

Table 38. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008

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)	18,079	337	372	721	800	1,858	1,592	1,726	3,234	7,439
Consumer unit characteristics:										
Income before taxes	\$75,915	\$12	\$8,135	\$12,821	\$17,478	\$24,996	\$34,754	\$44,852	\$59,791	\$130,887
Income after taxes	73,542	212	8,722	13,573	18,275	25,736	35,243	45,147	58,897	124,954
Age of reference person	44.1	36.3	38.3	38.6	40.6	43.6	42.0	44.0	44.5	46.2
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 188	1.3	1.2	1.2	1.1	.9	.9	.8	.7	.6
Persons 65 and older2	(¹)	2.2	2.1	.2	.3	.2	.2	.2	.1
Earners	1.7	.5	.7	1.0	1.1	1.3	1.5	1.6	1.9	2.1
Vehicles	2.3	1.0	1.0	1.2	1.4	1.6	1.8	2.1	2.5	2.9
Percent distribution:										
Sex of reference person:										
Male	44	34	21	25	29	35	31	38	50	52
Female	56	66	79	75	71	65	69	62	50	48
Housing tenure:										
Homeowner	69	34	25	27	35	48	54	65	73	89
With mortgage	52	20	13	12	14	28	35	44	54	74
Without mortgage	17	14	12	15	21	20	19	22	19	15
Renter	31	66	75	73	65	52	46	35	27	11
Race of reference person:										
Black or African-American	15	34	41	28	24	26	20	14	12	8
White, Asian, and all other races	85	66	59	72	76	74	80	86	88	92
Hispanic or Latino origin of reference person:										
Hispanic or Latino	14	14	18	25	26	26	22	17	13	7
Not Hispanic or Latino	86	86	82	75	74	74	78	83	87	93
Education of reference person:										
Elementary (1-8)	4	4	7	9	8	9	6	5	4	1
High school (9-12)	37	54	62	54	57	57	46	43	38	23
College	59	42	31	38	35	34	48	52	58	77
Never attended and other	(³)	(⁴)	(⁴)	(⁴)	1	1	(³)	(³)	(³)	(⁴)
At least one vehicle owned or leased	92	54	61	79	81	85	91	94	95	98
Average annual expenditures	\$58,407	\$29,802	\$21,423	\$25,076	\$27,523	\$30,463	\$38,821	\$43,128	\$50,898	\$85,424
Food										
Food at home	4,370	3,819	2,917	2,960	3,262	3,537	3,722	4,071	4,122	5,137
Cereals and bakery products	581	550	367	394	425	462	471	539	548	690
Cereals and cereal products	191	219	135	150	152	181	161	178	176	217
Bakery products	390	330	231	244	273	281	310	361	372	473
Meats, poultry, fish, and eggs	992	988	674	746	790	896	938	1,022	974	1,075
Beef	290	306	175	200	229	220	293	307	290	317
Pork	193	266	128	182	154	189	195	207	186	197
Other meats	123	111	97	85	82	107	125	122	120	135
Poultry	184	149	147	146	155	175	161	178	200	193
Fish and seafood	147	290	279	81	106	160	111	144	120	178
Eggs	55	65	48	52	65	45	53	63	57	55
Dairy products	479	414	305	294	363	382	433	411	430	578
Fresh milk and cream	190	224	137	145	166	155	185	177	172	215
Other dairy products	289	190	169	149	197	227	248	234	258	362
Fruits and vegetables	750	623	500	456	532	588	619	688	715	896
Fresh fruits	257	94	178	159	149	193	204	220	245	320
Fresh vegetables	236	215	108	151	165	178	198	204	225	288
Processed fruits	131	119	100	70	105	106	103	130	124	154
Processed vegetables	126	195	114	76	113	111	113	135	121	134

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, 2007-2008 — 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	\$1,568	\$1,244	\$1,071	\$1,070	\$1,152	\$1,209	\$1,261	\$1,411	\$1,454	\$1,899
Sugar and other sweets	147	112	90	83	83	117	106	125	143	183
Fats and oils	116	92	89	96	101	92	95	106	114	133
Miscellaneous foods	841	652	652	512	653	651	695	794	742	1,017
Nonalcoholic beverages	414	373	234	373	304	327	345	355	415	482
Food prepared by consumer unit on out-of-town trips	50	214	26	26	211	21	21	31	40	83
Food away from home	3,057	1,404	905	1,383	1,313	1,443	1,925	2,353	2,665	4,420
Alcoholic beverages	443	2181	2105	279	74	197	178	301	354	707
Housing	19,349	11,091	9,103	10,429	10,006	11,136	13,580	14,785	17,070	27,340
Shelter	11,191	6,827	4,841	5,734	5,790	6,305	7,578	8,083	9,780	16,144
Owned dwellings	7,852	3,162	872	1,433	1,524	2,645	3,639	4,764	6,609	13,174
Mortgage interest and charges	4,755	2,074	2,438	808	665	1,498	2,277	2,807	4,136	7,979
Property taxes	1,886	773	309	413	416	669	844	1,151	1,428	3,212
Maintenance, repairs, insurance, other expenses	1,212	2,315	2,125	212	443	479	518	806	1,046	1,984
Rented dwellings	2,603	3,626	3,790	4,219	4,183	3,516	3,824	3,132	2,751	1,494
Other lodging	737	239	2,179	281	283	143	115	187	420	1,476
Utilities, fuels, and public services	4,141	2,679	2,695	2,786	2,723	3,162	3,623	3,962	3,998	5,022
Natural gas	547	288	284	291	274	383	477	514	487	716
Electricity	1,557	1,094	1,127	1,240	1,177	1,284	1,349	1,523	1,485	1,823
Fuel oil and other fuels	176	233	230	251	274	109	123	132	163	257
Telephone services	1,362	850	1,007	935	914	1,057	1,237	1,320	1,363	1,604
Water and other public services	499	416	248	270	284	329	436	473	499	622
Household operations	1,328	232	504	684	572	452	731	792	1,063	2,148
Personal services	700	275	2,205	315	372	231	415	425	587	1,117
Other household expenses	628	157	299	369	200	222	316	367	475	1,031
Housekeeping supplies	712	432	340	404	245	446	577	625	628	940
Laundry and cleaning supplies	181	281	94	142	101	134	215	211	187	192
Other household products	368	135	219	210	126	189	255	296	331	508
Postage and stationery	163	2,217	228	52	218	122	107	117	110	240
Household furnishings and equipment	1,977	921	723	822	675	771	1,072	1,323	1,601	3,085
Household textiles	134	288	288	52	99	54	73	108	76	208
Furniture	531	223	311	299	173	194	250	348	408	854
Floor coverings	56	21	210	27	28	5	42	27	48	97
Major appliances	250	240	119	71	176	161	114	162	267	354
Small appliances, miscellaneous housewares	112	243	48	30	30	50	88	90	116	153
Miscellaneous household equipment	894	526	147	363	189	307	505	588	686	1,419
Apparel and services	2,354	1,914	1,170	1,249	1,257	1,517	1,609	2,025	1,897	3,214
Men and boys	545	253	271	172	239	291	341	395	497	777
Men, 16 and over	444	2,137	2,169	276	2,143	188	216	299	406	674
Boys, 2 to 15	102	115	102	96	96	102	126	96	91	103
Women and girls	921	521	472	408	488	596	622	799	742	1,265
Women, 16 and over	764	375	408	297	410	456	455	668	594	1,083
Girls, 2 to 15	156	146	264	112	78	140	167	131	148	182
Children under 2	177	395	217	189	51	172	136	159	163	198
Footwear	413	2,601	292	2,303	289	285	349	501	293	509
Other apparel products and services	297	144	118	177	190	172	161	171	202	466
Transportation	10,778	5,801	3,120	4,566	6,380	5,950	8,566	7,784	9,798	15,168
Vehicle purchases (net outlay)	3,986	2,926	2,832	1,835	3,318	2,191	3,750	2,195	3,437	5,715
Cars and trucks, new	1,745	2,425	(⁴)	2,605	2,141	2,357	2,690	2,899	1,327	2,990
Cars and trucks, used	2,048	2,501	2,832	980	1,754	1,765	3,012	1,296	2,056	2,350
Other vehicles	192	(⁴)	(⁴)	2,251	2,153	269	248	(⁴)	254	375
Gasoline and motor oil	3,041	1,510	1,506	1,571	1,942	2,082	2,424	2,782	3,089	3,858

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, 2007-2008 — 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	\$3,195	\$3,226	\$691	\$978	\$986	\$1,476	\$2,111	\$2,641	\$2,904	\$4,595
Vehicle finance charges	393	² 140	² 96	159	162	160	285	375	429	537
Maintenance and repairs	833	463	332	328	308	475	496	629	782	1,204
Vehicle insurance	1,373	² 2,366	² 155	² 297	² 376	² 675	² 976	1,256	1,221	1,868
Vehicle rental, leases, licenses, and other charges	596	257	109	194	140	166	355	381	471	986
Public transportation	557	² 138	90	182	134	202	281	166	368	1,001
Healthcare	2,910	1,329	1,389	972	1,134	1,485	2,030	2,764	3,122	3,914
Health insurance	1,589	797	519	594	635	839	1,210	1,575	1,760	2,075
Medical services	707	191	² 133	163	202	312	426	535	764	1,039
Drugs	483	² 238	232	174	228	291	329	583	478	617
Medical supplies	131	² 103	² 505	² 40	² 69	43	65	71	120	183
Entertainment	3,039	1,706	867	1,072	1,191	1,320	1,872	2,007	2,820	4,553
Fees and admissions	683	144	104	160	117	130	286	260	428	1,272
Audio and visual equipment and services	1,174	863	527	544	686	697	854	919	1,298	1,522
Pets, toys, hobbies, and playground equipment	659	366	207	233	244	280	510	418	598	958
Other entertainment supplies, equipment, and services	523	² 334	² 29	135	144	213	221	410	496	801
Personal care products and services	693	368	269	307	316	401	450	635	551	991
Reading	118	41	27	25	30	48	58	68	102	194
Education	1,323	² 530	² 536	201	211	356	385	509	705	2,524
Tobacco products and smoking supplies	419	689	240	376	435	354	481	592	462	363
Miscellaneous	920	² 210	² 136	211	412	373	503	663	866	1,418
Cash contributions	1,764	450	323	439	459	599	725	961	1,057	3,170
Personal insurance and pensions	6,870	269	317	806	1,044	1,747	2,737	3,608	5,309	12,312
Life and other personal insurance	396	² 88	² 85	135	57	151	143	264	288	681
Pensions and Social Security	6,474	181	232	671	987	1,596	2,595	3,345	5,020	11,631
Sources of income and personal taxes:										
Money income before taxes	75,915	12	8,135	12,821	17,478	24,996	34,754	44,852	59,791	130,887
Wages and salaries	64,779	2,719	2,924	7,643	11,651	18,417	28,301	35,927	51,230	113,908
Self-employment income	4,049	² -4,186	² -74	² 381	² 390	689	1,574	1,521	2,542	7,989
Social Security, private and government retirement	4,117	² 161	1,759	1,606	2,686	3,950	3,274	5,297	4,524	4,583
Interest, dividends, rental income, other property income	1,430	² -52	² 118	² 104	² 111	105	92	366	320	3,180
Unemployment and workers' compensation, veterans' benefits	282	² 64	² 36	² 294	² 104	² 143	² 189	282	267	384
Public assistance, supplemental security income, food stamps	444	764	2,476	1,643	1,956	940	418	360	207	53
Regular contributions for support	618	² 181	403	730	387	507	794	980	511	616
Other income	194	² 362	² 493	² 420	² 195	244	² 113	² 119	189	174
Personal taxes	2,373	-200	-587	-751	-797	-740	-489	-294	894	5,933
Federal income taxes	1,998	-24	-419	-537	-557	-506	-234	13	810	4,811
2008 Tax stimulus (new UCC Q20082)	-468	² -255	² -158	² -242	² -293	-310	-385	-577	-490	-557
State and local income taxes	610	² 65	² -33	-55	11	30	67	149	390	1,260
Other taxes	233	² 14	² 23	83	43	46	64	120	185	418

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, 2007-2008 — 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	73,542	212	8,722	13,573	18,275	25,736	35,243	45,147	58,897	124,954
Addenda:										
Net change in total assets and liabilities	-\$8,839	\$6,660	-\$147	-\$3,451	-\$3,420	-\$2,141	-\$3,277	-\$7,423	-\$6,856	-\$15,134
Net change in total assets	9,818	² 11,691	² 2,682	5,198	282	3,534	4,709	3,275	6,683	17,108
Net change in total liabilities	18,657	5,031	2,829	8,649	3,702	5,675	7,986	10,698	13,538	32,242
Other financial information:										
Other money receipts	595	² 1,415	279	² 196	240	259	² 140	303	571	991
Mortgage principal paid on owned property	-2,994	² -1,428	² -526	-374	-323	-809	-1,096	-1,472	-2,079	-5,433
Estimated market value of owned home	188,626	75,641	45,369	43,717	47,817	62,813	97,103	112,937	160,386	310,949
Estimated monthly rental value of owned home	943	365	198	240	290	402	553	645	820	1,487
Gifts of goods and services	1,504	1,019	391	447	413	368	628	663	721	2,772
Food	92	² 37	58	² 40	² 27	21	² 77	37	38	164
Alcoholic beverages	12	² 38	(⁴)	(³)	(⁴)	² 2	(³)	² 4	21	25
Housing	294	² 102	² 79	176	² 93	87	104	80	132	546
Housekeeping supplies	41	² 1	² 5	² 31	² 6	² 17	² 16	² 13	27	69
Household textiles	21	² 43	(⁴)	(⁴)	(⁴)	21	² 15	² 2	28	40
Appliances and miscellaneous housewares	19	² 11	(³)	25	28	² 14	² 5	29	² 17	29
Major appliances	3	(⁴)	(⁴)	22	21	29	(⁴)	21	21	5
Small appliances and miscellaneous housewares	16	² 11	(³)	23	27	25	25	28	² 16	24
Miscellaneous household equipment	82	(⁴)	(⁴)	² 3	² 13	² 15	² 40	² 21	² 13	167
Other housing	132	² 47	² 73	137	² 66	40	² 27	35	67	241
Apparel and services	281	² 682	193	167	39	178	267	185	261	356
Males, 2 and over	62	² 5	² 42	27	² 9	17	63	37	37	100
Females, 2 and over	79	² 189	² 10	26	² 19	43	60	33	116	96
Children under 2	82	² 265	296	² 63	28	108	70	58	75	87
Other apparel products and services	58	² 223	² 46	² 92	22	² 10	² 74	² 57	² 34	73
Jewelry and watches	17	(⁴)	² 1	22	² 2	22	² 13	22	² 12	32
All other apparel products and services	41	² 223	² 45	290	(⁴)	27	² 61	² 54	² 22	41
Transportation	115	² 13	20	10	² 62	12	55	208	41	191
Healthcare	19	(⁴)	(⁴)	² 3	² 4	21	² 3	28	29	37
Entertainment	103	² 118	² 18	241	244	221	258	59	40	181
Toys, games, arts and crafts, and tricycles	41	² 93	² 16	² 38	² 35	² 11	² 27	² 46	² 12	60
Other entertainment	62	² 25	² 2	² 3	² 9	² 11	32	13	28	120
Personal care products and services	23	² 20	21	(⁴)	² 10	19	21	² 9	11	35
Reading	1	(⁴)	(⁴)	(⁴)	(⁴)	(³)	(⁴)	(³)	(³)	2
Education	480	² 4	² 3	22	² 15	² 21	² 30	² 62	145	1,075
All other gifts	84	² 5	² 19	29	² 137	6	11	10	44	161

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.