

Table 46. Income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2009

Item	All consumer units	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)	120,847	4,749	5,203	7,726	7,669	15,022	13,053	11,444	17,799	38,181
Consumer unit characteristics:										
Income before taxes	\$62,857	-\$2,587	\$8,015	\$12,598	\$17,527	\$24,888	\$34,721	\$44,733	\$59,009	\$129,528
Income after taxes	60,753	-2,676	8,163	12,749	17,699	25,089	34,432	43,940	57,610	123,705
Age of reference person	49.4	42.5	48.8	56.2	53.9	52.4	50.0	48.6	48.6	47.3
Average number in consumer unit:										
Persons	2.5	1.7	1.6	1.7	2.0	2.2	2.4	2.5	2.7	3.1
Children under 18 .....	.6	.4	.4	.4	.5	.5	.6	.6	.6	.8
Persons 65 and older .....	.3	.2	.3	.5	.5	.5	.4	.3	.3	.2
Earners	1.3	.5	.5	.4	.6	.9	1.1	1.3	1.5	1.9
Vehicles	2.0	.9	.8	1.0	1.2	1.5	1.7	1.9	2.3	2.7
Percent distribution:										
Sex of reference person:										
Male	47	46	36	35	40	41	43	48	51	54
Female	53	54	64	65	60	59	57	52	49	46
Housing tenure:										
Homeowner	66	31	31	43	49	55	62	65	74	86
With mortgage	41	13	12	12	16	23	32	39	49	68
Without mortgage	25	17	19	32	33	32	30	26	25	18
Renter	34	69	69	57	51	45	38	35	26	14
Race of reference person:										
Black or African-American	12	17	21	17	17	16	15	12	10	7
White, Asian, and all other races	88	83	79	83	83	84	85	88	90	93
Hispanic or Latino origin of reference person:										
Hispanic or Latino	12	10	13	15	14	15	14	13	12	9
Not Hispanic or Latino	88	90	87	85	86	85	86	87	88	91
Education of reference person:										
Elementary (1-8)	5	6	11	12	10	7	5	4	3	1
High school (9-12)	34	36	44	47	47	48	44	35	33	20
College	61	57	44	41	43	45	51	60	64	79
Never attended and other	(1)	(1)	1	(1)	(1)	(1)	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	88	59	56	69	78	87	90	94	96	98
Average annual expenditures	\$49,067	\$22,731	\$18,032	\$21,741	\$23,706	\$29,397	\$35,929	\$39,553	\$48,900	\$82,060
Food	13.0	16.9	16.8	17.1	14.1	15.0	13.2	13.6	13.1	11.9
Food at home	7.6	10.7	12.1	12.4	10.1	10.2	8.2	8.5	7.7	6.4
Cereals and bakery products	1.0	1.6	1.6	1.5	1.4	1.4	1.1	1.2	1.0	.9
Cereals and cereal products .....	.4	.6	.6	.6	.5	.5	.4	.4	.3	.3
Bakery products .....	.7	.9	1.0	1.0	.9	.9	.7	.8	.7	.6
Meats, poultry, fish, and eggs	1.7	2.4	2.8	2.9	2.4	2.3	2.0	2.0	1.7	1.4
Beef .....	.5	.6	.7	.8	.6	.6	.5	.5	.5	.4
Pork .....	.3	.6	.5	.6	.5	.5	.4	.4	.4	.2
Other meats .....	.2	.3	.4	.4	.3	.3	.3	.3	.2	.2
Poultry .....	.3	.5	.5	.6	.4	.4	.3	.4	.3	.3
Fish and seafood .....	.3	.3	.4	.5	.4	.3	.3	.3	.2	.2
Eggs .....	.1	.1	.2	.2	.1	.1	.1	.1	.1	.1
Dairy products .....	.8	1.2	1.5	1.3	1.1	1.1	.9	.9	.8	.7
Fresh milk and cream .....	.3	.4	.6	.5	.4	.4	.3	.3	.3	.2
Other dairy products .....	.5	.7	.8	.8	.7	.7	.5	.6	.5	.5

See footnotes at end of table.

Table 46. Income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2009 — Continued

Item	All consumer units	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
Fruits and vegetables	1.3	1.9	2.1	2.0	1.8	1.8	1.4	1.5	1.3	1.1
Fresh fruits .....	.4	.6	.7	.6	.6	.6	.5	.5	.4	.4
Fresh vegetables .....	.4	.5	.7	.6	.5	.6	.4	.5	.4	.4
Processed fruits .....	.2	.4	.4	.4	.3	.3	.3	.2	.2	.2
Processed vegetables .....	.2	.4	.4	.4	.3	.3	.2	.3	.2	.2
Other food at home	2.7	3.6	4.2	4.7	3.5	3.6	2.9	3.0	2.7	2.3
Sugar and other sweets .....	.3	.4	.5	.4	.3	.4	.3	.3	.3	.2
Fats and oils .....	.2	.3	.3	.4	.3	.3	.2	.2	.2	.2
Miscellaneous foods	1.5	1.8	2.1	2.7	1.9	1.9	1.5	1.6	1.4	1.2
Nonalcoholic beverages .....	.7	1.0	1.2	1.1	.9	.9	.7	.8	.7	.6
Food prepared by consumer unit on out-of-town trips .....	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1
Food away from home	5.3	6.2	4.7	4.7	4.1	4.8	4.9	5.1	5.5	5.5
Alcoholic beverages .....	.9	1.1	1.1	.8	.4	.8	.8	.8	.9	.9
Housing	34.4	39.3	43.0	41.4	42.2	38.9	36.1	36.2	34.3	32.2
Shelter	20.5	24.9	26.2	25.1	24.1	22.4	21.1	21.4	20.4	19.4
Owned dwellings	13.3	10.4	7.8	8.9	9.4	10.6	11.2	12.3	13.2	15.0
Mortgage interest and charges	7.3	6.1	3.6	3.4	3.3	4.5	5.4	6.7	7.3	8.7
Property taxes	3.7	2.8	2.4	3.4	3.1	3.5	3.4	3.5	3.6	3.9
Maintenance, repairs, insurance, other expenses	2.3	1.5	1.8	2.2	3.0	2.7	2.4	2.1	2.3	2.3
Rented dwellings	5.8	13.6	18.0	15.7	14.0	11.0	9.2	8.3	6.1	2.6
Other lodging	1.4	.8	.4	.5	.7	.8	.7	.8	1.1	1.8
Utilities, fuels, and public services	7.4	8.5	11.1	10.4	11.2	10.3	9.2	8.9	8.0	5.9
Natural gas	1.0	1.1	1.3	1.3	1.3	1.3	1.2	1.2	1.0	.8
Electricity	2.8	3.6	4.7	4.4	4.7	4.1	3.6	3.4	3.0	2.1
Fuel oil and other fuels .....	.3	.2	.3	.4	.4	.4	.3	.3	.4	.2
Telephone services	2.4	2.5	3.4	3.1	3.4	3.2	2.9	2.9	2.6	1.9
Water and other public services	1.0	1.1	1.4	1.2	1.4	1.3	1.1	1.2	1.0	.8
Household operations	2.1	2.0	1.6	1.7	2.4	2.0	1.7	1.8	1.7	2.3
Personal services .....	.8	2.6	.5	.5	.9	.7	.5	.6	.6	1.0
Other household expenses	1.3	1.4	1.1	1.2	1.5	1.3	1.2	1.2	1.2	1.3
Housekeeping supplies	1.3	1.4	1.5	1.7	1.6	1.7	1.4	1.4	1.3	1.2
Laundry and cleaning supplies .....	.3	.4	.6	.5	.5	.5	.3	.3	.3	.3
Other household products .....	.7	.6	.7	.7	.8	.9	.8	.7	.7	.7
Postage and stationery .....	.3	.3	.2	.4	.4	.3	.3	.3	.3	.3
Household furnishings and equipment	3.1	2.5	2.6	2.6	3.0	2.6	2.8	2.7	2.9	3.3
Household textiles .....	.3	.2	.3	.3	.2	.2	.2	.3	.3	.3
Furniture .....	.7	.5	.5	.5	.9	.7	.7	.6	.7	.7
Floor coverings .....	.1	.1	(³)	(³)	(³)	(³)	(³)	.1	(³)	.1
Major appliances .....	.4	.2	.3	.3	.4	.4	.4	.4	.5	.4
Small appliances, miscellaneous housewares .....	.2	.3	.3	.2	.3	.2	.1	.2	.2	.2
Miscellaneous household equipment	1.5	1.3	1.4	1.3	1.1	1.1	1.4	1.1	1.3	1.7
Apparel and services	3.5	3.5	4.4	5.0	3.2	3.7	3.4	3.4	3.3	3.5
Men and boys .....	.8	.9	.7	1.5	.6	.7	.8	.7	.7	.8
Men, 16 and over .....	.6	.6	.6	1.3	.4	.6	.6	.6	.6	.6
Boys, 2 to 15 .....	.2	.2	.1	.1	.2	.1	.2	.2	.1	.2
Women and girls	1.4	1.3	1.7	1.4	1.3	1.4	1.2	1.3	1.3	1.4
Women, 16 and over	1.1	1.1	1.3	1.3	1.1	1.2	1.0	1.0	1.1	1.2
Girls, 2 to 15 .....	.2	.2	.3	.1	.2	.3	.3	.3	.2	.2
Children under 2 .....	.2	.2	.3	.3	.2	.3	.2	.2	.2	.2
Footwear .....	.7	.8	1.2	1.1	.6	.8	.7	.7	.7	.6
Other apparel products and services .....	.5	.5	.6	.7	.5	.4	.5	.4	.4	.6
Transportation	15.6	12.5	12.7	12.3	14.7	14.8	17.6	16.2	17.1	15.4
Vehicle purchases (net outlay)	5.4	4.1	3.6	3.1	4.0	4.1	5.9	5.3	5.6	5.8
Cars and trucks, new	2.6	2.5	(⁴)	2.9	2.1	1.7	2.0	2.1	2.5	3.3
Cars and trucks, used	2.7	3.6	3.6	2.2	2.6	2.3	3.8	3.1	2.9	2.4
Other vehicles .....	.1	(⁴)	(⁴)	(³)	(³)	(³)	2.1	2.1	.2	.1

See footnotes at end of table.

Table 46. Income before taxes: Shares of average annual expenditures and sources of income, Consumer Expenditure Survey, 2009 — Continued

Item	All consumer units	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
Gasoline and motor oil	4.0	4.1	4.2	4.1	4.7	4.9	4.7	4.9	4.6	3.5
Other vehicle expenses	5.2	3.5	4.3	4.4	5.1	5.1	6.3	5.2	6.0	4.8
Vehicle finance charges .....	.6	.3	.2	.3	.3	.5	.5	.6	.7	.6
Maintenance and repairs	1.5	1.2	1.6	1.2	1.6	1.5	1.6	1.7	1.7	1.4
Vehicle insurance	2.2	² 1.3	² 1.8	2.2	2.5	2.4	3.4	2.0	2.7	1.8
Vehicle rental, leases, licenses, other charges .....	.9	.7	.7	.6	.7	.7	.8	.9	.9	1.0
Public transportation	1.0	.8	.6	.7	.9	.7	.7	.7	.8	1.2
Healthcare	6.4	5.9	6.1	8.2	8.6	8.6	7.5	7.4	7.1	5.4
Health insurance	3.6	3.2	3.9	5.0	5.2	5.2	4.7	4.3	4.1	2.9
Medical services	1.5	1.5	1.0	1.7	1.5	1.6	1.3	1.5	1.6	1.5
Drugs	1.0	.9	1.0	1.3	1.6	1.6	1.2	1.3	1.0	.8
Medical supplies .....	.2	.3	.2	.2	.3	.3	.2	.2	.3	.2
Entertainment	5.5	5.5	4.6	4.5	4.6	5.1	5.5	5.1	5.3	5.8
Fees and admissions	1.3	1.0	.6	.5	.6	.7	.8	.9	1.0	1.7
Audio and visual equipment and services	2.0	2.4	2.5	2.4	2.4	2.4	2.4	2.3	2.1	1.7
Pets, toys, hobbies, and playground equipment ..	1.4	1.3	1.3	1.2	1.3	1.6	1.6	1.3	1.3	1.4
Other entertainment supplies, equipment, and services .....	.8	.7	.3	.3	.2	.3	.6	.6	.9	1.0
Personal care products and services	1.2	1.2	1.2	1.3	1.2	1.3	1.2	1.2	1.2	1.2
Reading .....	.2	.2	.2	.2	.3	.2	.2	.2	.2	.2
Education	2.2	6.4	2.8	1.7	1.0	1.0	1.5	1.1	1.3	2.7
Tobacco products and smoking supplies .....	.8	1.3	1.4	1.4	1.5	1.5	1.1	1.0	.9	.5
Miscellaneous	1.7	1.4	1.3	1.8	1.3	1.5	1.9	1.9	1.7	1.6
Cash contributions	3.5	2.6	2.5	2.3	3.2	2.5	3.4	3.2	3.5	3.9
Personal insurance and pensions	11.2	2.2	1.8	2.2	3.5	5.0	6.6	8.8	10.0	14.9
Life and other personal insurance .....	.6	.5	.5	.5	.5	.4	.5	.5	.6	.7
Pensions and Social Security	10.5	1.7	1.4	1.7	3.0	4.6	6.1	8.3	9.4	14.2
Sources of income and personal taxes:										
Money income before taxes	\$62,857	-\$2,587	\$8,015	\$12,598	\$17,527	\$24,888	\$34,721	\$44,733	\$59,009	\$129,528
Wages and salaries	80.1	-98.3	32.0	31.0	42.5	54.2	67.2	75.1	79.1	85.9
Self-employment income	4.3	287.9	-1.8	.8	2.2	2.2	2.9	2.9	3.5	5.7
Social Security, private and government retirement	10.9	-28.4	38.9	50.3	43.4	35.3	23.1	17.2	13.3	4.8
Interest, dividends, rental income, other property income	2.3	-20.4	1.0	.9	1.5	1.7	2.0	1.8	1.8	2.6
Unemployment and workers' compensation, veterans' benefits .....	.7	-2.2	3.8	2.5	1.7	1.6	1.6	1.1	1.1	.3
Public assistance, supplemental security income, food stamps .....	.7	-15.9	16.6	7.5	5.4	2.7	1.4	.7	.5	.1
Regular contributions for support .....	.7	-9.6	5.1	4.4	1.8	1.4	1.3	.9	.5	.4
Other income .....	.4	-13.1	4.4	2.7	1.4	.9	.5	.4	.3	.3
Personal taxes	3.3	-3.5	-1.9	-1.2	-1.0	-.8	.8	1.8	2.4	4.5
Federal income taxes	2.2	-.2	-2.5	-1.5	-1.3	-1.4	(³)	.9	1.4	3.2
2008 Tax stimulus (new UCC Q20082) (thru Q20091)	(³)	(⁴)	(⁴)	(³)	(³)	(³)	(³)	(⁴)	(³)	(³)
State and local income taxes .....	.8	-.5	.1	.1	(³)	.2	.5	.6	.7	1.0
Other taxes .....	.3	-2.7	.6	.2	.3	.4	.3	.3	.3	.2
Income after taxes	96.7	103.5	101.9	101.2	101.0	100.8	99.2	98.2	97.6	95.5

¹ Value less than or equal to 0.5.

² Data are likely to have large sampling errors.

³ Value less than 0.05.

⁴ No data reported.