,190
Personal services .....	790	<sup>2</sup> 202	<sup>2</sup> 102	<sup>2</sup> 153	207	215	305	590	1,281
Other household expenses .....	585	336	104	217	200	229	297	397	909
Housekeeping supplies .....	842	480	656	635	585	572	530	734	1,120
Laundry and cleaning supplies .....	243	173	210	266	261	228	204	233	259
Other household products .....	472	260	346	319	268	252	255	397	677
Postage and stationery .....	127	<sup>2</sup> 47	<sup>2</sup> 100	<sup>2</sup> 50	56	92	72	104	184
Household furnishings and equipment .....	2,061	908	933	787	1,148	985	1,015	1,703	3,033
Household textiles .....	131	<sup>2</sup> 33	<sup>2</sup> 38	79	63	112	51	130	180
Furniture .....	518	<sup>2</sup> 384	273	<sup>2</sup> 107	273	196	256	412	766
Floor coverings .....	51	<sup>2</sup> 15	<sup>2</sup> 9	<sup>2</sup> 3	<sup>2</sup> 3	19	13	13	94
Major appliances .....	271	<sup>2</sup> 270	95	156	143	151	179	206	376
Small appliances, miscellaneous housewares .....	118	<sup>2</sup> 42	<sup>2</sup> 137	80	60	96	68	118	153
Miscellaneous household equipment .....	973	163	381	363	607	411	447	824	1,465
Apparel and services .....	2,785	2,129	2,467	1,434	1,783	1,773	1,810	2,295	3,792
Men and boys .....	716	580	637	368	365	453	459	595	991
Men, 16 and over .....	447	<sup>2</sup> 236	<sup>2</sup> 293	<sup>2</sup> 205	207	242	223	377	660
Boys, 2 to 15 .....	269	345	343	163	158	211	236	217	330
Women and girls .....	1,069	602	643	511	551	519	583	891	1,572
Women, 16 and over .....	695	364	<sup>2</sup> 399	162	301	323	314	592	1,068
Girls, 2 to 15 .....	374	238	244	348	250	196	269	300	504
Children under 2 .....	229	<sup>2</sup> 436	<sup>2</sup> 389	214	251	258	203	222	213
Footwear .....	515	<sup>2</sup> 386	<sup>2</sup> 609	<sup>2</sup> 188	434	405	386	467	641
Other apparel products and services .....	255	124	190	153	182	138	178	120	375
Transportation .....	12,174	3,878	4,146	6,146	7,225	7,762	7,954	11,358	16,314
Vehicle purchases (net outlay) .....	4,591	<sup>2</sup> 703	<sup>2</sup> 1,014	<sup>2</sup> 2,222	3,041	2,797	2,220	4,358	6,313
Cars and trucks, new .....	1,875	( <sup>4</sup> )	( <sup>4</sup> )	<sup>2</sup> 557	<sup>2</sup> 932	<sup>2</sup> 941	<sup>2</sup> 803	<sup>2</sup> 917	3,065
Cars and trucks, used .....	2,601	<sup>2</sup> 703	1,014	1,665	2,074	1,740	1,291	3,256	3,127
Other vehicles .....	115	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	<sup>2</sup> 35	<sup>2</sup> 117	<sup>2</sup> 126	<sup>2</sup> 185	121
Gasoline and motor oil .....	3,795	1,647	1,791	2,411	2,386	2,942	3,251	3,605	4,690

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, 2007-2008 — 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 vehicle expenses .....	\$3,263	\$1,353	\$1,123	\$1,263	\$1,642	\$1,741	\$2,247	\$3,109	\$4,484
Vehicle finance charges .....	475	<sup>2</sup> 123	<sup>2</sup> 115	<sup>2</sup> 136	212	267	316	490	646
Maintenance and repairs .....	917	358	383	336	420	669	595	840	1,241
Vehicle insurance .....	1,325	<sup>2</sup> 681	<sup>2</sup> 501	<sup>2</sup> 661	<sup>2</sup> 882	<sup>2</sup> 578	<sup>2</sup> 1,031	1,436	1,726
Vehicle rental, leases, licenses, and other charges .....	546	191	125	130	128	227	305	343	871
Public transportation .....	524	175	<sup>2</sup> 217	<sup>2</sup> 249	156	282	237	285	828
Healthcare .....	2,931	1,149	569	707	1,025	1,845	1,978	2,922	4,031
Health insurance .....	1,513	<sup>2</sup> 608	<sup>2</sup> 308	313	586	826	1,174	1,411	2,099
Medical services .....	883	336	<sup>2</sup> 146	275	170	636	486	959	1,210
Drugs .....	413	<sup>2</sup> 170	<sup>2</sup> 102	88	203	279	258	430	555
Medical supplies .....	123	<sup>2</sup> 35	<sup>2</sup> 14	<sup>2</sup> 31	66	104	59	123	166
Entertainment .....	3,494	1,196	858	1,197	1,592	1,702	2,130	2,374	5,335
Fees and admissions .....	945	291	48	173	123	231	285	498	1,667
Audio and visual equipment and services .....	1,202	569	404	563	640	776	876	1,074	1,622
Pets, toys, hobbies, and playground equipment .....	675	210	342	332	477	408	442	408	1,000
Other entertainment supplies, equipment, and services .....	671	<sup>2</sup> 126	<sup>2</sup> 63	<sup>2</sup> 129	352	287	526	394	1,047
Personal care products and services .....	751	329	359	378	342	419	473	614	1,078
Reading .....	96	30	<sup>2</sup> 9	<sup>2</sup> 21	24	38	51	60	155
Education .....	1,448	<sup>2</sup> 286	<sup>2</sup> 248	257	276	296	339	619	2,605
Tobacco products and smoking supplies .....	382	412	446	535	372	429	385	384	356
Miscellaneous .....	875	<sup>2</sup> 250	<sup>2</sup> 237	295	203	895	401	623	1,277
Cash contributions .....	1,743	<sup>2</sup> 628	327	315	453	868	892	1,348	2,671
Personal insurance and pensions .....	7,211	376	816	1,182	1,810	2,671	3,596	5,102	11,602
Life and other personal insurance .....	377	<sup>2</sup> 63	<sup>2</sup> 35	<sup>2</sup> 63	62	105	182	244	626
Pensions and Social Security .....	6,834	312	781	1,119	1,747	2,566	3,415	4,858	10,976
Sources of income and personal taxes:									
Money income before taxes .....	84,667	2,920	13,193	17,884	25,363	35,108	44,695	59,936	133,927
Wages and salaries .....	75,171	2,863	8,799	11,990	20,395	29,846	40,278	53,855	119,574
Self-employment income .....	5,085	<sup>2</sup> -3,201	<sup>2</sup> -169	<sup>2</sup> 420	901	1,175	1,375	2,373	9,315
Social Security, private and government retirement .....	2,022	<sup>2</sup> 401	<sup>2</sup> 900	<sup>2</sup> 1,020	1,389	1,660	1,392	1,882	2,587
Interest, dividends, rental income, other property income .....	635	<sup>2</sup> 107	<sup>2</sup> 31	<sup>2</sup> 4	<sup>2</sup> 40	37	51	285	1,198
Unemployment and workers' compensation, veterans' benefits .....	258	<sup>2</sup> 60	<sup>2</sup> 331	<sup>2</sup> 130	364	342	<sup>2</sup> 301	330	204
Public assistance, supplemental security income, food stamps .....	817	1,931	2,858	3,329	1,887	1,549	749	620	241
Regular contributions for support .....	468	<sup>2</sup> 327	<sup>2</sup> 158	<sup>2</sup> 620	<sup>2</sup> 254	328	<sup>2</sup> 408	466	559
Other income .....	211	<sup>2</sup> 431	<sup>2</sup> 286	<sup>2</sup> 371	<sup>2</sup> 134	<sup>2</sup> 171	<sup>2</sup> 141	125	249
Personal taxes .....	1,005	-397	-1,442	-961	-1,245	-1,199	-1,523	-894	3,342
Federal income taxes .....	956	-91	-1,278	-629	-911	-748	-965	-333	2,732
2008 Tax stimulus (new UCC Q20082) .....	-668	<sup>2</sup> -289	<sup>2</sup> -219	<sup>2</sup> -352	<sup>2</sup> -378	-509	-693	-876	-732
State and local income taxes .....	509	<sup>2</sup> -53	18	11	4	3	46	166	999
Other taxes .....	208	<sup>2</sup> 36	<sup>2</sup> 36	<sup>2</sup> 10	40	54	89	149	343

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, 2007-2008 — 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
Income after taxes .....	83,662	3,317	14,635	18,845	26,608	36,307	46,218	60,829	130,585
Addenda:									
Net change in total assets and liabilities .....	- \$6,887	- \$6,383	- \$10,505	- \$1,453	- \$1,550	- \$11,710	- \$3,047	- \$6,191	- \$7,964
Net change in total assets .....	8,315	2,439	2,37	-2,455	3,801	743	4,919	4,787	14,025
Net change in total liabilities .....	15,202	8,822	10,469	-1,002	5,351	12,453	7,966	10,978	21,989
Other financial information:									
Other money receipts .....	548	2757	264	296	2295	247	294	145	972
Mortgage principal paid on owned property .....	-3,214	2-598	2-398	-995	-802	-744	-1,135	-2,254	-5,306
Estimated market value of owned home .....	208,675	63,669	36,852	58,514	57,667	83,876	98,606	160,941	324,572
Estimated monthly rental value of owned home .....	1,074	375	218	350	379	523	605	881	1,592
Gifts of goods and services .....	739	196	2203	219	346	230	262	543	1,183
Food .....	69	(4)	(4)	219	19	212	66	30	115
Alcoholic beverages .....	9	(4)	(4)	26	28	(4)	(3)	(3)	18
Housing .....	135	224	219	249	133	63	238	84	208
Housekeeping supplies .....	20	(4)	(4)	(4)	211	221	29	12	31
Household textiles .....	6	(4)	(4)	27	24	21	22	22	10
Appliances and miscellaneous housewares .....	13	(4)	(3)	(3)	(4)	25	24	26	24
Major appliances .....	5	(4)	(4)	(4)	(4)	21	21	22	10
Small appliances and miscellaneous housewares .....	8	(4)	(3)	(3)	(4)	24	23	24	14
Miscellaneous household equipment .....	38	(4)	(4)	214	279	28	27	220	57
Other housing .....	58	224	218	228	239	228	216	245	86
Apparel and services .....	168	2114	266	2109	132	102	78	164	224
Males, 2 and over .....	26	215	(4)	213	28	214	24	15	46
Females, 2 and over .....	49	227	(4)	238	29	214	230	76	62
Children under 2 .....	67	273	266	233	95	49	33	61	80
Other apparel products and services .....	25	(4)	(4)	225	220	224	211	211	37
Jewelry and watches .....	7	(4)	(4)	225	26	24	24	21	10
All other apparel products and services .....	17	(4)	(4)	(4)	213	220	27	210	27
Transportation .....	72	25	(4)	24	7	22	12	45	131
Healthcare .....	26	(4)	(4)	211	25	22	27	216	24
Entertainment .....	64	217	2114	23	220	229	237	222	109
Toys, games, arts and crafts, and tricycles .....	24	216	2112	(4)	24	29	227	25	39
Other entertainment .....	40	21	23	23	216	220	210	17	70
Personal care products and services .....	18	(4)	(4)	25	24	21	21	35	26
Reading .....	1	(4)	(4)	(4)	(4)	(4)	(3)	23	(3)
Education .....	130	223	24	27	21	211	214	240	251
All other gifts .....	68	213	(4)	26	217	29	29	105	97

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.