

**Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009**

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) .....	16,494	485	451	552	1,217	1,306	1,381	2,733	8,369
Consumer unit characteristics:									
Income before taxes .....	\$86,415	- \$962	\$12,744	\$17,675	\$24,891	\$34,999	\$44,650	\$59,608	\$132,597
Income after taxes .....	84,247	439	14,134	19,012	26,309	35,999	45,743	59,554	127,556
Age of reference person .....	41.2	36.9	37.4	37.8	37.7	39.3	40.8	40.5	43.1
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	1.9	1.8	1.7	1.6	1.5	1.5
Persons 65 and older .....	.1	( <sup>1</sup> )	2.1	2.1	.1	.1	.1	.1	.1
Earners .....	1.9	.8	1.0	1.1	1.3	1.6	1.8	2.0	2.2
Vehicles .....	2.5	1.2	1.3	1.3	1.6	1.9	2.2	2.5	2.9
Percent distribution:									
Sex of reference person:									
Male .....	46	30	22	28	36	43	43	45	52
Female .....	54	70	78	72	64	57	57	55	48
Housing tenure:									
Homeowner .....	75	41	39	37	45	56	61	75	90
With mortgage .....	62	31	26	20	29	40	43	62	80
Without mortgage .....	13	11	14	17	16	17	18	13	11
Renter .....	25	59	61	63	55	44	39	25	10
Race of reference person:									
Black or African-American .....	12	30	27	31	18	18	15	10	7
White, Asian, and all other races .....	88	70	73	69	82	82	85	90	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	17	19	33	32	37	28	20	20	10
Not Hispanic or Latino .....	83	81	67	68	63	72	80	80	90
Education of reference person:									
Elementary (1-8) .....	4	6	9	9	10	9	7	4	1
High school (9-12) .....	33	48	51	61	52	49	44	42	20
College .....	63	45	40	30	38	42	49	54	79
Never attended and other .....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	95	69	74	83	90	92	95	97	98
Average annual expenditures .....	\$65,722	\$35,478	\$28,660	\$26,126	\$32,709	\$40,746	\$43,866	\$53,381	\$88,160
Food .....	8,943	5,648	5,066	4,855	5,595	6,555	6,148	7,305	11,358
Food at home .....	5,231	3,976	4,177	3,583	3,808	4,489	4,098	4,350	6,223
Cereals and bakery products .....	735	531	596	413	526	629	548	635	880
Cereals and cereal products .....	254	217	276	172	221	246	184	227	287
Bakery products .....	481	314	320	242	305	383	363	408	593
Meats, poultry, fish, and eggs .....	1,162	927	1,074	1,094	950	1,065	1,043	942	1,316
Beef .....	315	241	345	343	249	256	259	240	367
Pork .....	233	184	227	224	210	201	224	209	253
Other meats .....	156	132	136	116	117	142	144	136	176
Poultry .....	224	198	230	223	191	204	197	192	248
Fish and seafood .....	173	105	285	131	123	204	160	110	207
Eggs .....	61	66	250	57	60	59	58	55	64
Dairy products .....	594	519	366	374	416	513	429	477	722
Fresh milk and cream .....	229	243	141	168	199	218	155	190	265
Other dairy products .....	365	277	225	206	216	295	274	287	457
Fruits and vegetables .....	871	639	608	656	617	725	670	705	1,051
Fresh fruits .....	291	225	181	201	193	247	219	219	361
Fresh vegetables .....	269	177	149	231	188	216	203	223	326
Processed fruits .....	163	137	139	109	112	135	120	138	195
Processed vegetables .....	148	99	139	115	124	127	128	126	170

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, 2008-2009 — 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 .....	\$1,869	\$1,360	\$1,533	\$1,045	\$1,299	\$1,556	\$1,408	\$1,590	\$2,254
Sugar and other sweets .....	185	196	142	122	117	147	136	142	228
Fats and oils .....	138	104	123	93	104	146	96	124	158
Miscellaneous foods .....	1,017	688	780	575	729	782	821	872	1,225
Nonalcoholic beverages .....	470	349	480	253	327	460	332	414	553
Food prepared by consumer unit on out-of-town trips .....	58	224	28	22	222	221	23	38	90
Food away from home .....	3,712	1,672	889	1,272	1,787	2,066	2,050	2,955	5,134
Alcoholic beverages .....	458	2337	238	294	129	157	212	325	680
Housing .....	22,228	15,131	12,172	11,091	12,835	14,761	15,754	18,497	28,699
Shelter .....	13,088	9,381	7,295	5,965	7,196	8,617	9,580	10,603	17,029
Owned dwellings .....	9,783	5,095	3,096	1,708	3,044	4,603	5,521	7,475	14,193
Mortgage interest and charges .....	6,294	3,790	2,173	1,007	2,079	2,899	3,573	5,022	9,017
Property taxes .....	2,369	1,058	641	310	664	1,115	1,297	1,681	3,519
Maintenance, repairs, insurance, other expenses .....	1,120	2247	282	391	301	590	651	772	1,656
Rented dwellings .....	2,554	4,140	4,062	4,225	4,080	3,854	3,808	2,781	1,565
Other lodging .....	751	2146	2137	232	273	159	251	346	1,271
Utilities, fuels, and public services .....	4,646	3,606	3,338	3,158	3,571	3,753	4,061	4,493	5,318
Natural gas .....	641	535	319	182	358	476	522	558	809
Electricity .....	1,736	1,494	1,562	1,559	1,509	1,460	1,546	1,700	1,890
Fuel oil and other fuels .....	176	228	242	2101	135	149	111	156	223
Telephone services .....	1,498	1,060	998	967	1,172	1,200	1,383	1,524	1,689
Water and other public services .....	596	489	417	350	397	469	500	555	706
Household operations .....	1,739	633	534	537	589	739	775	1,189	2,609
Personal services .....	1,029	2170	2253	2342	296	431	422	748	1,558
Other household expenses .....	710	464	281	195	293	308	352	441	1,050
Housekeeping supplies .....	854	545	399	434	617	600	491	672	1,102
Laundry and cleaning supplies .....	202	195	88	116	190	196	125	181	233
Other household products .....	481	239	265	268	307	304	240	336	651
Postage and stationery .....	171	111	246	250	119	100	126	156	217
Household furnishings and equipment .....	1,901	965	605	997	862	1,051	846	1,539	2,642
Household textiles .....	147	143	259	51	97	98	65	82	206
Furniture .....	445	249	115	213	307	277	199	345	608
Floor coverings .....	42	263	24	27	210	7	24	22	69
Major appliances .....	255	158	256	179	68	192	116	230	343
Small appliances, miscellaneous housewares .....	119	64	56	48	47	66	59	94	165
Miscellaneous household equipment .....	893	289	315	498	333	412	402	765	1,251
Apparel and services .....	2,535	2,188	1,125	1,317	1,783	1,874	1,793	1,820	3,245
Men and boys .....	590	504	156	255	278	430	417	482	767
Men, 16 and over .....	385	2119	263	2150	129	262	296	286	529
Boys, 2 to 15 .....	205	385	93	105	148	167	121	195	238
Women and girls .....	973	593	280	429	607	681	667	676	1,296
Women, 16 and over .....	710	493	171	226	421	443	464	461	972
Girls, 2 to 15 .....	264	100	109	203	186	237	203	215	324
Children under 2 .....	180	208	407	143	238	193	184	117	180
Footwear .....	472	644	2117	293	458	396	329	383	552
Other apparel products and services .....	320	239	165	198	202	175	197	163	451
Transportation .....	11,110	3,239	4,119	4,168	5,417	7,733	8,914	10,747	14,208
Vehicle purchases (net outlay) .....	3,771	2255	21,775	21,114	1,236	2,833	3,637	3,540	4,870
Cars and trucks, new .....	1,623	(4)	(4)	(4)	2311	2527	21,297	1,173	2,475
Cars and trucks, used .....	2,029	2206	1,775	1,114	925	2,156	2,322	2,065	2,290
Other vehicles .....	118	249	(4)	(4)	(4)	2150	218	2302	105
Gasoline and motor oil .....	3,283	1,774	1,502	1,832	2,262	2,580	2,798	3,195	3,930

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, 2008-2009 — 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 .....	\$3,489	\$899	\$667	\$945	\$1,723	\$2,162	\$2,253	\$3,752	\$4,514
Vehicle finance charges .....	465	<sup>2</sup> 111	145	174	190	323	380	562	566
Maintenance and repairs .....	906	263	320	406	553	574	616	780	1,198
Vehicle insurance .....	1,527	<sup>2</sup> 314	<sup>2</sup> 63	<sup>2</sup> 214	<sup>2</sup> 761	<sup>2</sup> 1,034	<sup>2</sup> 818	2,036	1,875
Vehicle rental, leases, licenses, and other charges .....	592	211	139	151	219	231	439	374	876
Public transportation .....	566	312	176	277	196	158	227	260	894
Healthcare .....	3,170	1,575	1,500	771	1,257	1,931	2,230	2,953	4,204
Health insurance .....	1,736	893	366	417	648	1,233	1,355	1,714	2,253
Medical services .....	890	484	869	221	354	348	455	773	1,230
Drugs .....	427	171	193	108	193	285	347	380	558
Medical supplies .....	117	<sup>2</sup> 29	<sup>2</sup> 72	<sup>2</sup> 25	63	65	74	87	163
Entertainment .....	3,745	1,632	1,607	1,088	1,398	1,974	2,044	2,921	5,301
Fees and admissions .....	1,002	427	299	162	147	250	309	458	1,656
Audio and visual equipment and services .....	1,258	778	618	617	706	978	821	1,206	1,573
Pets, toys, hobbies, and playground equipment .....	869	292	640	242	461	588	504	585	1,202
Other entertainment supplies, equipment, and services .....	617	<sup>2</sup> 134	<sup>2</sup> 49	67	85	158	410	672	871
Personal care products and services .....	791	566	312	330	362	550	427	555	1,091
Reading .....	108	46	31	22	30	39	68	72	162
Education .....	1,766	2,561	854	146	282	393	500	785	2,833
Tobacco products and smoking supplies .....	397	371	526	423	504	398	436	521	326
Miscellaneous .....	1,031	440	232	247	566	902	575	696	1,430
Cash contributions .....	1,660	945	309	441	640	682	1,130	1,094	2,428
Personal insurance and pensions .....	7,781	797	767	1,132	1,910	2,799	3,636	5,090	12,195
Life and other personal insurance .....	376	<sup>2</sup> 106	<sup>2</sup> 75	<sup>2</sup> 121	116	179	182	246	567
Pensions and Social Security .....	7,405	690	693	1,012	1,794	2,621	3,454	4,844	11,628
Sources of income and personal taxes:									
Money income before taxes .....	86,415	-962	12,744	17,675	24,891	34,999	44,650	59,608	132,597
Wages and salaries .....	77,476	4,758	7,460	11,774	19,366	29,661	39,277	53,854	119,726
Self-employment income .....	3,780	<sup>2</sup> -8,445	<sup>2</sup> 198	<sup>2</sup> 669	869	1,120	1,471	1,897	6,721
Social Security, private and government retirement .....	2,106	<sup>2</sup> 226	<sup>2</sup> 1,360	<sup>2</sup> 1,686	2,086	2,002	2,478	2,438	2,132
Interest, dividends, rental income, other property income .....	1,488	244	236	214	223	111	58	266	2,810
Unemployment and workers' compensation, veterans' benefits .....	355	<sup>2</sup> 139	<sup>2</sup> 270	<sup>2</sup> 421	334	279	621	430	315
Public assistance, supplemental security income, food stamps .....	483	1,561	2,211	2,150	1,481	1,053	366	191	98
Regular contributions for support .....	578	364	<sup>2</sup> 1,083	665	523	663	<sup>2</sup> 242	428	657
Other income .....	147	<sup>2</sup> 391	<sup>2</sup> 126	<sup>2</sup> 296	<sup>2</sup> 210	<sup>2</sup> 111	<sup>2</sup> 137	104	136
Personal taxes .....	2,167	-1,401	-1,390	-1,337	-1,417	-1,000	-1,093	53	5,041
Federal income taxes .....	1,800	-1,039	-1,135	-982	-1,098	-693	-682	260	4,029
2008 Tax stimulus (new UCC Q20082) (thru Q20091) .....	-573	<sup>2</sup> -365	<sup>2</sup> -244	<sup>2</sup> -431	-405	-543	-626	-601	-623
State and local income taxes .....	740	-41	-37	18	30	119	111	272	1,332
Other taxes .....	200	<sup>2</sup> 45	<sup>2</sup> 26	58	55	118	105	121	304

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, 2008-2009 — 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 .....	84,247	439	14,134	19,012	26,309	35,999	45,743	59,554	127,556
Addenda:									
Net change in total assets and liabilities .....	-\$6,488	-\$10,210	-\$7,682	-\$194	-\$3,103	-\$6,622	-\$6,609	-\$2,130	-\$8,497
Net change in total assets .....	12,971	-10,673	-1,742	4,684	1,134	5,216	-295	7,907	22,454
Net change in total liabilities .....	19,459	-463	5,940	4,878	4,236	11,839	6,314	10,037	30,951
Other financial information:									
Other money receipts .....	463	<sup>2</sup> 306	<sup>2</sup> 209	<sup>2</sup> 312	<sup>2</sup> 164	<sup>2</sup> 250	854	109	624
Mortgage principal paid on owned property .....	-3,490	-1,526	-901	-366	-730	-1,298	-2,034	-2,398	-5,289
Estimated market value of owned home .....	204,367	92,402	58,972	39,673	58,745	91,222	106,944	145,277	303,757
Estimated monthly rental value of owned home .....	1,096	552	414	256	391	574	644	866	1,554
Gifts of goods and services .....	992	517	225	169	328	834	539	559	1,442
Food .....	83	<sup>2</sup> 65	<sup>2</sup> 1	<sup>2</sup> 2	<sup>2</sup> 5	54	48	48	125
Alcoholic beverages .....	11	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	<sup>2</sup> 2	20
Housing .....	185	<sup>2</sup> 196	<sup>2</sup> 72	<sup>2</sup> 96	<sup>2</sup> 44	99	99	129	261
Housekeeping supplies .....	31	<sup>2</sup> 10	<sup>2</sup> 10	<sup>2</sup> 7	<sup>2</sup> 6	<sup>2</sup> 16	37	23	41
Household textiles .....	9	( <sup>4</sup> )	( <sup>4</sup> )	<sup>2</sup> 16	<sup>2</sup> 3	<sup>2</sup> 13	<sup>2</sup> 4	<sup>2</sup> 3	13
Appliances and miscellaneous housewares .....	22	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	<sup>2</sup> 5	<sup>2</sup> 3	<sup>2</sup> 1	<sup>2</sup> 28	32
Major appliances .....	7	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	<sup>2</sup> 3	( <sup>3</sup> )	( <sup>4</sup> )	<sup>2</sup> 6	11
Small appliances and miscellaneous housewares .....	15	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	<sup>2</sup> 1	<sup>2</sup> 2	<sup>2</sup> 1	<sup>2</sup> 22	21
Miscellaneous household equipment .....	35	<sup>2</sup> 29	( <sup>4</sup> )	<sup>2</sup> 16	<sup>2</sup> 7	<sup>2</sup> 17	<sup>2</sup> 13	<sup>2</sup> 26	51
Other housing .....	89	<sup>2</sup> 156	<sup>2</sup> 62	<sup>2</sup> 56	<sup>2</sup> 24	<sup>2</sup> 50	<sup>2</sup> 44	<sup>2</sup> 48	125
Apparel and services .....	252	<sup>2</sup> 138	<sup>2</sup> 81	<sup>2</sup> 59	150	165	177	156	347
Males, 2 and over .....	54	<sup>2</sup> 40	<sup>2</sup> 6	<sup>2</sup> 2	<sup>2</sup> 30	<sup>2</sup> 37	18	28	81
Females, 2 and over .....	88	<sup>2</sup> 19	<sup>2</sup> 16	<sup>2</sup> 8	<sup>2</sup> 9	<sup>2</sup> 18	64	54	136
Children under 2 .....	70	<sup>2</sup> 52	<sup>2</sup> 55	<sup>2</sup> 42	55	59	67	49	84
Other apparel products and services .....	40	<sup>2</sup> 27	<sup>2</sup> 4	<sup>2</sup> 7	<sup>2</sup> 56	<sup>2</sup> 50	<sup>2</sup> 28	<sup>2</sup> 25	47
Jewelry and watches .....	6	<sup>2</sup> 12	<sup>2</sup> 4	<sup>2</sup> 7	<sup>2</sup> 14	<sup>2</sup> 1	( <sup>3</sup> )	<sup>2</sup> 3	6
All other apparel products and services .....	35	<sup>2</sup> 16	( <sup>4</sup> )	( <sup>4</sup> )	<sup>2</sup> 42	<sup>2</sup> 50	<sup>2</sup> 28	<sup>2</sup> 22	41
Transportation .....	71	<sup>2</sup> 18	<sup>2</sup> 5	<sup>2</sup> 5	103	12	117	28	93
Healthcare .....	8	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	<sup>2</sup> 1	<sup>2</sup> 1	<sup>2</sup> 4	<sup>2</sup> 3	14
Entertainment .....	79	<sup>2</sup> 15	<sup>2</sup> 3	( <sup>3</sup> )	<sup>2</sup> 8	<sup>2</sup> 55	<sup>2</sup> 39	46	123
Toys, games, arts and crafts, and tricycles .....	36	<sup>2</sup> 15	( <sup>4</sup> )	( <sup>4</sup> )	<sup>2</sup> 2	<sup>2</sup> 37	<sup>2</sup> 21	<sup>2</sup> 32	49
Other entertainment .....	44	( <sup>4</sup> )	<sup>2</sup> 3	( <sup>3</sup> )	<sup>2</sup> 6	<sup>2</sup> 18	<sup>2</sup> 18	14	74
Personal care products and services .....	13	<sup>2</sup> 73	( <sup>4</sup> )	<sup>2</sup> 4	<sup>2</sup> 1	<sup>2</sup> 9	<sup>2</sup> 4	<sup>2</sup> 5	17
Reading .....	( <sup>3</sup> )	<sup>2</sup> 1	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Education .....	200	<sup>2</sup> 3	<sup>2</sup> 60	( <sup>4</sup> )	<sup>2</sup> 10	<sup>2</sup> 3	<sup>2</sup> 8	114	351
All other gifts .....	89	<sup>2</sup> 9	<sup>2</sup> 3	<sup>2</sup> 2	<sup>2</sup> 8	435	43	28	90

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

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