

Table 3443. Consumer units of four people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013

Item	Total four people	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)	16,539	595	363	523	1,257	1,439	1,378	2,628	8,355
Consumer unit characteristics:									
Income before taxes	\$89,519	\$4,374	\$13,065	\$17,654	\$25,041	\$34,929	\$44,778	\$59,663	\$139,290
Income after taxes	83,371	5,154	14,998	20,536	28,247	37,157	45,311	58,511	126,208
Age of reference person	41.9	38.6	37.4	38.1	39.6	39.5	40.4	41.7	43.7
Average number in consumer unit:									
People	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18	1.5	2.0	1.8	1.9	1.7	1.7	1.5	1.5	1.4
Adults 65 and older1	1.1	1.1	1.1	.1	.1	.1	.2	.1
Earners	1.9	.7	.9	1.2	1.4	1.6	1.8	2.0	2.2
Vehicles	2.4	1.2	1.2	1.2	1.5	1.8	2.0	2.3	2.9
Percent distribution:									
Reference person:									
Men	46	29	30	35	35	42	45	42	52
Women	54	71	70	65	65	58	55	58	48
Housing tenure:									
Homeowner	70	27	28	25	36	49	58	68	88
With mortgage	56	15	10	10	22	35	42	54	75
Without mortgage	14	11	18	16	14	15	15	14	13
Renter	30	73	72	75	64	51	42	32	12
Race of reference person:									
Black or African-American	11	25	22	18	21	14	12	13	7
White, Asian, and all other races	89	75	78	82	79	86	88	87	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino	19	28	36	39	33	35	27	19	10
Not Hispanic or Latino	81	72	64	61	67	65	73	81	90
Education of reference person:									
Elementary (1-8)	6	13	15	18	9	13	8	6	2
High school (9-12)	30	53	49	42	53	39	42	37	17
College	65	34	35	40	38	48	50	57	81
Never attended and other	(²)	(²)	1	(³)	(²)	(²)	(³)	(³)	(³)
At least one vehicle owned or leased	94	72	70	74	84	92	93	96	98
Average annual expenditures	\$67,990	\$26,221	\$26,104	\$29,175	\$34,070	\$38,344	\$45,389	\$53,974	\$93,570
Food	9,402	5,228	5,682	5,963	6,608	6,340	6,714	8,131	11,858
Food at home	5,676	3,896	3,978	4,670	4,503	4,133	4,359	5,255	6,718
Cereals and bakery products	801	459	570	643	624	540	591	771	959
Cereals and cereal products	275	170	192	246	211	222	205	260	322
Bakery products	526	288	378	397	413	318	386	510	637
Meats, poultry, fish, and eggs	1,212	917	913	1,135	1,129	1,070	994	1,133	1,346
Beef	304	189	281	243	306	280	278	312	322
Pork	244	200	202	205	243	222	165	213	277
Other meats	174	96	103	133	132	114	138	161	212
Poultry	239	161	163	220	230	253	209	224	257
Fish and seafood	180	197	194	267	161	137	147	155	199
Eggs	72	74	70	67	56	64	56	67	79
Dairy products	615	425	367	475	429	394	470	587	746
Fresh milk and cream	229	160	171	174	190	158	187	236	263
Other dairy products	386	265	195	300	239	236	283	351	484
Fruits and vegetables	1,054	654	785	845	793	741	824	967	1,264
Fresh fruits	386	201	264	242	270	241	303	356	479
Fresh vegetables	312	196	222	270	238	230	257	288	368
Processed fruits	171	114	131	132	139	121	116	158	205
Processed vegetables	184	142	167	201	145	149	147	165	211
Other food at home	1,993	1,442	1,343	1,571	1,529	1,387	1,481	1,797	2,403
Sugar and other sweets	206	133	133	126	153	127	118	186	261
Fats and oils	162	142	83	132	144	140	132	152	182
Miscellaneous foods	1,062	821	741	863	771	734	760	925	1,296
Nonalcoholic beverages	510	340	384	438	446	374	442	490	582
Food prepared by consumer unit on out-of-town trips	53	16	11	111	115	112	29	44	81

See footnotes at end of table.

Table 3443. Consumer units of four people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013 — Continued

Item	Total four people	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
Food away from home	3,726	1,332	1,704	1,294	2,105	2,208	2,355	2,876	5,140
Alcoholic beverages	445	236	¹ 119	210	58	251	197	274	674
Housing	22,031	11,344	10,229	11,257	12,749	14,259	16,481	17,709	28,994
Shelter	12,550	6,747	6,110	6,472	7,175	8,216	9,099	9,935	16,571
Owned dwellings	8,795	1,598	1,204	1,209	2,239	3,480	4,773	6,104	13,525
Mortgage interest and charges	5,134	¹ 999	¹ 671	¹ 431	1,210	2,025	2,881	3,900	7,804
Property taxes	2,482	452	380	384	583	836	1,180	1,499	3,944
Maintenance, repairs, insurance, other expenses	1,178	¹ 147	¹ 153	393	445	619	712	705	1,778
Rented dwellings	3,036	5,054	4,861	5,172	4,829	4,576	4,127	3,522	1,811
Other lodging	719	¹ 95	¹ 45	¹ 92	¹ 107	160	200	309	1,234
Utilities, fuels, and public services	4,709	2,805	2,713	3,290	3,313	3,805	4,331	4,518	5,508
Natural gas	470	238	241	310	282	356	382	385	595
Electricity	1,735	1,270	1,178	1,388	1,433	1,544	1,705	1,646	1,925
Fuel oil and other fuels	170	¹ 59	¹ 44	¹ 22	¹ 41	¹ 60	145	184	231
Telephone services	1,695	925	911	1,192	1,176	1,370	1,486	1,715	1,978
Residential phone service, VOIP, and phone cards	403	247	185	251	270	262	332	376	498
Cellular phone service	1,292	678	726	940	906	1,108	1,154	1,339	1,480
Water and other public services	639	313	338	378	382	474	614	587	779
Household operations	1,994	550	418	578	642	892	923	1,054	3,119
Personal services	1,071	¹ 263	¹ 106	¹ 216	253	461	394	427	1,767
Other household expenses	922	287	312	362	388	431	529	627	1,352
Housekeeping supplies	838	561	222	393	738	533	575	675	1,075
Laundry and cleaning supplies	209	139	¹ 78	171	244	205	145	200	231
Other household products	450	290	127	172	341	263	334	332	598
Postage and stationery	179	¹ 132	¹ 17	¹ 51	153	64	97	143	246
Household furnishings and equipment	1,941	682	767	523	881	813	1,552	1,528	2,721
Household textiles	160	¹ 17	¹ 27	¹ 27	126	96	149	108	219
Furniture	501	228	228	165	203	285	679	292	673
Floor coverings	16	¹ 4	¹ 9	¹ 1	¹ 3	¹ 2	¹ 4	¹ 7	25
Major appliances	260	¹ 44	169	¹ 54	102	98	90	267	369
Small appliances, miscellaneous housewares	106	136	¹ 50	35	36	41	74	98	148
Miscellaneous household equipment	897	353	283	242	411	290	556	746	1,288
Apparel and services	2,571	1,505	1,227	1,432	1,649	2,223	1,925	1,952	3,281
Men and boys	646	428	421	332	439	726	280	467	827
Men, 16 and over	428	¹ 292	¹ 141	¹ 131	248	499	134	289	577
Boys, 2 to 15	218	136	280	201	191	227	147	178	249
Women and girls	971	523	244	358	631	569	832	793	1,275
Women, 16 and over	692	313	¹ 138	211	436	354	590	550	933
Girls, 2 to 15	279	210	106	147	195	215	242	243	341
Children under 2	157	¹ 178	¹ 177	¹ 310	¹ 184	163	¹ 217	146	131
Footwear	524	¹ 197	¹ 252	¹ 271	234	555	433	398	670
Other apparel products and services	273	179	134	160	160	211	163	147	379
Transportation	12,260	3,813	3,660	5,175	5,985	6,940	8,659	10,575	16,671
Vehicle purchases (net outlay)	4,685	¹ 651	¹ 597	¹ 1,695	1,733	2,178	2,641	3,552	6,907
Cars and trucks, new	2,058	(³)	(³)	(³)	¹ 313	¹ 719	¹ 790	994	3,461
Cars and trucks, used	2,575	¹ 651	¹ 597	1,670	1,404	1,448	1,849	2,533	3,359
Other vehicles	51	(³)	(³)	¹ 25	¹ 16	¹ 11	¹ 3	¹ 25	88
Gasoline and motor oil	3,753	1,860	2,041	2,131	2,455	2,825	3,038	3,810	4,519
Other vehicle expenses	3,143	1,041	940	1,070	1,621	1,715	2,620	2,834	4,183
Vehicle finance charges	336	¹ 132	¹ 83	¹ 90	115	180	212	273	477
Maintenance and repairs	1,026	346	329	354	577	576	748	944	1,365
Vehicle insurance	1,182	¹ 409	¹ 338	¹ 389	¹ 659	¹ 580	¹ 1,298	1,228	1,478
Vehicle rental, leases, licenses, and other charges	598	154	190	237	270	379	361	389	862
Public and other transportation	679	261	¹ 82	279	177	222	360	379	1,061
Healthcare	3,847	1,228	1,305	1,092	1,480	2,194	2,588	3,664	5,224
Health insurance	2,336	966	660	554	827	1,217	1,681	2,319	3,151
Medical services	909	108	¹ 264	274	336	581	541	767	1,282
Drugs	455	122	336	233	239	329	289	461	578
Medical supplies	147	¹ 32	¹ 44	¹ 31	79	68	77	118	212
Entertainment	3,578	1,117	995	1,274	1,541	1,516	2,006	2,826	5,167
Fees and admissions	998	153	¹ 67	175	258	228	417	501	1,645
Audio and visual equipment and services	1,242	555	664	685	763	830	937	1,055	1,604

See footnotes at end of table.

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Pets, toys, hobbies, and playground equipment	789	318	126	315	417	323	508	777	1,066
Pets	552	270	¹ 124	132	170	192	337	551	773
Toys, hobbies, and playground equipment	237	¹ 48	¹ 3	¹ 182	247	131	171	226	294
Other entertainment supplies, equipment, and services	549	¹ 92	¹ 138	¹ 99	103	136	145	493	851
Personal care products and services	811	352	301	260	533	400	421	662	1,124
Reading	105	¹ 10	¹ 12	¹ 22	30	52	59	84	155
Education	1,898	208	¹ 743	274	373	250	716	818	3,219
Tobacco products and smoking supplies	357	363	¹ 361	445	395	398	449	420	304
Miscellaneous	820	285	¹ 276	334	336	311	660	715	1,131
Cash contributions	1,691	279	610	312	676	603	870	1,159	2,568
Personal insurance and pensions	8,174	252	584	1,128	1,654	2,606	3,643	4,986	13,200
Life and other personal insurance	401	¹ 62	¹ 68	¹ 82	104	114	164	265	636
Pensions and Social Security	7,772	190	517	1,045	1,551	2,492	3,480	4,721	12,563
Sources of income and personal taxes:									
Money income before taxes	\$89,519	\$4,374	\$13,065	\$17,654	\$25,041	\$34,929	\$44,778	\$59,663	\$139,290
Wages and salaries	80,284	2,401	5,636	11,567	18,576	28,471	39,023	52,260	127,216
Self-employment income	4,199	¹ -1,654	¹ 308	¹ 890	190	1,410	1,544	2,628	7,009
Social Security, private and government retirement	2,420	790	1,914	1,749	2,833	2,198	2,562	2,992	2,372
Interest, dividends, rental income, other property income	799	¹ 34	¹ 4	¹ 25	¹ 54	23	126	142	1,501
Public assistance, supplemental security income, food stamps	687	1,663	3,456	2,498	2,533	1,308	588	347	121
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	945	583	¹ 1,202	¹ 600	683	1,365	874	1,108	909
Other income	185	¹ 557	¹ 546	¹ 326	¹ 173	¹ 152	¹ 61	184	161
Personal taxes (contains some imputed values)	6,147	-780	-1,933	-2,882	-3,207	-2,229	-532	1,151	13,082
Federal income taxes	4,482	-726	-1,901	-2,839	-3,138	-2,332	-974	533	10,053
State and local income taxes	1,554	-60	-35	-52	-101	77	344	570	2,852
Other taxes	111	¹ 6	¹ 3	¹ 10	32	27	98	49	178
Income after taxes	83,371	5,154	14,998	20,536	28,247	37,157	45,311	58,511	126,208
Addenda:									
Net change in total assets and liabilities	-\$3,619	\$4,253	\$10,472	-\$2,436	\$505	-\$2,957	-\$5,545	\$2,237	-\$7,126
Net change in total assets	13,149	10,585	16,185	2,790	1,449	610	-600	8,773	21,414
Net change in total liabilities	16,768	6,332	5,713	5,226	944	3,567	4,945	6,536	28,540
Other financial information:									
Other money receipts	232	¹ 15	¹ 133	¹ 41	¹ 70	¹ 48	¹ 319	¹ 74	354
Mortgage principal paid on owned property	-2,837	-635	¹ 385	¹ 289	-581	-1,117	-1,482	-1,858	-4,427
Estimated market value of owned home	191,456	38,275	37,186	40,103	46,885	72,878	98,135	121,861	298,027
Estimated monthly rental value of owned home	1,066	270	260	303	360	492	651	781	1,569
Gifts of goods and services, total	842	410	547	341	614	220	381	354	1,288
Food	90	¹ 104	¹ 9	¹ 1	102	¹ 14	37	33	136
Alcoholic beverages	9	(²)	(³)	(³)	¹ 1	(²)	¹ 2	¹ 5	15
Housing	152	¹ 105	¹ 66	¹ 150	88	46	81	63	226
Housekeeping supplies	30	¹ 13	¹ 6	¹ 6	¹ 17	¹ 3	¹ 15	¹ 15	48
Household textiles	7	(³)	(³)	¹ 23	¹ 1	¹ 5	¹ 6	¹ 8	7
Appliances and miscellaneous housewares	12	¹ 3	(³)	(³)	(²)	¹ 2	¹ 7	¹ 3	21
Major appliances	3	(³)	(³)	(³)	(³)	¹ 1	¹ 1	¹ 1	¹ 6
Small appliances and miscellaneous housewares	9	¹ 3	(³)	(³)	(²)	¹ 2	¹ 6	¹ 2	15
Miscellaneous household equipment	35	¹ 19	¹ 19	¹ 13	¹ 12	¹ 7	¹ 4	¹ 7	60
Other housing	67	¹ 70	¹ 41	¹ 118	¹ 68	¹ 29	¹ 49	¹ 21	89

See footnotes at end of table.

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Apparel and services	184	1188	1217	1128	285	116	136	132	207
Males, 2 and over	41	167	1151	150	129	126	122	26	45
Females, 2 and over	57	127	(3)	161	1113	115	132	38	69
Children under 2	42	149	156	14	1121	145	176	128	29
Other apparel products and services	45	145	110	114	122	129	16	139	64
Jewelry and watches	20	140	(3)	12	112	(2)	16	12	34
All other apparel products and services ...	25	14	110	112	110	129	(3)	137	29
Transportation	82	12	(3)	(3)	11	14	19	30	146
Healthcare	15	(3)	1198	11	110	(2)	15	12	19
Entertainment	66	111	156	118	156	19	118	118	106
Toys, games, arts and crafts, and tricycles	36	111	(3)	118	138	12	19	114	57
Other entertainment	29	11	156	(3)	119	16	19	15	49
Personal care products and services	16	(3)	(3)	(3)	126	11	11	14	26
Reading	2	(3)	(3)	11	(3)	(3)	16	12	3
Education	183	(3)	(3)	(2)	133	119	170	133	332
All other gifts	44	(2)	(3)	141	12	11	18	32	72

¹ Data are likely to have large sampling errors.

² Value is too small to display.

³ No data reported.

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