

Table 3423. Consumer units of two people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013

Item	Total two people	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)	39,875	1,070	1,027	1,591	1,790	4,873	4,532	3,838	6,287	14,865
Consumer unit characteristics:										
Income before taxes	\$72,085	- \$4,797	\$7,886	\$12,691	\$17,640	\$25,076	\$34,757	\$44,783	\$59,388	\$134,182
Income after taxes	65,665	-5,405	8,311	13,294	18,227	25,180	34,164	43,169	56,395	118,669
Age of reference person	54.3	52.7	48.7	53.0	54.4	57.6	56.8	55.0	53.6	53.3
Average number in consumer unit:										
People	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Children under 181	.3	.3	.2	.1	.1	.1	.1	.1	(¹)
Adults 65 and older6	.5	.4	.5	.6	.8	.8	.7	.5	.4
Earners	1.2	.5	.7	.6	.7	.7	.9	1.2	1.4	1.6
Vehicles	2.1	1.3	1.2	1.3	1.5	1.7	1.9	2.0	2.2	2.5
Percent distribution:										
Reference person:										
Men	50	37	33	40	46	46	46	51	52	56
Women	50	63	67	60	54	54	54	49	48	44
Housing tenure:										
Homeowner	73	52	45	47	56	64	66	71	74	86
With mortgage	38	16	14	14	22	20	26	34	38	55
Without mortgage	35	36	31	32	35	44	40	38	36	31
Renter	27	48	55	53	44	36	34	29	26	14
Race of reference person:										
Black or African-American	11	24	21	21	16	14	12	12	9	6
White, Asian, and all other races	89	76	79	79	84	86	88	88	91	94
Hispanic or Latino origin of reference person:										
Hispanic or Latino	9	15	14	14	19	13	10	10	8	4
Not Hispanic or Latino	91	85	86	86	81	87	90	90	92	96
Education of reference person:										
Elementary (1-8)	4	10	9	14	9	9	5	5	3	1
High school (9-12)	31	44	44	45	47	44	43	37	32	16
College	64	46	47	42	43	47	52	58	65	83
Never attended and other	(¹)	(¹)	1	(¹)	(¹)	(¹)	(¹)	(¹)	(²)	(¹)
At least one vehicle owned or leased	92	73	68	73	83	89	93	94	96	97
Average annual expenditures	\$54,847	\$30,236	\$25,599	\$24,982	\$28,490	\$33,617	\$37,905	\$42,143	\$49,543	\$82,935
Food	6,710	4,805	4,052	3,498	4,505	4,604	5,280	5,767	6,345	9,281
Food at home	3,896	3,280	2,827	2,421	3,082	3,188	3,406	3,583	3,622	4,900
Cereals and bakery products	509	487	398	341	428	428	457	495	490	606
Cereals and cereal products	166	157	140	120	144	139	158	154	156	197
Bakery products	343	331	258	221	284	289	299	342	334	409
Meats, poultry, fish, and eggs	848	738	624	600	715	726	739	787	759	1,049
Beef	220	217	163	158	164	182	182	190	202	281
Pork	170	133	129	124	159	152	153	168	171	195
Other meats	117	106	101	79	91	99	111	118	108	137
Poultry	155	150	120	119	141	138	129	139	134	192
Fish and seafood	131	90	66	79	102	101	114	124	87	184
Eggs	55	42	44	42	57	53	51	49	56	61
Dairy products	408	319	280	258	301	348	367	360	388	510
Fresh milk and cream	138	132	124	116	123	127	134	143	125	153
Other dairy products	270	187	156	142	178	221	233	217	263	358
Fruits and vegetables	744	577	514	422	603	578	672	673	660	964
Fresh fruits	262	168	173	139	216	198	223	230	226	354
Fresh vegetables	246	186	145	138	197	177	236	220	211	324
Processed fruits	109	108	88	62	74	96	100	95	106	135
Processed vegetables	127	115	108	82	116	107	114	128	118	151
Other food at home	1,388	1,159	1,011	800	1,035	1,108	1,171	1,268	1,326	1,770
Sugar and other sweets	148	100	123	91	103	140	130	123	143	183
Fats and oils	114	111	93	68	101	105	102	111	111	131
Miscellaneous foods	685	603	482	369	511	526	585	631	644	885
Nonalcoholic beverages	379	311	277	262	288	311	322	368	382	460
Food prepared by consumer unit on out-of-town trips	63	³ 34	³ 36	³ 9	³ 34	26	33	35	46	111

See footnotes at end of table.

Table 3423. Consumer units of two people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013 — Continued

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Food away from home	2,813	1,525	1,225	1,077	1,423	1,416	1,875	2,184	2,723	4,381
Alcoholic beverages	589	140	191	177	246	304	328	411	507	1,006
Housing	17,475	11,454	9,517	9,533	10,602	11,748	12,931	14,351	15,917	24,905
Shelter	10,052	6,553	5,355	5,769	6,061	6,236	7,096	8,106	8,867	14,724
Owned dwellings	6,429	3,382	1,825	1,937	2,803	3,157	3,668	4,962	5,279	10,664
Mortgage interest and charges	2,856	1,294	648	679	1,134	966	1,402	2,015	2,343	5,058
Property taxes	2,092	1,163	644	708	1,108	1,320	1,393	1,540	1,773	3,268
Maintenance, repairs, insurance, other expenses	1,482	925	532	550	561	872	874	1,407	1,163	2,337
Rented dwellings	2,711	2,763	3,254	3,662	2,888	2,790	3,030	2,697	2,955	2,325
Other lodging	912	408	³ 277	170	370	288	398	447	633	1,735
Utilities, fuels, and public services	3,779	2,795	2,450	2,629	2,838	3,174	3,356	3,582	3,798	4,549
Natural gas	380	225	167	197	293	296	317	365	352	498
Electricity	1,444	1,217	1,152	1,193	1,202	1,322	1,384	1,410	1,436	1,608
Fuel oil and other fuels	158	³ 167	³ 52	³ 117	³ 63	158	145	110	153	200
Telephone services	1,263	808	752	746	886	977	1,070	1,208	1,331	1,570
Residential phone service, VOIP, and phone cards	417	356	244	299	355	406	388	395	419	471
Cellular phone service	846	452	508	448	531	571	681	813	912	1,099
Water and other public services	534	379	327	377	393	420	440	489	527	673
Household operations	1,043	580	626	400	449	673	704	819	890	1,593
Personal services	126	³ 60	³ 68	³ 45	³ 71	129	91	157	100	164
Other household expenses	916	520	559	355	379	544	614	662	790	1,429
Housekeeping supplies	708	492	428	265	456	517	603	593	673	974
Laundry and cleaning supplies	162	125	88	77	143	138	164	163	164	189
Other household products	382	215	253	136	217	285	298	308	349	548
Postage and stationery	164	152	87	52	96	94	141	123	160	237
Household furnishings and equipment	1,893	1,034	657	469	799	1,149	1,172	1,252	1,689	3,066
Household textiles	128	75	119	28	37	115	88	73	92	204
Furniture	434	197	112	110	146	203	243	257	362	752
Floor coverings	24	³ 3	³ 2	³ 4	³ 21	11	16	17	12	44
Major appliances	232	139	70	65	130	89	169	152	218	375
Small appliances, miscellaneous housewares	128	123	19	37	76	69	74	75	121	208
Miscellaneous household equipment	947	496	334	225	389	663	582	678	885	1,483
Apparel and services	1,612	1,192	583	717	775	832	1,011	1,105	1,505	2,571
Men and boys	352	203	147	165	155	166	234	230	341	564
Men, 16 and over	324	159	³ 142	146	125	148	203	203	311	534
Boys, 2 to 15	27	44	³ 5	19	30	18	31	27	30	30
Women and girls	685	583	138	281	289	339	396	511	636	1,112
Women, 16 and over	626	317	125	241	197	271	352	485	594	1,049
Girls, 2 to 15	58	266	³ 13	40	92	67	43	27	41	63
Children under 2	35	³ 24	³ 91	³ 29	³ 10	³ 29	³ 28	³ 17	24	50
Footwear	291	³ 212	³ 118	166	185	176	211	197	308	422
Other apparel products and services	250	170	89	76	136	121	142	149	197	423
Transportation	9,771	5,485	5,001	3,939	4,812	5,874	6,850	7,589	9,611	14,447
Vehicle purchases (net outlay)	3,578	³ 2,101	³ 2,271	³ 588	³ 1,195	1,932	1,993	2,500	3,315	5,793
Cars and trucks, new	2,004	³ 1,354	³ 1,589	(²)	³ 857	639	1,089	1,452	1,781	3,396
Cars and trucks, used	1,504	732	³ 677	586	338	1,258	898	1,048	1,477	2,250
Other vehicles	69	314	³ 6	³ 2	(²)	³ 35	³ 6	(²)	³ 57	147
Gasoline and motor oil	2,747	1,678	1,492	1,550	1,945	1,972	2,331	2,600	2,981	3,456
Other vehicle expenses	2,772	1,369	989	1,641	1,355	1,740	2,211	2,143	2,795	3,966
Vehicle finance charges	215	54	65	70	63	102	174	177	220	328
Maintenance and repairs	886	596	377	412	480	598	655	810	859	1,239
Vehicle insurance	1,145	³ 480	³ 363	³ 1,008	³ 648	802	1,098	809	1,231	1,513
Vehicle rental, leases, licenses, and other charges	526	240	184	151	164	238	283	346	486	887
Public and other transportation	674	337	249	160	317	230	315	347	520	1,232
Healthcare	4,467	2,594	2,052	2,297	2,625	3,792	4,317	4,437	4,476	5,497
Health insurance	2,732	1,550	1,282	1,524	1,738	2,483	2,657	2,782	2,772	3,241
Medical services	906	493	361	344	415	564	837	783	862	1,276
Drugs	654	473	306	385	407	639	698	713	650	730
Medical supplies	175	79	104	44	65	105	124	160	192	250
Entertainment	2,759	1,318	1,158	1,189	1,232	1,587	1,727	2,032	2,371	4,396
Fees and admissions	596	169	84	137	151	200	254	343	449	1,127
Audio and visual equipment and services	1,047	794	643	639	702	811	814	937	996	1,380

See footnotes at end of table.

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Pets, toys, hobbies, and playground equipment	687	296	376	252	332	410	535	550	670	1,017
Pets	572	177	326	199	304	342	427	475	563	844
Toys, hobbies, and playground equipment	115	³ 119	³ 49	³ 53	³ 27	68	107	75	107	173
Other entertainment supplies, equipment, and services	429	³ 59	55	161	47	165	125	202	255	872
Personal care products and services	703	367	342	320	258	477	483	507	636	1,078
Reading	138	81	66	41	65	69	87	93	127	220
Education	931	884	675	1,348	322	417	503	358	536	1,594
Tobacco products and smoking supplies	346	312	406	375	335	346	398	356	356	319
Miscellaneous	806	306	320	237	577	736	383	556	721	1,220
Cash contributions	2,481	757	662	529	966	1,363	1,526	1,473	1,845	4,310
Personal insurance and pensions	6,059	539	572	782	1,169	1,469	2,080	3,108	4,589	12,091
Life and other personal insurance	447	253	113	134	162	205	300	330	333	755
Pensions and Social Security	5,612	287	460	648	1,007	1,264	1,780	2,778	4,256	11,336
Sources of income and personal taxes:										
Money income before taxes	\$72,085	-\$4,797	\$7,886	\$12,691	\$17,640	\$25,076	\$34,757	\$44,783	\$59,388	\$134,182
Wages and salaries	51,838	2,106	3,195	4,508	7,489	10,218	18,149	28,062	41,119	103,777
Self-employment income	3,849	-10,463	56	42	466	406	564	1,026	2,180	9,522
Social Security, private and government retirement	12,835	2,283	2,313	5,726	7,838	12,666	14,566	13,999	13,840	14,486
Interest, dividends, rental income, other property income	2,319	320	³ 144	159	139	432	459	792	1,209	5,156
Public assistance, supplemental security income, food stamps	368	672	1,471	1,465	1,143	631	290	176	198	118
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	651	³ 118	380	477	402	518	555	581	609	864
Other income	225	³ 167	³ 328	³ 313	162	206	173	148	232	259
Personal taxes (contains some imputed values)	6,420	609	-424	-604	-588	-104	592	1,614	2,993	15,513
Federal income taxes	5,012	387	-388	-575	-579	-220	336	1,114	2,197	12,327
State and local income taxes	1,292	27	-64	-46	-34	49	167	418	711	3,001
Other taxes	116	³ 195	³ 28	18	25	67	90	82	85	185
Income after taxes	65,665	-5,405	8,311	13,294	18,227	25,180	34,164	43,169	56,395	118,669
Addenda:										
Net change in total assets and liabilities	\$10,265	\$5,591	-\$673	-\$9,835	\$3,185	\$1,900	\$3,142	-\$3,804	\$5,084	\$25,099
Net change in total assets	19,283	7,849	588	-7,491	4,924	4,694	7,909	3,911	8,739	42,672
Net change in total liabilities	9,018	2,257	1,261	2,344	1,739	2,794	4,767	7,715	3,654	17,573
Other financial information:										
Other money receipts	834	³ 374	³ 229	³ 323	³ 315	268	391	423	408	1,632
Mortgage principal paid on owned property	-1,985	-705	-503	-437	-719	-806	-930	-1,291	-1,721	-3,497
Estimated market value of owned home	182,160	108,199	74,916	68,501	104,934	126,365	122,967	130,373	153,180	278,331
Estimated monthly rental value of owned home	1,011	646	456	451	615	710	739	833	889	1,463
Gifts of goods and services, total	1,484	1,505	374	181	451	523	625	784	968	2,819
Food	132	³ 81	³ 4	18	41	44	53	87	72	260
Alcoholic beverages	17	(¹)	³ 29	³ 1	³ 2	3	7	9	15	33
Housing	261	167	147	41	90	66	171	164	223	456
Housekeeping supplies	39	³ 10	³ 1	³ 12	³ 11	5	29	37	37	68
Household textiles	8	³ 9	(²)	(¹)	(²)	³ 6	³ 3	³ 3	³ 19	8
Appliances and miscellaneous housewares	29	³ 23	³ 2	³ 3	³ 10	³ 6	21	³ 28	29	47
Major appliances	9	(¹)	(²)	(²)	³ 2	³ 1	9	³ 8	10	14
Small appliances and miscellaneous housewares	20	³ 23	³ 2	³ 3	³ 8	³ 5	³ 12	³ 20	19	33
Miscellaneous household equipment	58	³ 33	³ 19	³ 6	³ 13	13	38	52	51	100
Other housing	128	³ 92	124	³ 21	³ 56	36	81	45	86	233

See footnotes at end of table.

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Apparel and services	255	281	³ 132	78	104	134	159	183	168	434
Males, 2 and over	66	³ 52	³ 42	30	19	20	48	29	54	116
Females, 2 and over	110	³ 120	³ 5	³ 18	32	58	71	107	72	186
Children under 2	31	³ 15	³ 63	³ 19	³ 8	24	³ 14	³ 17	23	50
Other apparel products and services	48	³ 95	³ 22	³ 11	³ 45	32	26	30	19	81
Jewelry and watches	13	³ 5	³ 1	(¹)	³ 4	³ 11	³ 6	³ 13	4	24
All other apparel products and services ...	35	³ 89	³ 22	³ 10	³ 41	³ 21	³ 20	³ 17	15	57
Transportation	148	482	40	5	119	67	60	148	165	196
Healthcare	35	³ 29	³ 48	(¹)	³ 9	³ 3	³ 9	³ 18	³ 16	79
Entertainment	129	³ 82	³ 15	³ 13	³ 32	43	72	70	88	247
Toys, games, arts and crafts, and tricycles	44	³ 60	(¹)	³ 7	³ 9	³ 21	³ 47	³ 18	36	74
Other entertainment	85	22	³ 15	³ 6	³ 23	22	25	52	52	173
Personal care products and services	25	³ 10	(¹)	(²)	³ 10	11	18	6	8	52
Reading	4	³ 2	³ 2	³ 2	(²)	2	2	2	3	8
Education	376	³ 294	³ 4	³ 21	³ 18	119	47	57	136	856
All other gifts	101	76	³ 50	³ 2	³ 25	32	28	41	74	199

¹ Value is too small to display.

² No data reported.

³ Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2014