

**Table 39. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010-2011**

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) .....	16,362	439	359	570	1,276	1,385	1,328	2,644	8,360
Consumer unit characteristics:									
Income before taxes .....	\$87,950	\$4,312	\$12,748	\$17,742	\$25,517	\$35,033	\$45,076	\$59,598	\$134,432
Income after taxes .....	85,747	4,959	13,512	19,044	26,963	36,044	45,967	59,547	129,452
Age of reference person .....	42.0	37.8	38.8	39.7	39.9	39.0	40.7	41.6	43.6
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	1.9	1.8	1.7	1.6	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	.9	.9	1.2	1.6	1.7	1.9	2.2
Vehicles .....	2.4	1.0	1.3	1.4	1.6	1.9	2.1	2.5	2.9
Percent distribution:									
Sex of reference person:									
Male .....	46	24	27	28	35	40	45	45	52
Female .....	54	76	73	72	65	60	55	55	48
Housing tenure:									
Homeowner .....	71	31	32	36	35	52	61	73	88
With mortgage .....	59	20	17	17	20	39	47	60	77
Without mortgage .....	12	11	15	19	15	13	14	13	11
Renter .....	29	69	68	64	65	48	39	27	12
Race of reference person:									
Black or African-American .....	12	31	27	19	19	14	17	13	8
White, Asian, and all other races .....	88	69	73	81	81	86	83	87	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	19	28	36	34	33	29	25	18	12
Not Hispanic or Latino .....	81	72	64	66	67	71	75	82	88
Education of reference person:									
Elementary (1-8) .....	4	7	9	13	9	9	6	3	1
High school (9-12) .....	34	63	65	57	56	49	45	40	20
College .....	62	30	26	29	35	42	49	57	78
Never attended and other .....	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	1	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	94	63	77	84	83	90	95	97	98
Average annual expenditures .....	\$64,438	\$29,690	\$25,861	\$30,341	\$32,500	\$39,164	\$43,075	\$51,155	\$87,080
Food .....	8,881	5,196	5,175	6,395	5,362	6,796	7,003	7,513	11,103
Food at home .....	5,316	3,845	3,471	4,280	3,998	4,854	4,635	4,507	6,229
Cereals and bakery products .....	769	536	444	657	561	689	625	680	906
Cereals and cereal products .....	257	151	113	232	190	239	201	251	297
Bakery products .....	512	385	331	425	371	451	425	430	608
Meats, poultry, fish, and eggs .....	1,165	875	768	1,048	928	1,172	1,116	950	1,324
Beef .....	307	198	236	318	268	320	326	259	332
Pork .....	218	212	112	235	205	252	209	199	226
Other meats .....	192	114	114	139	126	186	178	170	226
Poultry .....	221	173	164	165	178	213	210	171	257
Fish and seafood .....	163	128	210	131	102	129	128	96	214
Eggs .....	64	50	42	61	48	71	65	56	70
Dairy products .....	564	390	333	401	403	498	441	461	689
Fresh milk and cream .....	216	169	159	178	168	211	177	187	248
Other dairy products .....	349	222	175	223	235	287	265	275	440
Fruits and vegetables .....	974	718	562	763	773	870	794	810	1,157
Fresh fruits .....	345	262	177	259	264	283	253	286	421
Fresh vegetables .....	294	196	177	236	231	293	216	225	356
Processed fruits .....	161	138	68	129	122	133	153	151	184
Processed vegetables .....	174	122	140	139	156	161	172	149	195

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, 2010-2011 — 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 .....	\$1,844	\$1,325	\$1,364	\$1,411	\$1,333	\$1,626	\$1,658	\$1,605	\$2,154
Sugar and other sweets .....	194	155	162	129	125	156	160	197	224
Fats and oils .....	144	102	80	112	103	150	133	136	162
Miscellaneous foods .....	971	725	735	733	687	837	801	803	1,165
Nonalcoholic beverages .....	478	328	383	401	387	461	539	431	518
Food prepared by consumer unit on out-of-town trips .....	57	215	24	236	232	22	225	38	83
Food away from home .....	3,565	1,350	1,704	2,115	1,364	1,942	2,368	3,006	4,874
Alcoholic beverages .....	445	2120	2287	136	89	256	202	290	672
Housing .....	21,787	12,835	11,386	11,851	12,762	14,316	15,847	17,590	28,291
Shelter .....	12,645	7,695	6,438	6,736	7,348	8,182	9,345	9,936	16,502
Owned dwellings .....	8,922	3,071	1,748	1,743	1,873	3,637	5,151	6,595	13,313
Mortgage interest and charges .....	5,371	2,262	21,052	928	1,017	2,305	3,389	4,183	7,885
Property taxes .....	2,418	608	421	484	562	894	1,235	1,686	3,686
Maintenance, repairs, insurance, other expenses .....	1,134	2201	2275	330	295	438	527	726	1,743
Rented dwellings .....	3,022	4,467	4,591	4,898	5,308	4,418	4,068	3,024	2,004
Other lodging .....	700	2156	2100	295	167	127	126	316	1,185
Utilities, fuels, and public services .....	4,719	3,091	3,364	3,367	3,478	3,839	4,135	4,464	5,463
Natural gas .....	560	300	413	361	389	410	477	466	687
Electricity .....	1,790	1,340	1,498	1,477	1,472	1,533	1,614	1,762	1,975
Fuel oil and other fuels .....	171	2158	243	259	267	81	290	122	245
Telephone services .....	1,562	876	998	1,070	1,145	1,335	1,402	1,502	1,801
Water and other public services .....	636	416	412	400	406	480	552	612	755
Household operations .....	1,775	591	346	522	620	829	863	1,258	2,626
Personal services .....	963	2309	284	2264	233	414	368	661	1,476
Other household expenses .....	811	283	262	258	387	415	495	597	1,149
Housekeeping supplies .....	790	442	445	457	485	525	492	584	1,060
Laundry and cleaning supplies .....	202	127	107	197	168	180	145	166	241
Other household products .....	437	262	272	231	260	272	263	311	596
Postage and stationery .....	151	253	267	229	57	73	84	108	222
Household furnishings and equipment .....	1,859	1,016	791	770	832	941	1,011	1,349	2,640
Household textiles .....	125	2110	268	260	59	56	76	84	176
Furniture .....	458	250	200	194	211	260	248	272	660
Floor coverings .....	25	222	29	23	25	210	4	8	42
Major appliances .....	265	190	2110	123	112	155	183	268	339
Small appliances, miscellaneous housewares .....	113	63	35	43	63	64	67	67	162
Miscellaneous household equipment .....	874	381	369	348	381	396	433	650	1,261
Apparel and services .....	2,461	2,749	1,255	2,364	1,547	1,616	1,665	1,935	3,094
Men and boys .....	550	528	177	405	336	368	296	305	764
Men, 16 and over .....	356	2401	245	2232	215	156	185	164	525
Boys, 2 to 15 .....	193	127	132	173	121	211	112	141	239
Women and girls .....	1,009	992	519	586	586	447	659	1,091	1,254
Women, 16 and over .....	740	810	392	407	396	290	461	877	908
Girls, 2 to 15 .....	268	182	127	179	190	157	199	214	347
Children under 2 .....	150	2185	233	227	159	108	132	105	162
Footwear .....	476	2782	2146	724	293	465	452	328	540
Other apparel products and services .....	276	262	179	422	172	228	126	106	373
Transportation .....	10,782	4,180	3,643	4,507	5,748	7,376	7,242	9,023	14,328
Vehicle purchases (net outlay) .....	3,753	21,546	2438	2854	1,701	2,029	1,513	2,861	5,446
Cars and trucks, new .....	1,605	(4)	(4)	(4)	2462	2486	2252	803	2,695
Cars and trucks, used .....	2,049	1,546	438	854	1,240	1,329	1,220	2,052	2,601
Other vehicles .....	99	(4)	(4)	(4)	(4)	2213	241	26	150
Gasoline and motor oil .....	3,298	1,531	1,710	1,798	2,282	2,706	2,900	3,125	3,932

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, 2010-2011 — 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 .....	\$3,063	\$934	\$1,221	\$1,738	\$1,601	\$2,437	\$2,497	\$2,740	\$3,876
Vehicle finance charges .....	356	<sup>2</sup> 90	<sup>2</sup> 58	102	111	229	294	364	466
Maintenance and repairs .....	987	483	714	498	512	656	770	812	1,275
Vehicle insurance .....	1,142	<sup>2</sup> 214	<sup>2</sup> 329	<sup>2</sup> 1,000	<sup>2</sup> 810	<sup>2</sup> 1,127	<sup>2</sup> 977	1,155	1,322
Vehicle rental, leases, licenses, and other charges .....	579	148	121	137	168	425	455	410	813
Public and other transportation .....	668	168	274	118	163	203	332	297	1,075
Health care .....	3,370	925	674	1,185	1,461	2,170	2,545	3,082	4,478
Health insurance .....	1,968	578	299	614	746	1,367	1,515	1,901	2,585
Medical services .....	831	209	134	202	433	449	589	692	1,142
Drugs .....	439	100	163	358	233	245	341	387	571
Medical supplies .....	132	<sup>2</sup> 37	<sup>2</sup> 78	<sup>2</sup> 10	49	108	99	103	179
Entertainment .....	3,415	1,281	1,335	1,269	1,740	1,569	1,719	2,651	4,854
Fees and admissions .....	1,032	188	337	189	217	292	330	532	1,683
Audio and visual equipment and services .....	1,224	770	661	703	898	807	892	1,093	1,524
Pets, toys, hobbies, and playground equipment .....	697	272	168	318	347	392	387	641	948
Other entertainment supplies, equipment, and services .....	462	<sup>2</sup> 51	<sup>2</sup> 169	59	278	78	111	385	700
Personal care products and services .....	788	407	280	255	457	442	529	681	1,054
Reading .....	105	<sup>2</sup> 20	<sup>2</sup> 23	24	29	32	61	78	158
Education .....	1,798	293	264	<sup>2</sup> 154	463	469	609	847	2,972
Tobacco products and smoking supplies .....	396	599	528	516	461	490	436	457	320
Miscellaneous .....	857	<sup>2</sup> 303	<sup>2</sup> 231	465	261	320	521	742	1,211
Cash contributions .....	1,478	403	211	361	474	631	944	1,029	2,185
Personal insurance and pensions .....	7,874	380	569	860	1,644	2,681	3,753	5,237	12,360
Life and other personal insurance .....	394	<sup>2</sup> 80	<sup>2</sup> 36	<sup>2</sup> 65	75	120	140	268	623
Pensions and Social Security .....	7,480	300	532	795	1,569	2,561	3,612	4,969	11,736
Sources of income and personal taxes:									
Money income before taxes .....	87,950	4,312	12,748	17,742	25,517	35,033	45,076	59,598	134,432
Wages and salaries .....	78,392	3,308	6,792	10,316	17,835	28,331	38,832	53,393	121,779
Self-employment income .....	4,532	<sup>2</sup> -2,851	<sup>2</sup> -205	<sup>2</sup> -308	613	1,572	1,893	1,944	7,779
Social Security, private and government retirement .....	2,317	<sup>2</sup> 303	1,590	2,678	2,720	1,848	2,444	2,189	2,466
Interest, dividends, rental income, other property income .....	543	<sup>2</sup> -6	<sup>2</sup> 13	<sup>2</sup> 102	194	62	79	-74	1,027
Unemployment and workers' compensation, veterans' benefits .....	818	<sup>2</sup> 234	<sup>2</sup> 574	<sup>2</sup> 1,240	1,087	1,091	938	1,104	634
Public assistance, supplemental security income, food stamps .....	622	1,515	3,195	2,625	2,275	1,150	437	326	111
Regular contributions for support .....	522	<sup>2</sup> 425	<sup>2</sup> 522	627	385	763	336	545	523
Other income .....	204	<sup>2</sup> 1,383	<sup>2</sup> 267	<sup>2</sup> 462	407	<sup>2</sup> 217	<sup>2</sup> 117	172	113
Personal taxes (missing values not imputed) .....	2,203	-648	-764	-1,302	-1,447	-1,011	-891	51	4,980
Federal income taxes .....	1,318	-670	-804	-1,279	-1,410	-1,173	-1,071	-324	3,418
State and local income taxes .....	728	5	-16	-48	-65	106	72	291	1,317
Other taxes .....	157	<sup>2</sup> 17	<sup>2</sup> 57	<sup>2</sup> 25	29	55	108	84	245
Income after taxes .....	85,747	4,959	13,512	19,044	26,963	36,044	45,967	59,547	129,452

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, 2010-2011 — 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
Addenda:									
Net change in total assets and liabilities .....	-\$11,044	\$8,670	-\$2,147	\$5,088	-\$1,826	-\$3,473	-\$3,085	-\$10,192	-\$17,757
Net change in total assets .....	4,464	7,650	<sup>2</sup> -2,537	3,596	-764	3,537	-1,401	1,282	7,546
Net change in total liabilities .....	15,508	-1,021	-390	-1,492	1,062	7,010	1,684	11,474	25,303
Other financial information:									
Other money receipts .....	365	<sup>2</sup> 237	<sup>2</sup> 75	<sup>2</sup> 10	<sup>2</sup> 32	<sup>2</sup> 232	<sup>2</sup> 179	618	432
Mortgage principal paid on owned property .....	-3,107	-1,955	<sup>2</sup> 620	-796	-549	-1,035	-1,552	-2,235	-4,688
Estimated market value of owned home .....	194,276	72,436	47,693	40,396	47,217	81,642	101,370	129,652	293,764
Estimated monthly rental value of owned home .....	1,057	507	316	300	325	524	658	812	1,510
Gifts of goods and services .....	945	562	208	351	225	236	247	534	1,513
Food .....	74	<sup>2</sup> 6	<sup>2</sup> 15	<sup>2</sup> 10	<sup>2</sup> 16	<sup>2</sup> 7	<sup>2</sup> 18	61	119
Alcoholic beverages .....	15	<sup>2</sup> 33	<sup>(4)</sup>	<sup>2</sup> 5	<sup>(3)</sup>	<sup>2</sup> 3	<sup>2</sup> 6	14	22
Housing .....	156	<sup>2</sup> 35	<sup>2</sup> 36	97	47	82	50	106	223
Housekeeping supplies .....	24	<sup>2</sup> 22	<sup>(4)</sup>	<sup>(4)</sup>	<sup>(3)</sup>	<sup>2</sup> 14	<sup>2</sup> 11	21	36
Household textiles .....	6	<sup>(4)</sup>	<sup>(4)</sup>	<sup>2</sup> 13	<sup>2</sup> 2	<sup>(3)</sup>	<sup>2</sup> 3	<sup>2</sup> 4	8
Appliances and miscellaneous housewares .....	16	<sup>2</sup> 1	<sup>(4)</sup>	<sup>2</sup> 1	<sup>2</sup> 18	<sup>2</sup> 2	<sup>2</sup> 12	<sup>2</sup> 6	24
Major appliances .....	3	<sup>(4)</sup>	<sup>(4)</sup>	<sup>(4)</sup>	<sup>2</sup> 7	<sup>2</sup> 1	<sup>(4)</sup>	<sup>2</sup> 4	3
Small appliances and miscellaneous housewares .....	13	<sup>2</sup> 1	<sup>(4)</sup>	<sup>2</sup> 1	<sup>2</sup> 11	<sup>2</sup> 1	<sup>2</sup> 12	<sup>2</sup> 2	22
Miscellaneous household equipment .....	33	<sup>2</sup> 16	<sup>2</sup> 8	<sup>(3)</sup>	<sup>2</sup> 2	<sup>2</sup> 15	<sup>2</sup> 11	<sup>2</sup> 7	51
Other housing .....	77	<sup>2</sup> 196	<sup>2</sup> 28	<sup>2</sup> 83	<sup>2</sup> 25	<sup>2</sup> 50	<sup>2</sup> 13	<sup>2</sup> 49	103
Apparel and services .....	166	<sup>2</sup> 226	<sup>2</sup> 125	<sup>2</sup> 114	104	110	88	115	218
Males, 2 and over .....	33	<sup>(4)</sup>	<sup>2</sup> 12	<sup>2</sup> 24	<sup>2</sup> 15	31	<sup>2</sup> 12	19	47
Females, 2 and over .....	58	<sup>2</sup> 209	<sup>2</sup> 4	<sup>(3)</sup>	<sup>2</sup> 22	<sup>2</sup> 23	<sup>2</sup> 15	47	79
Children under 2 .....	44	<sup>2</sup> 14	<sup>2</sup> 93	<sup>2</sup> 32	<sup>2</sup> 46	<sup>2</sup> 21	59	37	47
Other apparel products and services .....	32	<sup>2</sup> 3	<sup>2</sup> 16	<sup>2</sup> 58	<sup>2</sup> 21	<sup>2</sup> 35	<sup>2</sup> 2	<sup>2</sup> 11	46
Jewelry and watches .....	8	<sup>2</sup> 3	<sup>(3)</sup>	<sup>(3)</sup>	<sup>2</sup> 3	<sup>2</sup> 3	<sup>2</sup> 2	<sup>2</sup> 1	14
All other apparel products and services .....	24	<sup>(4)</sup>	<sup>2</sup> 16	<sup>2</sup> 57	<sup>2</sup> 17	<sup>2</sup> 32	<sup>(4)</sup>	<sup>2</sup> 10	32
Transportation .....	65	<sup>2</sup> 36	<sup>2</sup> 4	<sup>2</sup> 14	18	7	5	25	112
Health care .....	23	<sup>(4)</sup>	<sup>(4)</sup>	<sup>2</sup> 21	<sup>2</sup> 2	<sup>(4)</sup>	<sup>2</sup> 6	<sup>2</sup> 4	40
Entertainment .....	92	<sup>2</sup> 6	<sup>2</sup> 28	<sup>2</sup> 16	<sup>2</sup> 24	<sup>2</sup> 17	<sup>2</sup> 18	31	161
Toys, games, arts and crafts, and tricycles .....	39	<sup>(4)</sup>	<sup>2</sup> 24	<sup>2</sup> 3	<sup>2</sup> 22	<sup>2</sup> 9	<sup>2</sup> 6	<sup>2</sup> 15	65
Other entertainment .....	54	<sup>2</sup> 6	<sup>2</sup> 4	<sup>2</sup> 13	<sup>2</sup> 3	<sup>2</sup> 8	<sup>2</sup> 12	16	96
Personal care products and services .....	9	<sup>2</sup> 18	<sup>(4)</sup>	<sup>2</sup> 4	<sup>2</sup> 2	<sup>2</sup> 1	<sup>2</sup> 3	<sup>2</sup> 10	12
Reading .....	1	<sup>(4)</sup>	<sup>(4)</sup>	<sup>(4)</sup>	<sup>2</sup> 1	<sup>2</sup> 1	<sup>(3)</sup>	<sup>(3)</sup>	21
Education .....	282	<sup>(4)</sup>	<sup>(4)</sup>	<sup>(4)</sup>	<sup>2</sup> 9	<sup>2</sup> 4	<sup>2</sup> 12	<sup>2</sup> 111	513
All other gifts .....	62	<sup>2</sup> 3	<sup>(4)</sup>	<sup>2</sup> 71	<sup>2</sup> 3	<sup>2</sup> 4	41	57	91

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, 2012